

POLICY HOLDERS ATTITUDE TOWARDS MEDI CLAIM INSURANCE IN DINDIGUL CITY WITH REFERENCE TO STAR HEALTH AND ALLIED INSURANCE LTD

Dr. S. Sukumar, Dr. G. Srinivasan

*Associate Professor of Commerce, Parvathy's Arts and Science College, Dindigul
Principal, Theni Kammavar Sangam College of Arts and Science, Theni*

ABSTRACT

The present study analyzes the attitudes towards Medici claim insurance with special reference to Dindigul city, the data were collected and analyzed as per the requirement of the study. The primary data were collected from the respondents through interview schedule in Jan 2024 to Feb 2024. The study has adopted proportionate stratified random sampling method for selecting 100 respondents. The results revealed the fact that the factors, age, education, marital status, family size, number of earning members, income and awareness have influenced the level of attitude of the policyholders. Whereas the factors like sex, occupation and patronage mentality did not influence the level of attitude. Health insurances are the best way to help people reduce their financial burden. Hence it is very important to educate the community regarding the best health insurance available so that they can take the maximum benefits from it.

Keywords: Health insurance, Schemes, Attitude, Patronage, Mentality of Policyholders,

1. INTRODUCTION

A man engaged in earning his livelihood, has to encounter many risks. Some of the risks are expected and some others are quite unexpected. In a civilized society, many systems have been evolved to guard against such risks. Insurance is one of the mechanism available at present to avoid loss arising out of such risks. It is a contract between the policyholder and the insurance company for compensating the loss caused to the policyholder in consideration of premium from him. Unlike life insurance, in health insurance the extent of loss can't be predetermined and it will be estimated according to the circumstances under which the damage occurred. Uncertainty is a fundamental fact of life. Insurance is a technique which provides for collection of small amounts of premium from many individuals and firms out of which losses suffered by a few are reimbursed. It is a technique which spreads the risk among the individuals. In this method, the individual who has insured is able to buy protection through the payment of a small but definite cost viz., the premium.

2. STATEMENT OF THE PROBLEM

General Insurance Companies offering general insurance products like medical, housing, motor and Industrial Insurance have more than 150 products to sell. But the awareness to the public about these products is lacking because general insurance companies lack the required marketing skill. Those days even insurance on life was not that popular, as days passed people became aware of their lives and found that their

lives were more important and started to insure their lives. Later on, not only life was insured even non-life like Medici claim policy, shopkeeper policy, burglary policy, package policy, standard fire and special perils policy, etc. were insured. People were not that much aware of non-life insurance. In this study the researcher has analyzed the policyholders who has taken non life insurance Medici claim package in Star Health and Allied Insurance Company Limited by analyzing the attitudes of the policyholders and their awareness towards medi claim insurance. As a part of the research project, the researcher has found it really tough and interesting task to study the "Policy Holders Attitude towards Medi claim Insurance in Dindigul with reference to Star Health and Allied Insurance Company Limited"

3. SCOPE OF THE STUDY

Medi claim or Health insurance is against the risk of incurring medical expenses among individuals. By estimating the overall risk of health care and health system expenses, among a targeted group, an insurer can develop a routine finance structure, such as a monthly premium or payroll tax, to ensure that money is available to pay for the health care benefits specified in the insurance agreement. Hence this study aims to investigate and understand the policy holders' attitude towards medi claim insurance in Dindigul City and further to capture their satisfaction level that is influenced by various technical and non- technical factors. The study also concentrates on the influential features medi claim insurance holders chosen for study.

4. OBJECTIVES OF THE STUDY

- (i) To study the origin and growth of medi claim insurance practices in India.
- (ii) To examine the profile and operational strategy of Star Health and Allied Insurance Company.
- (iii) To study the satisfaction level of medi claim policy holders and their attitude towards Star Health and Allied Insurance Company in Dindigul City.
- (iv) To analyse the socio-economic factors influencing the medi claim insurance policy holders.
- (v) To offer suitable suggestions for the identified problems.

5. METHODOLOGY AND COLLECTION OF DATA

This study is an empirical research based on the survey method. The first-hand data were collected from the field directly from the medi claim policy holders who have availed health insurance in Star Health and Allied Insurance Company in Dindigul City. Primary data were collected from

100 respondents through an interview schedule. The secondary data used for this study provides details like the origin, development of general insurance, health insurance and strategic features of Star Health and Allied Insurance Company in Dindigul City.

6. GEOGRAPHICAL COVERAGE OF THE STUDY

The geographical area of the study is confined to Dindigul City which is located in Dindigul District forming the southern part of Tamil Nadu. This Dindigul City has a different range of income earning people at all economic levels with a lot of mobile consumers comprising of smart phone users having a high range of social networks. Hence, the researcher has chosen Dindigul City as a suitable area for this study due to the following rich geographical profile. Dindigul has 200,000 hectares of cultivable land, and agriculture continues to be the main occupation of its inhabitants.

7. PERIOD OF THE STUDY

The present study aims at measuring the satisfaction level the attitudes of the medi claim policy holders of Star Health and Allied Insurance. Primary Data were collected from the respondents by administering an interview schedule from January 2024 to February 2024.

8. SAMPLING DESIGN

The researcher has adopted non-probability convenience sampling method. The convenience sampling method helps us to drawn the samples at the convenience of the interviewer tend to make the selection at familiar location and choose respondents very easily

9. HYPOTHESES OF THE STUDY

- ✚ The Age of the respondents does not influence the policy holders' attitude towards Medi claim insurance.
- ✚ The Gender of the respondents does not influence the policy holders' attitude towards Medi claim insurance.
- ✚ The Marital Status of the respondents does not influence the policy holders' attitude towards Medi claim insurance.
- ✚ The Level of Education of the respondents does not influence the policy holders' attitude towards Medi claim insurance.
- ✚ The Occupation Status of the respondents does not influence the policy holders' attitude towards Medi claim insurance.
- ✚ The Income of the respondents does not influence the policy holders' attitude towards Medi claim insurance.
- ✚ The policy amount does not influence the policy holders' attitude towards Medi claim insurance.

10. DATA ANALYSIS

STATUS OF SOCIO-ECONOMIC FACTORS

The Table no. 1 depicts the number of male and female policyholders in the selected sample among the population.

TABLE No. 1 STATUS OF SOCIO-ECONOMIC FACTORS

Gender	Percentage
Male	84
Female	16
Age	Percentage
Below 20	3
20 – 40	46
40 – 60	36
Above 60	15
Marital Status	Percentage
Married	82
Unmarried	18
Educational qualification	Percentage
Below SSLC	6
HSC	15
UG	43
PG	22
Diploma	7
Professional	7
Type of family	Percentage
Nuclear Family	61
Joint Family	39
Occupation	Percentage
Self employed	35
Student	8
Private employee	38
Professional	10
Government employee	9
Income	Percentage
Below 5000	12
5000 to 10000	15
10000 to 15000	25
Above 15,000	48

It is evident from Table no. 1 that the majority of policyholders are male (84 per cent) and only 16 per cent of the policyholders are female. 46 percent of the policyholders are belonging to the age group of 20-40 years and 36 percent of policy holders are in the age-group of 40 – 60. 82 percent of the respondents are married and only 18 percent of the policyholders are unmarried. Marital status is an indicator of policyholder's responsibility. It means married respondents are more responsible and they are aware of the insurance policies than unmarried.

43 percent of the respondents belong to undergraduates and 22 percent of the respondents belong to post-graduates and 15 percent of the respondents belong to higher secondary. 61 percent of the respondents are in nuclear family and while the rest of them are in joint family (39 percent). 38 percent of the respondents are private employee and only 8 percent of the respondents are students. 48 percent of respondents belong to the income group of above Rs. 15000 and only 12 percent of the respondents belong to the income group of below Rs. 5000.

11. TYPE OF POLICY TAKEN

Policyholders choose the policy according to their needs and preference. Needs may differ from one person to other. There are various policies offered by Star Health and Allied Insurance Company Limited to suit the needs to the respondents.

TABLE No. 2 TYPES OF POLICIES TAKEN

Types of policies taken	Percentage
Health Insurance	40
Group Health Insurance	20
Family floater Health Insurance	40
Total	100

It is observed from table No. 2 that an equal percentage of respondents is 20 percent have taken Mediclaim policy, package policy, fire policy, burglary policy, and shopkeeper policy.

12. SOURCE OF AWARENESS

Sources influence for the policyholders to take insurance policy through advertisement in newspaper, friends & relatives, agents and development officers, bankers, act and any other.

TABLE No. 3 SOURCE OF AWARENESS

Source	Percentage
Advertisement in newspaper	10
Through friends and relatives	14
Through agents and development	17
Through bankers	21
Through as per act	19
Any other	19

It is inferred from table No. 3 that 21 percent of the respondents know about the policy through banker's 19 percent of the respondents know through act and any other, 10 percent of the respondents know through advertisement in newspaper.

13. REASONS FOR TAKING INSURANCE POLICIES

The respondents are asked the reasons for choosing the Star Health and Allied Insurance company policies in the order. The table gives the reasons for choosing insurance policies.

TABLE No. 4 REASONS FOR TAKING INSURANCE POLICIES

Reasons	Percentage
Lower premium with compensation	10
Risk coverage	23
Safety	29
Profitability	8
Tax shelter	8
Compulsory for getting Loan from a bank	9
Any other	13
Total	100

It is inferred from the table no 4 that 29 percent of the respondent have chosen Star Health and Allied Insurance

Company because of its safety and only 8 per cent of the respondents have chosen Star Health and Allied Insurance company for profitability and tax shelter.

14. TYPE OF SERVICES

In Star Health and Allied Insurance Company, agents and development officers help their policyholders. The researcher analyzed the helping tendency of the agent and development officers and provides the results in the table no 5.

TABLE No. 5 TYPE OF SERVICES

SERVICES	Percentage
Assistance for selection of suitable policy	18.84
Regular payment of premium	17.39
Renewing the policy	48.48
Redressal of complaints and grievances	14.49
Settlement of Claim	4.35
Total	100

15. CLAIM SETTLEMENT

Insurance is taken for covering the risk of uncertainty. If there is any loss the insurance company should shoulder the responsibility. They guarantee compensation as on when the loss arises. Greater the chance of risk, greater will be the utilization level. If there is no claim normally people are not willing to take insurance policies. In certain cases, the amount of claim made by the policyholder are settled by the company without any reduction. As a result, policy holder's attitude has increased. Table no. 6 shows claim and settlement of policy and no of respondents.

TABLE No. 6 CLAIM SETTLEMENT OF THE RESPONDENTS

Claim Settlement	Percentage
Claim not made	83
Claim made	12
Claim made and Settlement	5
Total	100

The researcher has analyzed in the above table No. 6 that, 5 percent of the respondents have made claim on the policy and the same has been properly settled by the company. 12 percent of the respondents have made claim on the policy but not settled by the company and 83 percent of the respondents have not made any claim on their policy.

16. ANALYSIS OF LEVEL OF SATISFACTION OF POLICY HOLDERS

An attempt is made to analyses the level of satisfaction of policy holders in Star Health and Allied Insurance Company Limited in Dindigul city with regard to the services of Star Health and Allied Insurance Company Limited. Satisfaction cannot be measured in absolute terms. It depends on the relation between what one expects to have and which one is provided with. In the present study, satisfaction of policyholders in Star Health and Allied Insurance Company Limited (the sample 100 policyholders) has been calculated for 15 statements by adopting the Likert's scale. The satisfaction of policyholders in Star Health and Allied Insurance Company Limited has been classified into 3 categories, namely Low level, medium level, and high level

for analytical purposes. For the 100 respondents, the total score value for each respondent is calculated. The arithmetic mean (\bar{x}) and standard deviation (σ) were calculated for 100 observation of score values of the policyholders of Star Health and Allied Insurance Company Limited.

The calculated arithmetic mean (\bar{x}) is 52.46 and standard deviation (σ) is 7.57. The score values greater than or equal to $(\bar{x} + \sigma)$ and the score values less than or equal to $(\bar{x} - \sigma)$ have been classified as high-level satisfaction and low-level satisfaction respectively. The score values between $(\bar{x} + \sigma)$ and $(\bar{x} - \sigma)$ has been classified as medium level satisfaction.

17. LEVEL OF SATISFACTION

$(\bar{x} + \sigma) = 52.46 + 7.57 = 60.03$ and above are treated as high level satisfaction.

$(\bar{x} - \sigma) = 52.46 - 7.57 = 44.89$ and below are treated as low level satisfaction.

$(\bar{x} - \sigma)$ to $(\bar{x} + \sigma)$ = scores between 45 and 59 are treated as medium level satisfaction.

TABLE No. 7 LEVEL OF SATISFACTION AND THE NUMBER OF RESPONDENTS

Level of Satisfaction	Scores	Percentage
Low	15 – 44	13
Medium	45 – 59	64
High	60 – 75	23
Total		100

It is observed from the Table No. 7 that majority (64 percent) of the policyholders have medium level of satisfaction regarding the policies in Dindigul city. While 23 percent of the policyholders have a high level of satisfaction, 13 percent of the policyholders have a low level of satisfaction.

In this part of the chapter, an attempt has been made to understand whether factors like Gender, Age, Educational Qualification, Marital Status, Types of Family, Occupation, Income and Value of Policy influence the level of satisfaction of respondents. Further an attempt has been made to test the relationship between the factors and the levels of satisfaction.

18. GENDER AND LEVEL OF SATISFACTION

TABLE No. 8. GENDER AND LEVEL OF SATISFACTION

Gender	Level of Satisfaction						Total
	Low	%	Medium	%	High	%	
Male	7	54	60	94	17	74	84
Female	6	46	4	6	6	26	16
Total	13	100	64	100	23	100	100

Calculated chi – square value (corrected) = 15.06

Table value at 5 percent level with 2d.f = 5.9991

Since the calculated chi – square test, is greater than the table value, it is concluded that gender of the respondents influences their level of satisfaction with regard to the Star Health and Allied Insurance Company policy holders.

19. AGE AND LEVEL OF SATISFACTION

TABLE No. 9. AGE AND LEVEL OF SATISFACTION

Age	Level of Satisfaction						Total
	Lo	%	Medi	%	Hig	%	
Below 20	1	8	2	3	-	-	3
20 – 40	4	31	39	61	3	13	46
40 – 60	3	23	16	25	17	74	36
Above 60	5	38	7	11	3	13	15
Total	13	100	64	100	23	100	100

Calculated chi – square value (corrected) = 28.305

Table value at 5 percent level with 6d.f = 12.592

Since the calculated chi – square test, is greater than the table value, it is concluded that age of the respondents influences their level of satisfaction with regard to the Star Health and Allied Insurance Company policy holders.

20. MARITAL STATUS AND LEVEL OF SATISFACTION

TABLE No. 10. MARITAL STATUS AND LEVEL OF SATISFACTION

Marital status	Level of Satisfaction						Total
	Lo	%	Mediu	%	High	%	
Married	11	85	51	80	20	87	82
Un married	2	15	13	20	3	13	18
Total	13	100	64	100	23	100	100

Calculated chi – square value (corrected) = 0.671

Table value at 5 percent level with 2d.f = 5.991

Since the calculated chi – square test, is less than the table value, it is concluded that the level of satisfaction of the Star Health and Allied Insurance Company policy holders. With regard to the Star Health and Allied Insurance Company in independent of their marital status.

21. LEVEL OF SATISFACTION OF EDUCATIONAL QUALIFICATION

TABLE No. 11 EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION

qualificat ion	Level of Satisfaction						Tot
	Lo	%	Medi	%	Hig	%	
SSLC	-	-	5	8	1	4	6
HSC	-	-	7	11	8	35	15
UG	6	46	31	48	6	26	43
PG	2	15	13	20	7	30	22
Diploma	1	8	6	9	-	-	7
Professio	4	31	2	3	1	4	7
Total	13	100	64	100	23	100	100

Calculated chi – square value (corrected) = 40.969

Table value at 5 percent level with 10d.f = 18.307

Since the calculated chi – square test, is greater than the table value, it is concluded that educational qualification of the respondents influences their level of satisfaction with regard to the Star Health and Allied Insurance Company policy holders.

22. LEVEL OF SATISFACTION OF OCCUPATION

TABLE No. 12 LEVEL OF SATISFACTION OF OCCUPATION

Occupation	Level of Satisfaction						Total
	Lo	%	Mediu	%	Hig	%	
Self employed	3	23	19	30	11	48	35
Student	-	-	5	8	3	13	8
Private employee	7	54	27	42	4	17	38
Professional	2	15	8	12	2	9	10
Govt employee	1	8	5	8	3	13	9
Total	13	100	64	100	23	100	100

Calculated chi – square value (corrected) = 8.978

Table value at 5 percent level with 8 d.f = 15.507

Since the calculated chi – square test, is less than the table value, it is concluded that the level of satisfaction of Star Health and Allied Insurance Company policy holders with regard to the Star Health and Allied Insurance Company is independent of their occupation.

23. LEVEL OF SATISFACTION OF MONTHLY INCOME

TABLE No. 13. LEVEL OF SATISFACTION OF MONTHLY INCOME

Monthly Income	Level of Satisfaction						Tot
	Lo w	%	Medi um	%	Hig h	%	
Below Rs.5000	1	8	5	8	6	26	12
Rs.5000– Rs.10000	3	23	9	14	3	13	15
Rs.10000– Rs.15000	4	31	19	30	2	7	25
Above Rs.15000	5	38	31	48	12	52	48
Total	13	100	64	100	23	100	100

Calculated chi – square value (corrected) = 13.15

Table value at 5 percent level with 6d.f = 12.592

Since the calculated chi – square test, is greater than the table value, it is concluded that monthly income of the respondents influences their level of satisfaction with regard to the Star Health insurance Company policy holders.

24. FINDINGS OF THE STUDY

The socio-economic profile of the respondents reveals the characteristics of the respondents. Primary data have been collected and tabulated. They were analyzed and the results derived from the analysis are inferred. In this study the factors like age, gender, education, marital status, educational qualification, type of the family, occupation, types of policies taken by respondents, their knowledge about the policies, etc., are analyzed with the help of percentile analysis. The major of findings of the present study are given below:

1. The survey points out that the 84 per cent of the respondents are men and only 16 per cent are women policy holders.

- The age wise analyzing of the sample indicates that out of 100 respondents, 46 percent of the policyholders are between 20-40 years and 36 percent of policyholders are between 40 –60 years and 15 percent of them belong to the age group of above 60 and only 3 percent of the policyholders belong to the age group of below 20.
- The survey reveals that 82 percent of the policy holders are married and the rest unmarried. The implication is that married respondents are more responsible and are aware of importance of the insurance policies than unmarried.
- It is apparent from the study that, 48 percent of the respondents belong to the income group of more than Rs.15000/- and only 12 percent of them belong to the group of less than Rs.5000/-
- It is evident from the study that 43 per cent of the respondents are under-graduates and 22 per cent of them are post-graduates and 15 percent belong to higher secondary holders and the rest of the 20 percent belong to other categories. The indication is that the need for non-life insurance is much realized by educated people.
- The study reveals that 38 per cent of the policyholders are private employees and 35 percent of the policyholders are self employed and only 8 percent of them are students.
- The researcher has classified the sample respondents on the basis of the type of the family. It is inferred from the study that 61 per cent of the respondents are in nuclear family, while the rest of them are in joint family. The implication is that those who are in nuclear family understand the need for non-life insurance.
- It is observed from the study that the 40 per cent of the respondents prefer policies namely Health insurance and Family Floater Health Insurance.
- It is ascertained from the study that, 21 percent of the policyholders aware of the policies through bankers and 10 percent of the respondents have gained knowledge about this medi claim insurance through advertisements in newspapers.
- It is found from the study that; 37 percent of the sample respondents have taken policies for Rs. 1,00,000 and only 19 percent of the respondents' policy amount is in the range from 300000 to 500000.
- The survey brings out that 29 per cent of the respondents have chosen Star Health and Allied Insurance Company for its safety and 8 per cent of them have chosen it for profitability and tax shelter.
- The study reveals that the 85 percent of the respondents have renewed their policies and only 15 percent of the respondents have not renewed their policies.
- About 85 per cent of the respondents who have renewed their policies. Out of them 13 per cent have renewed the policies 2 to 4 times while only 2 percent of them have renewed the policies more than 6 times.
- About 15 percent of the respondents have not renewed their policies. Out of them 33 per cent feel that renewal is not necessary while 13 percent of them do not have the awareness about the renewal.
- It is apparent from the study that 69 percent of the respondents feel that they have received adequate services from the officers while 31 percent of the respondents feel that they have not received adequate services from the officers. About 69 percent of the respondents who have

received adequate services from the offices, 43 percent of the respondents have received assistance for renewing the policy, while only 4 per cent of the respondents have received assistance in the form of claim settlement.

16. The study reveals that 5 percent of the respondents has made claim on the policy and got settled by the company and 12 percent of the respondents have made claim on the policy but not settled by the company. 83 percent of the respondents have not made any claim on their policy.

17. It is inferred from the study that 62 percent of the respondents are satisfied with claim procedure, while 38 percent of the respondents are not satisfied with claim procedure.

18. It is noticed from the research that 61 per cent of the respondents feel that they have full security in having policies from the Star Health and Allied Insurance Company and only 39 per cent of the respondents feel that they are unsecured.

19. The study reveals that 59 per cent of the respondents feel that they do not face problems while they deal with the company, whereas 41 per cent of them feel that they faced problems while dealing with the insurance company.

20. It is evident from the study that there is no relationship between the policy amount and the level of satisfaction with regard to the procedure and services of Star Health and Allied Insurance Company.

21. It was observed that majority (64 per cent) of the policyholders have medium level of satisfaction regarding the policies in Dindigul city. While 23 percent of the policyholders have a high level of satisfaction, 13 percent of the policyholders have a low level of satisfaction.

22. Majority (65%) of the policyholders have medium level of satisfaction with regard to service of Star Health Insurance Company in Dindigul city, while 25 per cent of the policyholders have high level of satisfaction.

Another attempt was made to test the significant relationship between level of satisfaction and identified factors with regard to the procedures and services of Star Health and Allied Insurance Company Ltd from which the following conclusion was made.

- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their Gender.
- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their age.
- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their type of family.
- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company influences their Marital Status.
- The level of satisfaction of Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their Educational Qualification.

- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their occupation.
- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their monthly income.
- The level of satisfaction of the Star Health Insurance Company policyholders with regard to the procedure and services of Star Health Insurance Company is independent of their Policy Amount.

25. SUGGESTIONS

- ❖ Arranging marketing-oriented training to agents at regular interval will enable them to understand the market better and carryout intermediary function with more focus on
 - (a) Correct identification of prospects in his real capacity
 - (b) Avoidance of over insurance due to sales aggressiveness.
- ❖ Benefits of the policy have not reached the people – so improvements must be made on advertising in this regard. Further,
 - (a) New strategies are to be framed so as to face the new private competitors.
 - (b) A good number of customers reveal that the claims are not settled on time.
- ❖ The claim should be settled in a reasonable time period.
- ❖ The policy form should be in Tamil. So that customers find it easy to read and get more information about the policy.
- ❖ Star Health and Allied Insurance Company must be accessible easily by persons of all walks of life with the available infrastructure facilities and vast network, this is possible by creating arguing mind set.
- ❖ The concept of insurance must be imbibed in the minds of young generations. Efforts must be taken to include the principle of insurance in the curriculum at school level.

26. CONCLUSION

The awareness about Medi claim Insurance is slowly but steadily gaining momentum among Indians irrespective of their income levels. The pace of the momentum is likely to get speeded up in the years to come as a greater number of private insurance companies are entering into the market. Unlike in the past, Star Health and Allied Insurance Company can no longer be a silent spectator. It has to face, a strong challenge unpleased by the international giants. The glory of the Corporation can be retained only when it takes into account the customer into confidence. Introduction of modern management techniques, expansion of product lines and satisfactory customer services will alone help it in retaining its super power in Indian Insurance Industry.

The Star Health and Allied Insurance Company tries its best to satisfy its customers by providing them prompt

services. However, improvements as per suggestion, will yield better results.

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