

ONLINE HEALTH INSURANCE

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ABSTRACT

This paper represents a website which provides services & information about the health insurance terms. Using this website user is able to check her/his profile and user can buy plans as per her/his required. Also, user can renew her/his download plans by filling the form. This website allow user to download claim forms and the main aim this website to provide reimbursement claim service as online that help user to easily claim the plan and avoid manually Visit the company office.

Keyword:-health insurance, claim, renew, plan

1. INTRODUCTION

Health insurance is one of the important approaches that can help in financial protection. A health insurance policy covers medical expenses for illnesses or injuries. A reliable health insurance plan protects you from sudden medical expenses. It reimburses your bills or pays the medical care provider directly on your behalf. A comprehensive medical insurance covers the cost of hospitalization, daycare procedures, medical care at home (domiciliary hospitalizations), ambulance charges, amongst others. A health insurance plan helps you stay covered against various diseases. Additionally, it helps you boost tax savings. Under section 80D of the Income Tax Act, 1961, you can claim tax benefits against your health insurance premium.

2. LITERATURE REVIEW

Health insurance is an agreement whereby insurance company agrees to undertake a guarantee of compensation for medical expenses in case the insured falls ill or meets with an accident which leads to hospitalization of the insured. Generally, insurance companies have tie-ups with the leading hospitals so as to provide cashless treatment to the insured. In case the insurance company has no tie-ups with the hospital, they reimburse the cost of expenses incurred by the insured. The government also promotes health insurance by providing a deduction from income tax.

Buying a health insurance policy for yourself and your family is important because medical care is expensive, especially in the private sector. Hospitalizations can burn a hole in your pocket and derail your finances. It will become even tough, if the person who brings in the money, is now in a hospital bed. All this can be avoided by just paying a small annual premium which would lessen your stress in case of medical emergencies. A good health insurance policy would usually cover expenses made towards doctor consultation fees, costs towards medical tests, ambulance charges, hospitalization costs and even post-hospitalization recovery costs to a certain extent.

2.1 Meaning of insurance

Insurance is a contract between two parties where by one party agrees to undertake the risk of the other in exchange for consideration known as premium and promises to indemnify the party on happening of an uncertain event. The great advantage of insurance is that it spreads the risk of a few people over a large group of people exposed to risk of similar type. Insurance has been identified as a sunrise sector by the financial planners of India. The insurance industry has lot of potential to grow, penetrate and service the masses of India. Insurance is all about protection. An

insured needs two types of protection life and non-life. General insurance industry deals with non-life protection of the insured of which health insurance is a part.

2.2 Meaning of health insurance

Health insurance is a part of general insurance which contributes about 29% of premium amongst all other sectors of general insurance. But problems in this sector are many which is the driving force behind this study. This study will help the insurance companies to understand their performance and the quantum of losses that this sector is making over the years. A plan that covers or shares the expenses associated with health care can be described as health insurance. These plans fall into commercial health insurance, which is provided by government, private and stand-alone health insurance companies.

Health insurance in India typically pays for only inpatient hospitalization and for treatment at hospitals in India. Outpatient services are not payable under health policies in India. The first health policy in India was Mediclaim Policy. In 2000, the Government of India liberalized insurance and allowed private players into the insurance sector. The advent of private insurers in India saw the introduction of many innovative products like family floater plans, critical illness plans, hospital cash and top-up policies.

2.3 Claim

A health insurance claim is a request that a health insurance policyholder submits to the Insurance Company in order to obtain the services that are covered in their health insurance policy. ... In this way, one can either submit the claim form or request the health insurance provider cashless services.

Cashless claims are possible if you make a claim on your health policy in a network hospital that is affiliated to the insurance company. In this type of claim, you will not have to pay any amount in terms of medical expenses, and all the expenses are borne by the insurance company. Cashless health insurance plans that have a higher number of network hospitals are actually the ones that are preferred the most by customers in India.

Reimbursement claims, on the other hand, occur when the insured does not get treated at a network hospital. In this scenario, the expenses are all borne by the insured which are later reimbursed to him/her from the insurance company. Reimbursement claims can take more time as the insurance company requires proof for reimbursement to be made to the customer. A big reason why this is the lesser preferred of the two is that not many would have vast sums of money at hand to pay for the hospitalization expenses from their own end.

3. PROPOSED SYSTEM

This website has always been known as forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our website. Using this website user is able to check her/his profile and user can buy plans as per her/his required. Also, user can renew her/his download plans by filling the form. This website allow user to download claim forms and the main aim this website to provide reimbursement claim service as online that help user to easily claim the plan and avoid manually Visit the company office. We make efforts to keep our communication complete and provide solutions that are satisfactory, however, if you are not satisfied with the solution provided, or have some feedback for us, you can write using contact Us page.

The proposed system consists of the following goals & has the scope as follows:

3.1 Goals

- To reimbursement claim as online.
- To provide easy process for renew.
- To provide plans suitable plan.
- To provide information related to Health insurance terms.

3.2 Scope

- To provide such plans that covers the COVID-19.
- To provide all service & information online as possible related to health insurance.
- Make sure the website is easy to use & easily accessible.

4. RESULTS

Shown below are the screenshots of the various pages of our website:

4.1 Home Page

Home page provides the basic information about why we need the health insurance & key benefits.

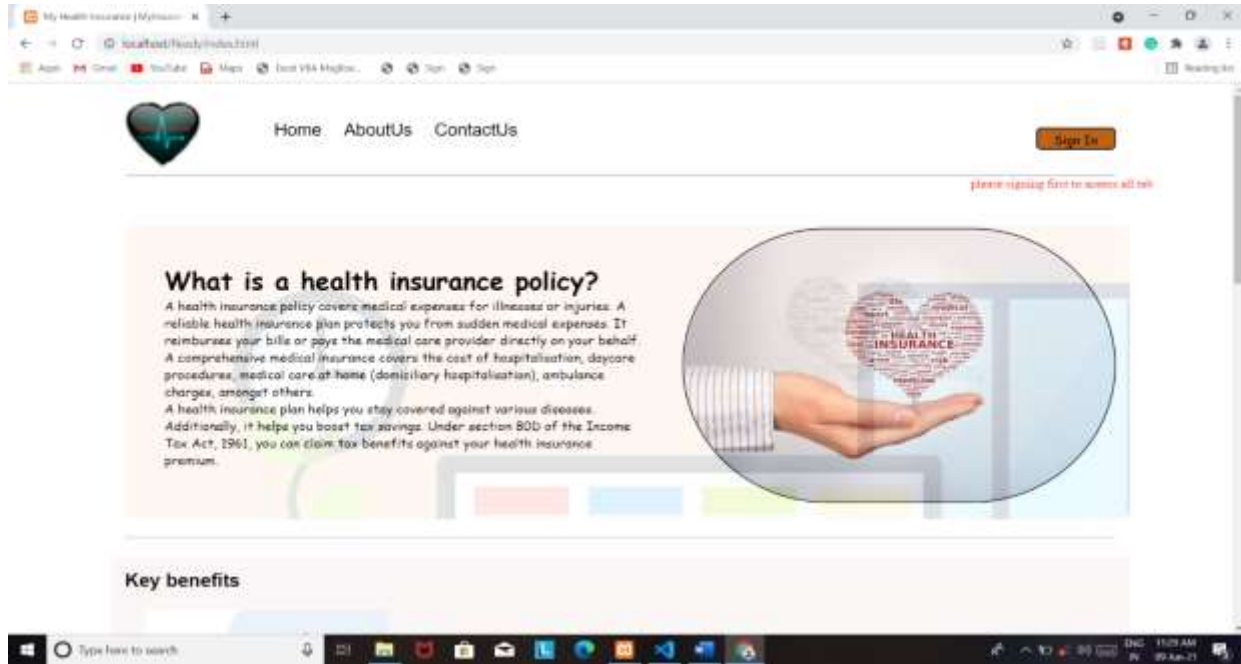


Fig-1: Home Page-I

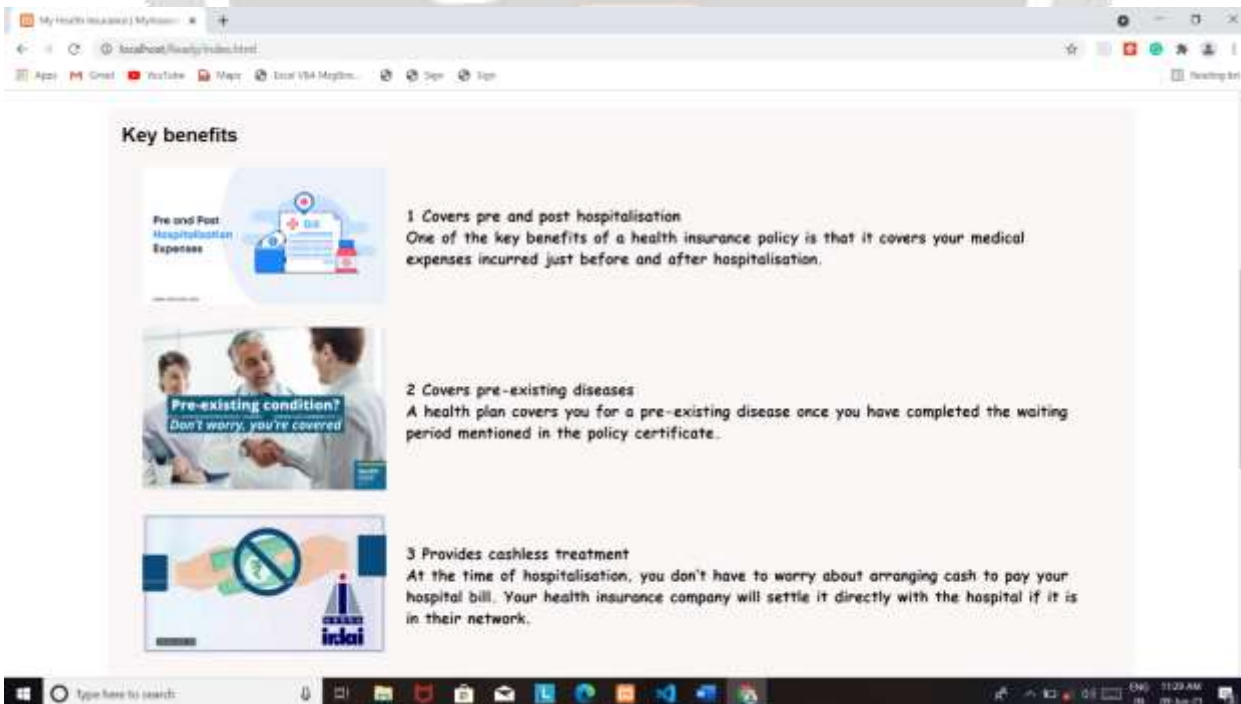


Fig-2: Home Page-II

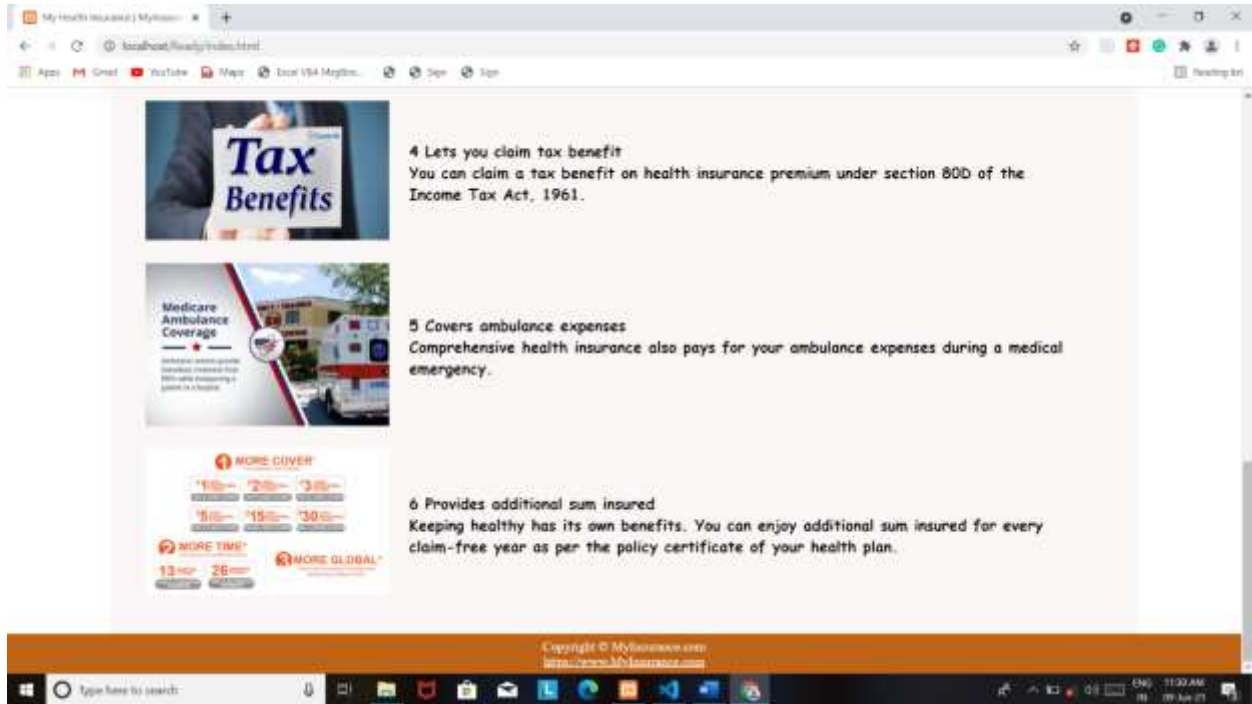


Fig-3: Home Page-III

4.2 Register

On this page user Register him/her self.

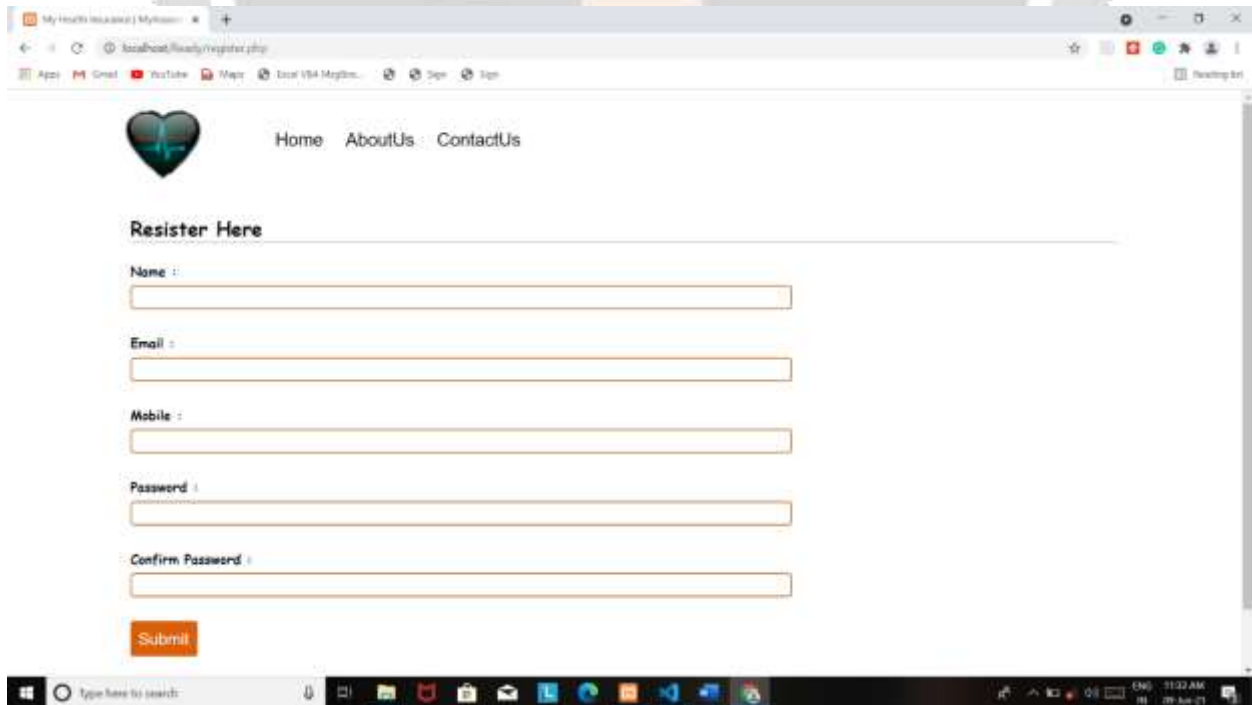


Fig-4: RegisterPage

4.4 Sign In

After Registration User Can Sign in Here.

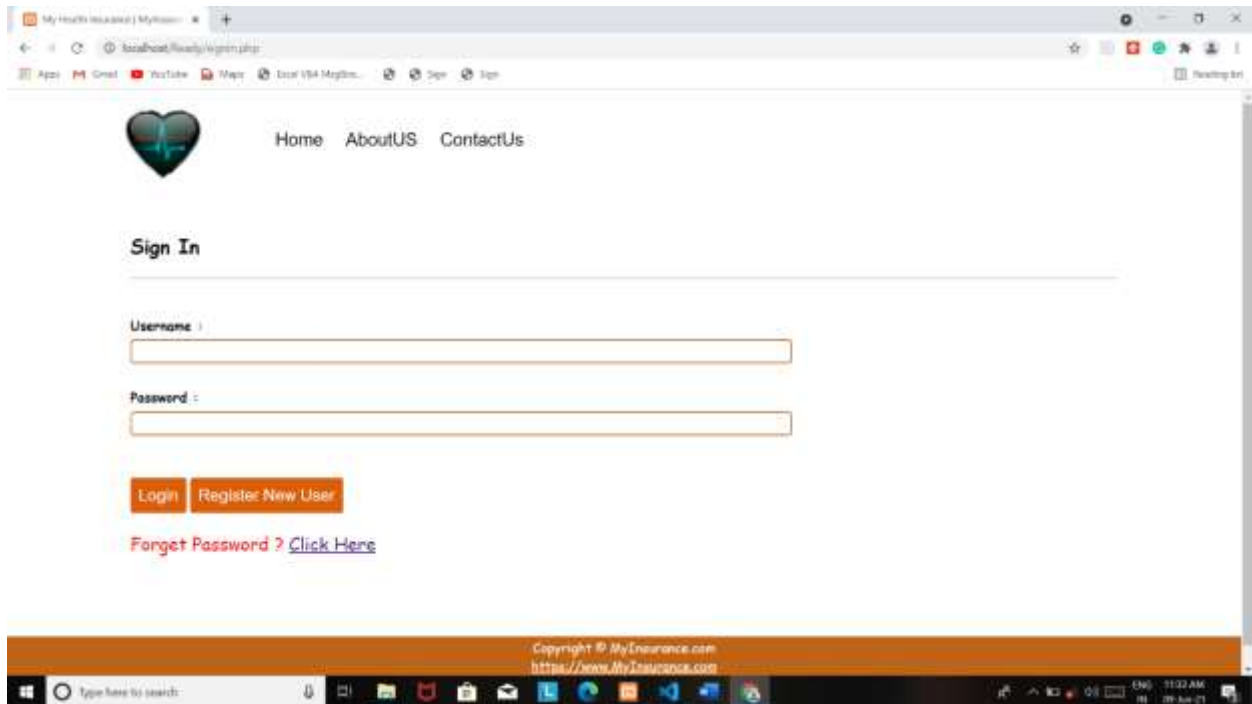


Fig-5: SigninPage

4.4Profile

On this page user is able to see her/his profile that contains information of user.

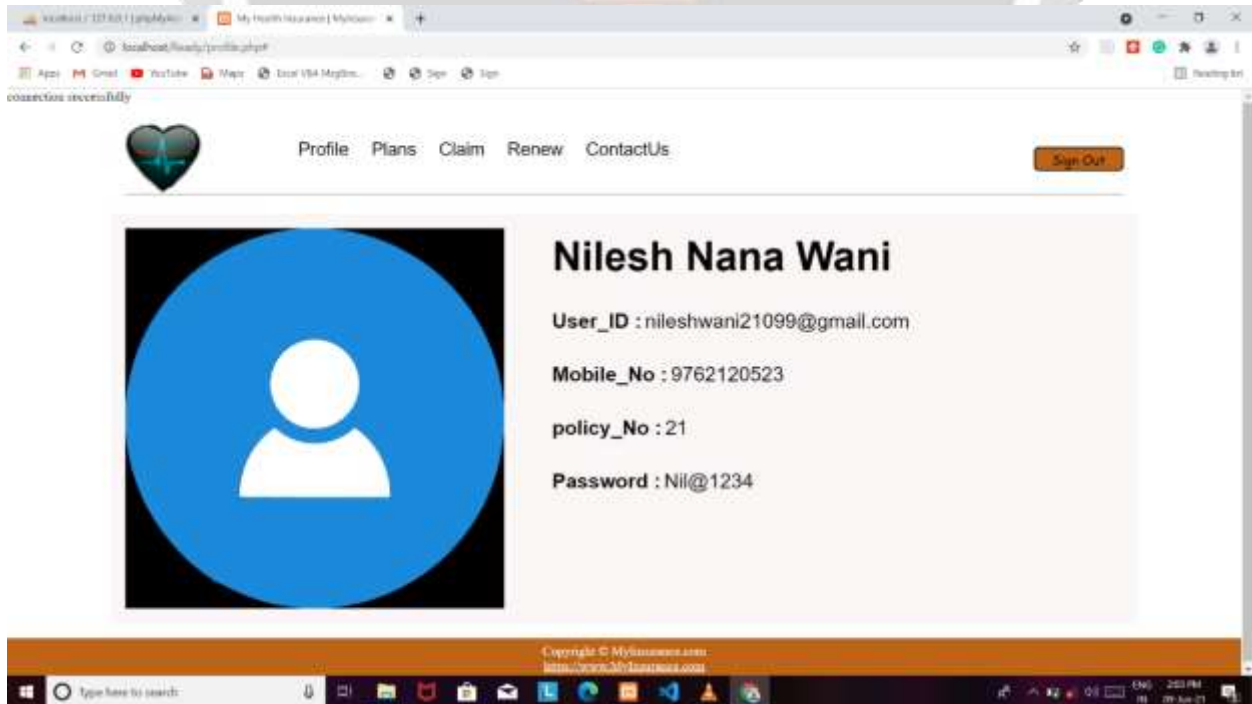


Fig-6: ProfilePage

4.3 Plans

This page provides different plans that user can add.

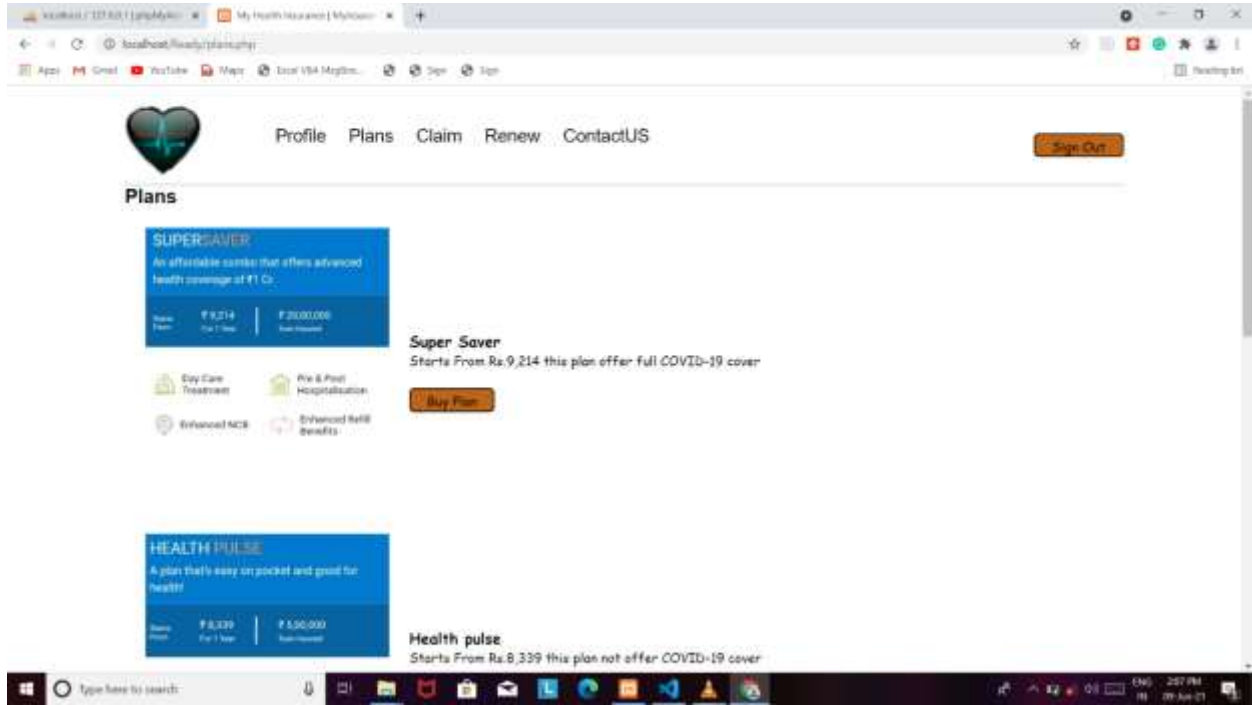


Fig-7: Plans Page-I

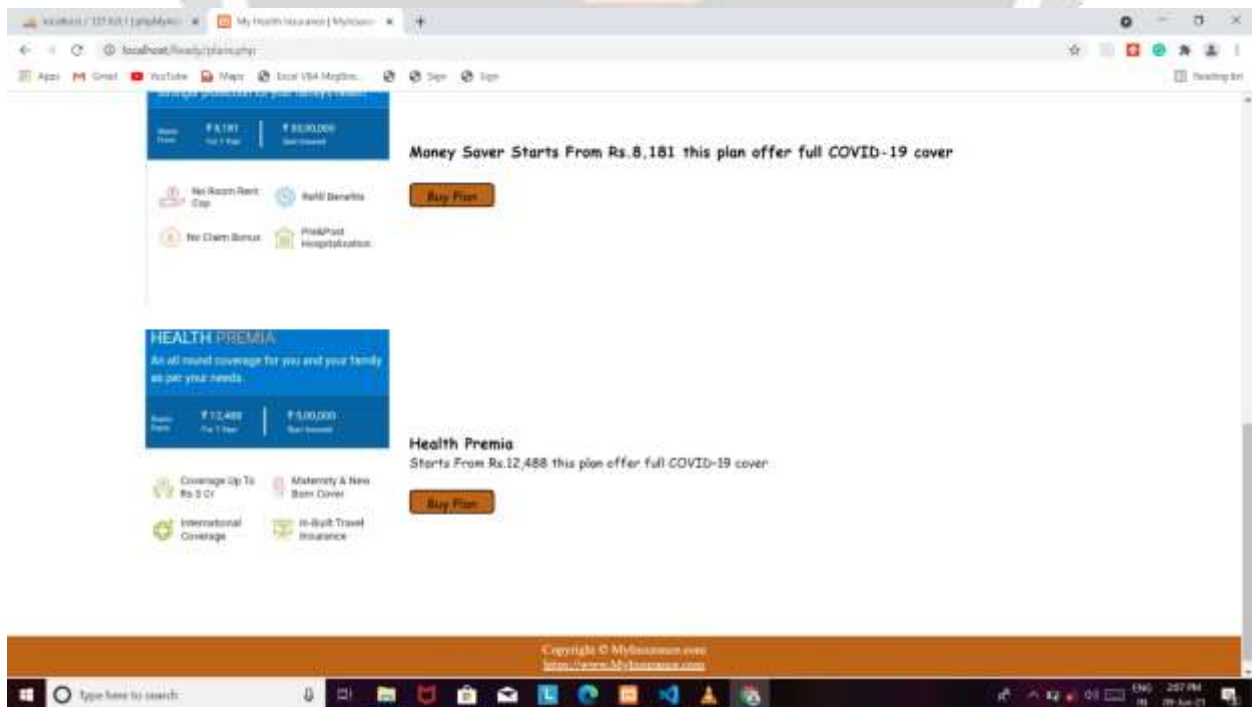


Fig-8: Plans Page-II

4.4 Claim

This page allow user to download claim form for both type of claim and upload document & form for reimbursement claim, also this page provide guideline for cashless claim.

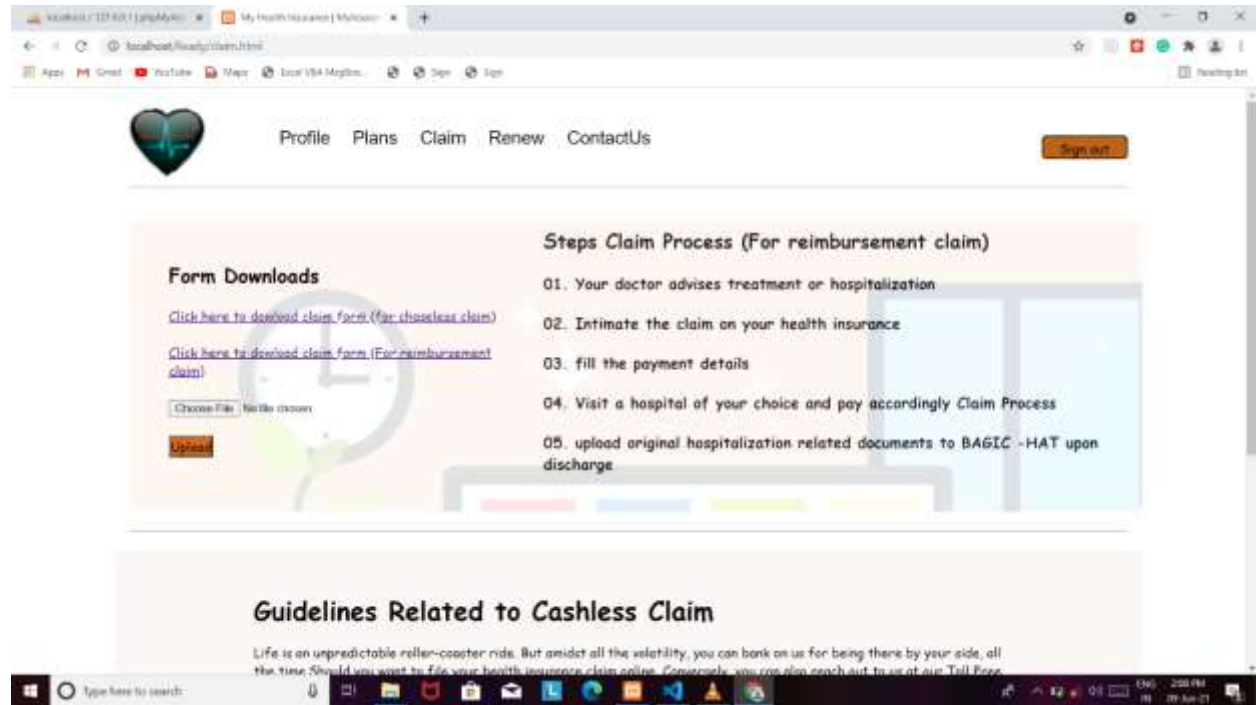


Fig-9: ClaimPage-I



Fig-10: ClaimPage-II

4.5 Renew

This page provide steps and reason to renew plans, also provide renew form for renew plans

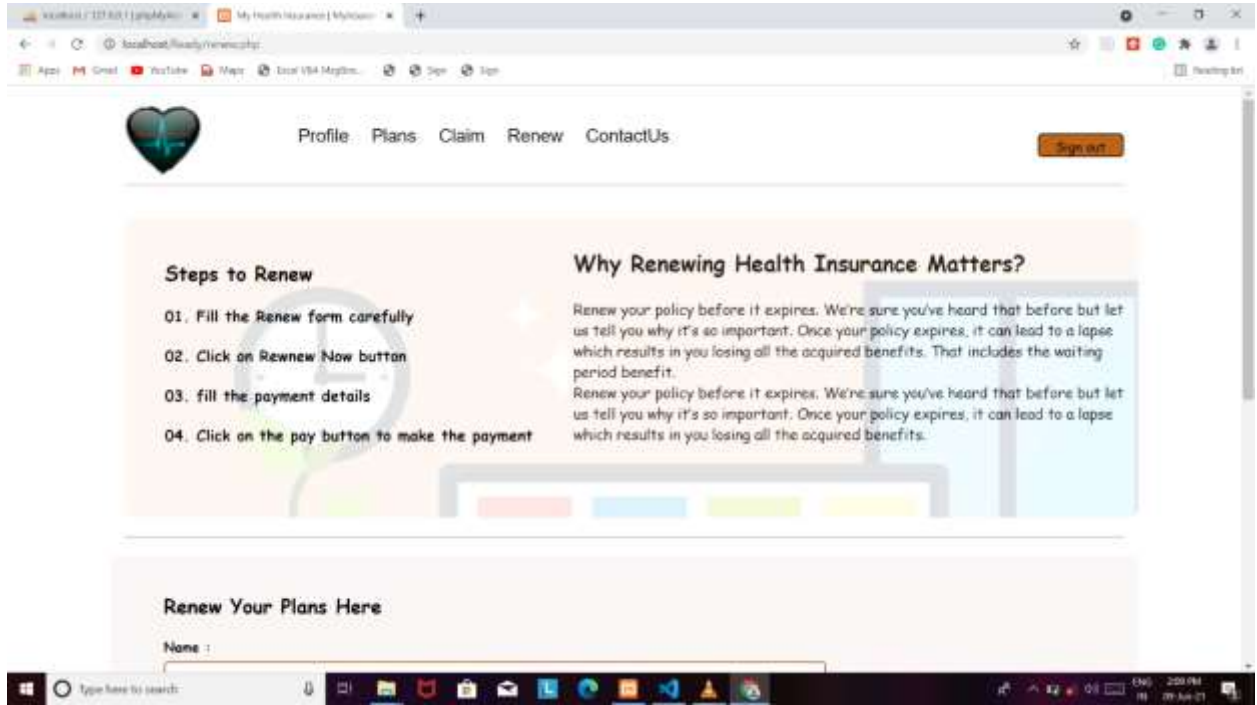


Fig-11: RenewPage-I

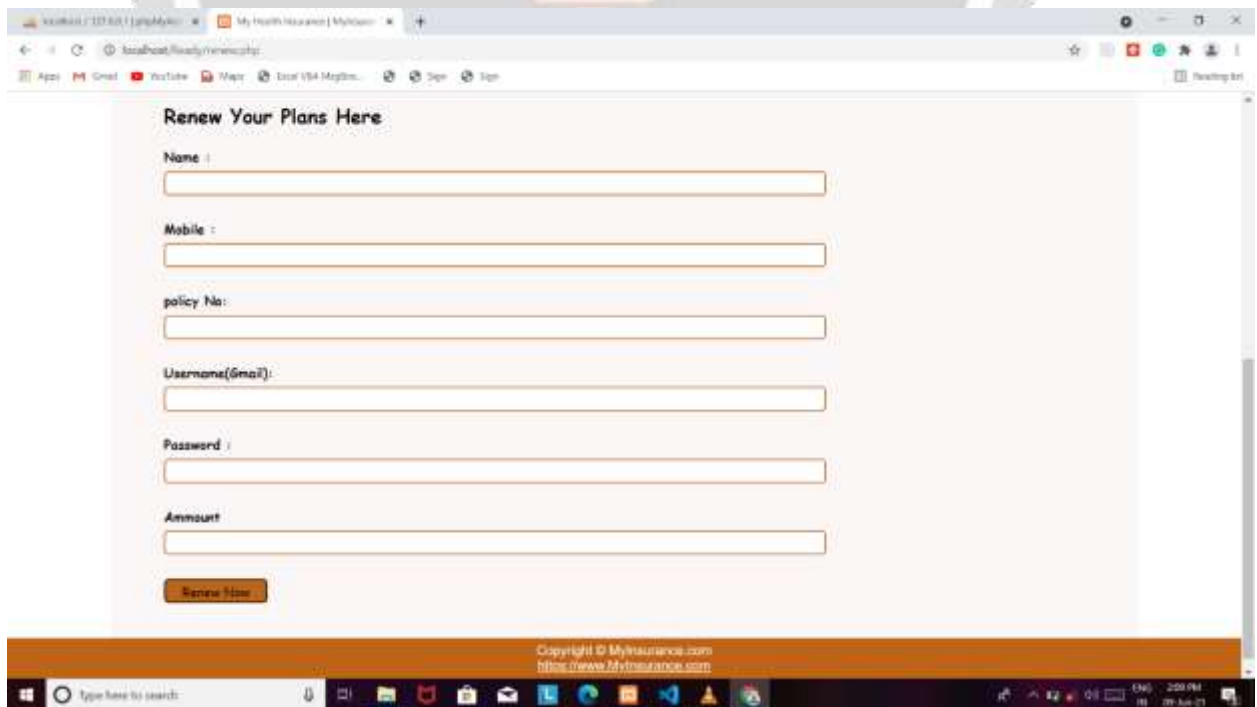


Fig-12: RenewPage-II

4.6 Payment Page

After filling Renew form user have to make a payment using this page.

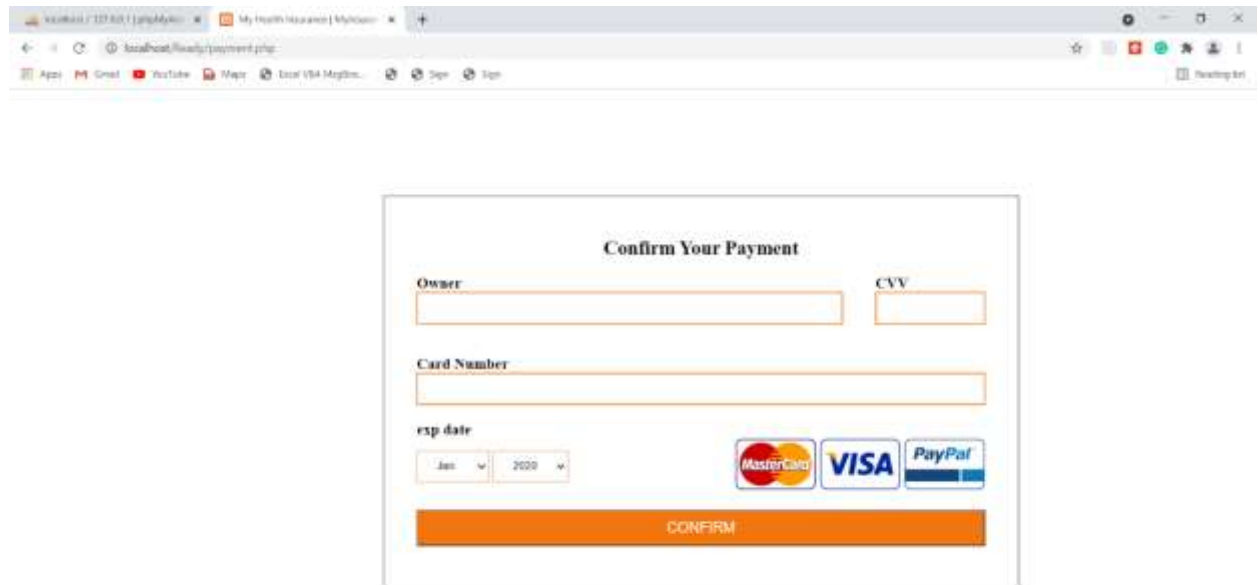


Fig-12: Payment page

4.7 Contact Us Page

It shows the form through which user is able to contact Us or give some suggestion & feedback.

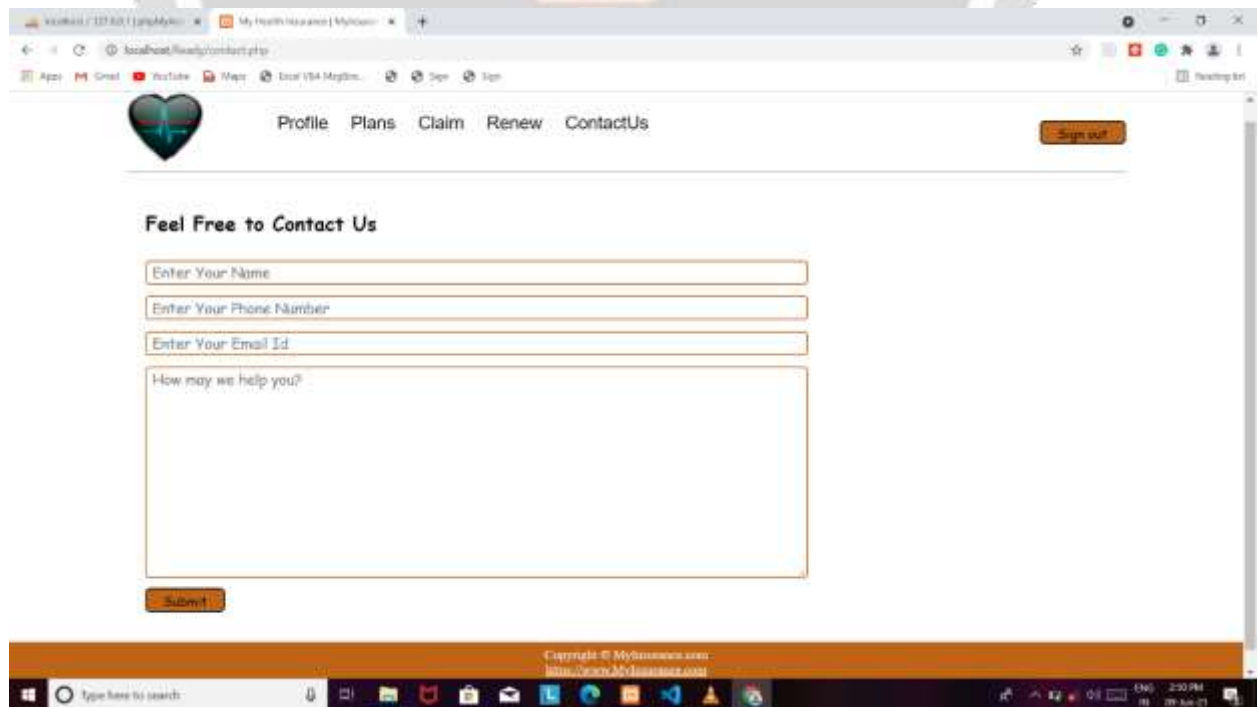


Fig-8: Contact Us Page

4.7 About Us Page

Shows information related to insurance company & our team members



Fig-9: About Us Page-I

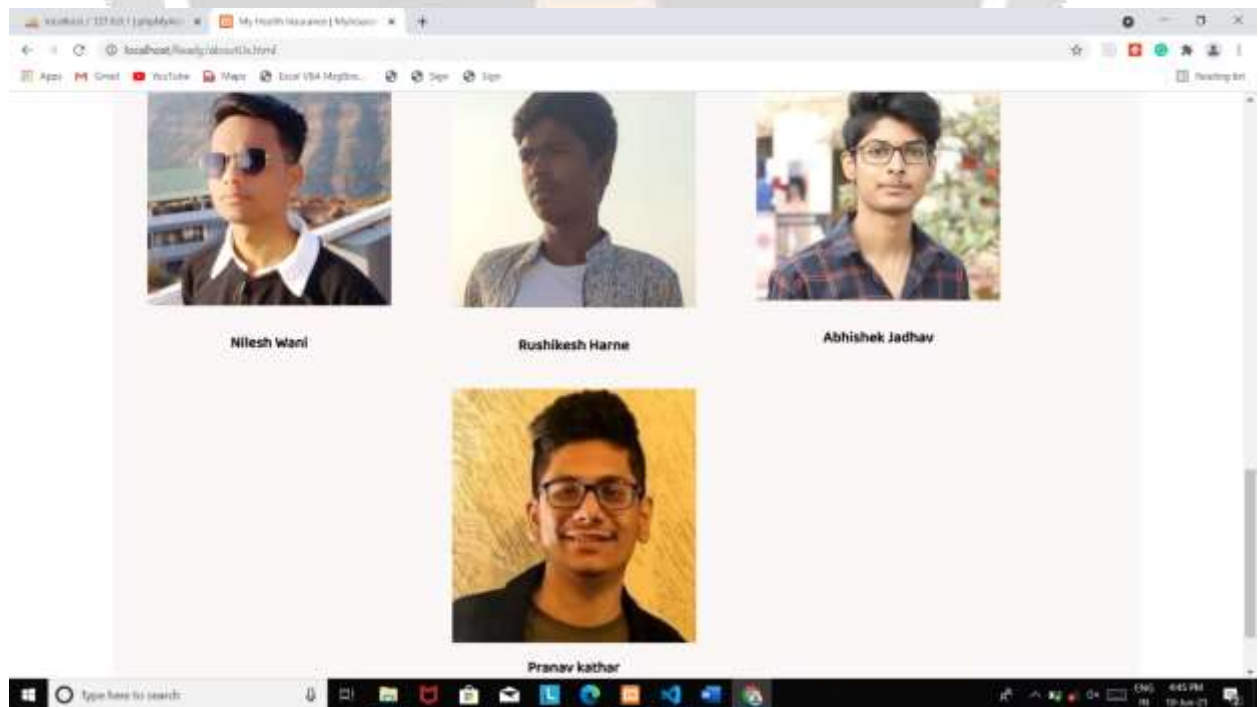


Fig-10: About Us Page-II

5. CONCLUSION

Hence, we made the website of Health insurance for providing the information regarding it. Using this website user is able to check her/his profile and user can buy plans as per her/his required. Also, user can renew her/his download plans by filling the form. This website allow user to download claim forms and the main aim this website to provide reimbursement claim service as online that help user to easily claim the plan and avoid manually Visit the company office. This website is user friendly, therefore the future scope of this website is larger.

6. REFERENCES

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