

# School of Business

MBA  
ETE - May 2023

Time : 3 Hours

Marks : 50

## Sem IV - MBHC6010 - Health Insurance

*Your answer should be specific to the question asked  
Draw neat labeled diagrams wherever necessary*

1. Explain the required documents needed to file a health insurance claim. K2 CO1 (2)
2. Analyse the Ayushman Bharat Scheme and how it strengthens societal health care. K2 CO2 (2)
3. List the microinsurance products while addressing the key issues of the microinsurance business in the current context. K4 CO3 (2)
4. Address the issues that health insurance sector experienced before and after Covid-19. K4 CO4 (2)
5. Elaborate the IRDA's functions and how it contributes to the standardization of health insurance. K4 CO5 (2)
6. Summarise the numerous insurance policies offered by the Indian government in the health sector to people living below the poverty line. K4 CO2 (5)
7. Build your argument in favor of every Indian person having health insurance. K4 CO3 (5)
8. Illustrate the ESCI Act of 1948 and the employer and employee contribution share to the ESCI Fund. K5 CO4 (6)  
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9. Rajat Sangwan, 39 works in the aviation sector and understands the value of having health insurance. Being a part of such industry rajat knows the working culture of aviation industry and now he is more concern about his health and his family after facing heart issues recently . Rajat, who is not covered by any health insurance policy, decides to get one that will safeguard her from future hospitalisation and medical expenses. What kind of health insurance should he get after considering his work schedule and health factor. K5 CO1 (8)
10. The Indian society is fraught with lifestyle problems stemming from smoking habits, drinking culture, sleeping late at nights, eating junk food, dependence on vehicles even for travelling short distances, etc. Those with smoking and drinking habits have to pay greater amounts of premiums on non-smokers and non-drinkers. Incontext of the above statement explains why health insurance is a necessary part of the Indian lifestyle. K5 CO5 (8)
11. Assume you are the business owner of a coffee brewer shop in your area. Describe how you would you define your product using which segmentation base and feasible target market . K6 CO2 (8)