

1. Subject Title:	Health Insurance & Managed Care
2. Subject Code:	HOM-710
3. Contact Hours	30
Self-Study and Assignment	15
Credit Points	03

4. Subject description and expected learning outcomes

Course Objectives:

The course aims to develop an understanding of health insurance. It also aims to equip the students' tools and steps that can be used for planning and implementing Health Insurance programs in India. At the end of the course, the students should be able to:

Define health insurance

Identify the three types of health insurance

Be clear about the generic framework for any health insurance programme

Should be clear about the following terms

Risk pooling / sharing / Equity / Adverse selection

Moral Hazard / Indemnity / Third party payment

5. Mode of Delivery

Lecture

Seminar

Assignments

Presentations

6. Contents

Week	Hours	Units	Content
1	6	1	Health Insurance in India
			Theory and principles of health insurance
			Health financing in India, Health Insurance in India
			International experiences in Health insurance
			Health Insurance in India
			Social Health Insurance: ESIS, CGHS etc.
			Private Health Insurance :Reliance, Iffco tokiyo, Bajaj Alliance etc.
			Community Health Insurance
			Indicators for Monitoring a Health Insurance Programme
			Measures to improve the Universal Health Insurance Scheme
			International Experience with Employee-based Health Insurance
			Some Private Health Insurance Schemes for the Poor
			Case studies
			Assignments 1
	6	2	Developing Community Health Insurance Programs
			Why this Option?
			Pre requisites

Week	Hours	Units	Content
			Main Steps in developing community health insurance
			Other Aspects
			Group Work
			Assignments 2
6	3		Extending the ESIS
			Expansions
			Pre requisites
			Beneficiaries
			Design
			The Insurer
			Contributions
			Benefit Package
			Provider
			Administration
			Human Resources
			Group Work
			Assignments 3
6	4		Extending the private health insurance
			Introduction
			Contextual Issues
			Way Forward
			Pre requisites
			Community
			Marketing
			Design
			Benefit Package
			Providers
			Administration
			Human Resources
			Group Work
			Assignments 4
6	5		Medical Savings Account (MSA)
			Objective
			Design
			Advantages
			Pre requisites
			Community
			Insurers
			Providers
			Benefit Package
			Premium
			Administration
			Group Work

7. Assignments:

The assignments would be given to the students to calculate the premium, develop the insurance plan, develop operational plan for implementing insurance etc.

Assignment 1:

The aim of this assignment would be to do comparatives of the various health insurance schemes in India and other developing countries and make the group presentations.

Assignment 2:

Student will be given task of defining the benefit of insurance schemes for a given population, do the costing of the benefits package, calculating the premium for their benefit package, developing plan on collecting premium, identifying providers and administration of the scheme etc.

Assignments 3:

The aim of this assignment would be to develop plan for extending the ESIS.

Assignments 4:

The aim of this assignment would be to develop operational plan for extending the private insurance schemes.

Assignments 5

The aim of this assignment would be to related to Medical savings account.

8. Assessment:

The students will be assessed by a written Examination and assignments. The distribution of marks will be as follows:

Final written examination	70%
Mid-term examination & assignments	30%

9. Readings

- IIHMR course material
- Planning and Implementing Health Insurance Programs in India: An Operational Guide, by Institute of Public Health Bangalore, India in collaboration with the WHO India Country Office
- Dr. N. Devadasan et al. – An overview of community health insurance in India. EPW.2004.
- Dr. N. Devadasan et al. – The landscape of community health insurance in India. Health Policy. 2006.
- Dr. N. Devadasan et al. – Community health insurance in India: a compilation of 10 case studies. FWWB 2005.
- Rajeev Ahuja et al. – Health insurance for the poor. EPW. 2004.
- Dr. Kent Ranson et al. – How to design a community based health insurance scheme. World Bank. 2003.
- ILO – India: an inventory of micro insurance schemes. ILO. 2005.
- ILO – Insurance products provided by insurance companies to the disadvantaged groups in India. ILO. 2005.