CHAPTER 9
LIMITATIONS OF THE STUDY & SCOPE FOR FURTHER RESEARCH

9.1. LIMITATIONS OF THE STUDY:

9.1.1 The reluctance of authorities at HEIs in India to participate & share knowledge and experiences in research of health insurance for students.

9.1.2 Officers in Insurance Company & Third Party Administrator (TPA) were not enthusiastic to participate and provide opinions about SHIP. Responses to the questionnaire circulated to Officers of Insurance Company and TPAs were limited.

9.1.3 The responses for comparative study of insured and uninsured students in HEIs were obtained from the student community representing HEIs in India by recall method.

9.1.4 The research study was concluded in a time frame of 2 years. To make authentic recommendations further studies spanning a longer period of time may be more useful.

9.1.5 Student Insurance plan evaluated by the researcher varied in terms of premiums and maximum benefits, with annual premiums for sum insured INR 50000 for Mediclaim and INR 100000 for Rail / Road Traffic Accident (RTA) Policy. The greatest challenge is in terms of finalizing SHIP for students in terms of sum insured amount with respect to rise in cost of health care.

9.2. SCOPE FOR FURTHER RESEARCH:

9.2.1. Further research may be undertaken in order to produce and disseminate guidelines of good practices with respect to SHIP for HEIs in India.

9.2.2. The awareness about student health insurance is high at HEIs in west zone and consequently these HEIs are more proactive in providing health insurance coverage to their students. Conversely the rather low number of insured students in the central & east zone could be due to various factors, not necessarily reflecting on the lack of awareness, apathy & indifference of the HEIs in these zones and offers opportunity scope for further research.
9.2.3. Participation of policy makers of HEIs across India and all stakeholders in health insurance is essential to study and implement SHIP. The resource mobilization, IT support for data management, easy access to health records, services utilization, quality of care, financial protection.

9.2.4. SHIP at the focal institute of researcher has involved students, staff in administration, healthcare professionals, on campus Medical officer, Officer in Insurance Co. & TPA, Hospital administrator. Further insight involving responses from other stakeholders e.g. Govt. Policy makers, Officers at UGC, Officers at IRDA, Management of Educational Institute etc. would provide near 360° evaluation, which will have a larger research implication for the benefit of the student community.

9.2.5. Can HEIs which are established offer comprehensive SHIP? Can the authorities make a policy document mandating provision of comprehensive healthcare facilities with the provision of the SHIP on the campus of HEIs?

9.2.6. Economic aspects of implementing the Role Model SHIP operational at the focal university of the researcher have not been analyzed. For policy formulation at a National level, this could be a major challenge.

9.2.7. Assessment of Knowledge, Attitude, Practice & Behavior (KAPB) of stakeholders with the view of intervening to improve acceptance of SHIP.

9.2.8. Problems, shortcomings & likely malpractices in health insurance sector are to be studied to develop a managed healthcare model for students pursuing higher education in India.