CHAPTER 8
RECOMMENDATIONS

The availability, accessibility and affordability of health care services through SHIP for college students in HEIs is documented as an issue that needs to be addressed across HEIs in India possibly and preferably as state and national policy. Education and communication regarding the knowledge & importance of SHIP needs to be implemented for all stakeholders. This could allow students not to worry about the financial burden of health care costs and promote access to health care services confidently to encourage healthy lifestyles.

8.1. Awareness Training for stakeholders: The researcher recommends awareness session for all stakeholders (on campus medical officer, administrative officer) as per their role and responsibility to ensure smooth operations in SHIP.

8.2. Students are required to attend ‘awareness sessions’ to increase knowledge on health insurance.

8.3. Participation of Consultant (Healthcare provider), Officer at Insurance Co. & TPAs: Consultant / Healthcare providers are key stakeholders as regards health care delivery is concerned. To make policy recommendation & standardize framework of appropriate process at hospital to facilitate claim for cashless / reimbursement under SHIP. The trust and transparency among all stakeholder and beneficiary (student), standardized documentation & process will result in on time settlement of claim for cashless as well as reimbursement.

8.4. The researcher recommends customization in SHIP - health insurance policy, less paper work and easy process for HEIs across India.

8.5. The participation of Officers in Insurance Company and TPAs is must for the benefit of the student community at HEIs.

8.6. SHIP is a substitute to reduce Out- Of- Pocket (OOP) expenses and improves access to health care as a model for health care financing during academic Lifecycle of students at HEIs in India. The researcher recommends extending the range of Health Insurance Scheme as per city / state based data for students in HEIs in India.
8.7. Use of Electronic Health Record (EHR) in educational settings improved efficiency and quality for data management in health insurance.

8.8. Access to the insurance policy could be made online and insures must have a competitive knowledge of the industry as to facilitate in such a way that HEIs will make right choices while selecting policy under SHIP. Data collection forms and sampling frames could be in electronic form to evaluate SHIP across HEIs in India. The researcher recommends collection of additional data for hospital-based surveys and allows assessment of healthcare services over time and linking of service delivery with outcomes of health care.

8.9. The student may enroll in post graduate programs aiming professional up gradation after gaining work experience. Students may arrive on campus with pre-existing medical illness. The same however is an exclusion clause in the policy document of almost all insurance providers in India. To design health insurance policy suitable and covering all pre-existing medical illness with added premium is recommended to popularize SHIP.

8.10. The researcher proposes to Insurance Regulatory Development Authority (IRDA) and University Grants Commission (UGC) to conduct a National Survey for colleges and universities to establish an applicable, dependable SHIP for students at HEIs in India. More such cross sectional studies across the country will not only validate the hypotheses but will prove beneficial for students of Higher Educational Institutes in India.

8.11. The researcher recommends to concerned education authority & authorities at Insurance Regulatory & Development Authority (IRDA) to conduct Actuarial analysis & promote healthcare for the student community and extend the scope of health insurance coverage and access to all students at HEIs in India. Introduction of the SHIP for students in HEIs will address financial coverage to illness, regulate the incurred claim ratio, claim settlement ratio, out of pocket expenses and evolve effective consensus SHIP model for students at HEIs.

8.12. The day care and pathology tests to be covered in the group insurance policy for students to prevent un-necessary hospitalization. This will avoid preventable hospital admission and save the resources. The government and insurance
companies have to work together for insurance policy as expenditure of the health care is increasing every year.

8.13. The researcher submits recommendations to IRDA authorities that IRDA can engage the National Council of Applied Economic Research (NCAER) to carry out a PAN India survey for the student community to check awareness levels of health insurance to increase penetration and density among the student community.

8.14. Establishment of Standards: American College Health Association (ACHA) Guideline standards are for Student Health Insurance Coverage. The ACHA has instituted these standards to guide institutions of higher education in the establishment of an appropriate, credible SHIP. The standards apply to both fully insured and self-funded student health plans. Corresponding to American College Health Association - National College Health Assessment (ACHA-NCHA) standards for SHIP (Annexure ‘4’) the researcher instituted and recommended STANDARDS suitable to guide colleges, universities and established an appropriate, reliable Student Health Insurance Program (SHIP) benefits to the Indian scenario. (Appendix ‘16’)