CHAPTER 7
CONCLUSIONS

7.1. It is feasible to introduce a Student Health Insurance Program (SHIP) at Higher Educational Institutes (HEIs) in India & also design a framework within which the policies have to be formulated for Higher Educational Institutes (HEIs).

7.2. Risk management during academic career of student is the need of the hour. The spectrum of health insurance products offered by HEIs, both in India and abroad is very varied and dispersed. There is a need to present health insurance policy, regulate processes & resource utilization e.g. infrastructure, manpower to create awareness for smooth operations of health insurance program.

7.3. Knowledge about Health Insurance schemes, processes & benefit among students’ at higher professional educational institutions is scarce. Health Insurance facility provided by higher educational institutions is predominantly optional. Managed healthcare by way of medical insurance is woefully inadequate. This is in conformity with the poor penetration of medical insurance, nationally. It is essential to realize the importance of health insurance for students at HEIs.

7.4. Provision of health insurance facilities for students does not appear to be the mandate of higher professional educational institutions in India. It is quite regrettable that out of a total of 1347 forms circulated by researcher among students representing HEIs in India, the researcher noted that only 205 students were insured and 1142 students were not insured by HEIs in India. This number of insured students in India shows that HEIs do not give due importance to the health insurance facility for students.

7.5. The researcher established training session on ‘SHIP’ for students at focal HEI. The researcher arranged awareness sessions for Medical Officers and Administrative Officers to cover important aspects like health insurance policy, processes, use & how to facilitate claim for cashless /
reimbursement benefit under SHIP. The students were briefed and trained to understand about health insurance program. It is important to introduce a health insurance policy by HEIs in the larger interest of the student community. The awareness session is essential to increase knowledge about health insurance among students.

7.6. Evaluation of health insurance program played a key role in the process of reviewing, assessing, & improving existing health insurance program and policy initiatives as well as developing Symbiosis Student Health Insurance Program (SSHIP).

7.7. The aim of researcher is to make health care available, accessible and affordable to the student community under Group Insurance Scheme. The evaluation was conducted with the primary purpose to study the existing process and improve health insurance program for the benefit of beneficiary. This research study concludes with a model for policy makers & stakeholders of HEIs. Evaluation is seen as an integral component of the health insurance program at the focal institute of the researcher.

7.8. An evaluation plan has to be prepared at the beginning to develop the SHIP program. The provision of electronic health record, submission to the insurance company, infrastructure, manpower, Information & communication Technology support, Administrative support, budget, training, feedback are important for SHIP implementation.

7.9. Preparedness and implementation of the Student Health Insurance Program have a positive impact on the accessibility of health care by students at focal HEI.

7.10. Electronic Health Record (Automated health insurance system) lead to ease of use; better security, flexibility and reliability resulting in overall efficiency and user satisfaction. The focal HEI gained in terms of reduction in human errors and workload of doctors. Other resources including number of phone calls and time were saved. The system cut down incidences of data errors and zeroed incomplete data submissions. Finally health care by consumers was substantially improved at focal HEI.
7.11. There is a significant difference (p < 0.001) in Knowledge about Health Insurance among insured students and uninsured students at select HEIs in India.

7.12. Insured students at focal HEI who have attended an awareness session are more knowledgeable than insured students at select HEIs in India who have not attended an awareness session.

7.13. SHIP holds strong positive impact to make health services accessible, improve financial protection, and enhance utilization of health insurance among enrolled students at HEIs.

7.14. SHIP had a strong positive impact on knowledge about of health insurance, accessibility & affordability to access healthcare, financial risk protection and reduction in Out of Pocket (OOP) expenses for students at focal HEI.