**STUDY ON THE ATTITUDE OF POLICYHOLDERS TOWARDS HEALTH INSURANCE**

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 **Abstract:**

Health insurance is a kind of insurance that covers clinical fees that arise because of an infection. It additionally covers the clinical charges and surgical prices of an unwell individual with the aid of the hospitals. A policy that extends insurance in opposition to medical prices incurred due to accidents, illness or damage. The study at last says that people need to recognize the importance of the medical health insurance to trade the mind-set in the direction of the medical insurance misconceptions that is been laid in humans for years collectively. Health insurance is one of the main contributors of growth of well-known insurance enterprise in India. It alone bills for around 29% of general trendy insurance premium profits earned in India[[3]](#footnote-3). The increase of this sector is vital from the attitude of normal growth of popular coverage enterprise. On the same time, troubles in this area also are many which are affecting its overall performance and it additionally displays in the mindset of the policyholders.

Keywords: Health insurance, Attitude and Policyholders

**Introduction:**

For a predetermined period of time, a person can obtain such insurance in exchange for monthly or yearly premium payments. The insurance company pays the costs associated with medical care if an insured person has an accident or becomes seriously ill during that time.

You can enjoy some add on benefits extended with health insurance policies. The expenses that come under the health insurance are hospitalization expenses, treatment against critical illness, accident and illness related hospitalization coverage, pre and post hospitalization charges, no cap on ICU room charges cover against mental illness, bariatric surgery costs, road ambulance charges, refill sum insured, no claim bonus. Individual health insurance, Family floater, Senior citizen health insurance, Group health insurance, Health insurance with maternity insurance, Critical illness these are the types of health insurance available. A health insurance is indispensable when it comes to financially safeguarding your family and yourself in case of any eventuality. While the benefits of an insurance policy are many, it is important to compare and opt for one that serves your purpose in particular as against popular market trends. Having a health insurance policy covers you with the consultation fees or visiting a doctor. In case, you are referred to specialists where consultation fee is higher and need to go for monthly checkups, your policy will cover you with all the charges. In the event, you are hospitalized as a result of some serious disease or illness, your insurer will meet all the hospitalization expenses including treatment, laboratory tests, medicine cost, accommodation, catering, laundry services etc. Usually, the insurance companies cover the cost of drugs recommended by the physician. This may include the medicines obtained from hospital‘s pharmacy, or from a chemist accredited by the insurance company. A health insurance policy typically covers the costs associated with lab tests recommended by the doctor before starting the treatment or analyzing the problem. Some insurance companies include an ambulance benefit in this event the insurance company provides an ambulance to take you to the hospital in case of an emergency. Another one of the many benefits of a health insurance policy lies in the fact that the policy can extend coverage to the insured’s parents/parents-in-law, spouse and children. As a policyholder, the policy extends over a number of situations which is described you will go cashless for all the transactions under medical treatment across a network of hospitals under the insurer. In case, the hospital where you were referred for treatment is out that network, you will be reimbursed for the amount you paid. Amount spent on treatment pre and post hospitalization as well as charges for daily case health services after discharge. The expenditures on maternity and newborn care. Amount spent in laboratories for the medical tests.

**Distinction between health and life insurance:**

|  |  |  |
| --- | --- | --- |
|  Basis | Health Insurance | Life Insurance |
| Aim | Cover all medical expenses for treatment and recovery in the event of diagnosis with certain aliments | Financial protection to the immediate family in case of untimely death |
| Amount Payable | Up to the sum insured | Death benefit (upon permanently expiry of an insured) lump sum pay-out on maturity |
| Tax Benefits | Health insurance tax benefits of up to Rs.1 lakh (Section 80D of Income Tax) | Tax benefits of up to Rs.1.5 lakh per year (Under Section 80C of Income Tax Act ) |

Health insurance is a contract that requires an insurer to pay some or all of a person’s healthcare costs in exchange for a premium. To be more precise, health insurance usually covers the insured's medical, surgical, prescription drug, and occasionally dental costs. Health insurance can pay the care provider directly or compensate the insured for costs incurred due to illness or accident.
Employers frequently include it in benefit packages to attract top talent. The premiums are partly paid for by the company and frequently taken out of the employee's compensation. Except in some cases for employees of corporations, the payer deducts the cost of health insurance premiums, and benefits are tax-free.

**Review of Literature:**

Dr. K. Anandhi it is stated as, “Customers attitude towards health insurance”, The goal of the study is to determine the variables that affect the decision of which insurance provider to use when buying a policy. An effort has been made to investigate consumer purchasing behavior with an emphasis on identifying the variables influencing the customers. The results show that a number of characteristics, including features, accessibility, affordable premiums, promotion, appropriate complaint resolution, and superior claim settlement, have a significant impact on consumers' decisions about which companies to choose.

Nagaraj Shet, et.al, (2019), examined in the “Awareness and attitude toward health insurance among those with and without insurance: a cross-sectional study. The purpose of this study was to determine people's knowledge, attitudes, and behaviors around health insurance. The greatest method for consumers to lessen their financial load is through health insurance. Therefore, it is crucial to inform the public about the finest health insurance options available so that they can maximize their benefits. In the current world, health insurance is a crucial tool for protecting people from severe health shocks. Nevertheless, a sizable portion of the population, even those from better income and educational backgrounds, lack health insurance

Dr.K.Vijaya Chitra, et.al,(2021), pinpointed in the “ A study on customers awareness level and satisfaction of health insurance policies in Chennai city”, the study proposed to examine product awareness of health insurance products on their satisfaction among the customers in Chennai city. The study also creates a significant relationship between awareness about health insurance products and the level of satisfaction.

Haobam Danny, et.al, recognized in the “Knowledge of health insurance in a city community although there was a sufficient level of awareness regarding health insurance, enrollment did not rise as a result. Although there was a sufficient level of awareness regarding health insurance, enrollment did not rise as a result. The general public has to be reminded of the importance of health insurance through informational, educational, and communication campaigns.

Gowda S, et.al, it is discovered that in “Determinants of health insurance in rural population of South India”. The best way to close the insurance gap in rural India is to educate the population and influence respondents' behavior. The primary factors that determined insurance status were male gender, nuclear family structure, ability to pay premiums, and level of education. The respondents' behavior has to change, and education will help close the insurance gap that exists in rural India.

**Research Gap:**

The above stated studies are based on the policyholder’s behavior, satisfaction, awareness, factors, its value, knowledge, and how to practice the health insurance. But my research is all about the mindset of the policyholders towards the health insurance and how and when they need use the elements and what all covers under the health insurance is what I have discussed here in this research topic.

**Statement of the problem:**

About health insurance all the researchers have stated the problems faced by the policyholders, how to give awareness to them, how to satisfy the policyholders they came up with ideas to do that and in which some worked out. Researchers have given the problems faced by them but what was the people’s attitude that show up towards the health insurance is not been stated. Therefore my study covers the attitude of the policyholders towards the health insurance.

 **Objectives of the study:**

1. To study the attitude of the policyholders for the services given by the health insurance
2. To examine the policy benefits covers under the health insurance.
3. To identify the usage of the health insurance.

**Methodology:**

The policyholders who purchased health insurance policies in the Chennai District provided the original data. Researcher have disseminated the Google forms in order to get the primary data. The LIC documents and journals were the sources of the secondary data. For the study, a sample of fifty-one respondents was selected. After gathering primary data with the aid of Google forms, the current study attempts to gauge policyholders' attitudes toward policies taken out in the LIC. In August 2022, the respondents provided the primary data through Google forms.
The score values computed for the 25 statements pertaining to the services provided by the LIC in have established the degree of attitude in Chennai District by adopting scaling method. This enabled the respondents to record their responses with proper understanding.

**Result and Discussion:**

Table 1

Personal Details

|  |  |  |
| --- | --- | --- |
| Gender | No. of Respondents | Percentage |
| Male | 23 | 45.1 |
| Female | 28 | 54.9 |
| Total |  51 |  100 |
| Age | No. of Respondents | Percentage |
| 21-30 years | 17 | 33.3 |
| 31-40 years | 15 | 29.4 |
| 41-50 years | 11 | 21.6 |
| Above 50 years | 8 | 15.7 |
| Total | 51 | 100 |
| Marital Status | No. of Respondents | Percentage |
| Married | 35 | 68.6 |
| Unmarried | 16 | 31.4 |
| Total | 51 | 100 |
| Occupation | No. of Respondents | Percentage |
| Government job | 13 | 25.5 |
| Private job | 13 | 25.5 |
| Business | 13 | 25.5 |
| Others | 12 | 23.5 |
| Total | 51 | 100 |
| Educational qualification | No. of Respondents | Percentage |
| Inter/Diploma | 2 | 4 |
| Under graduate | 9 | 17.6 |
| Post graduate | 30 | 58.8 |
| Ph. D | 5 | 9.8 |
| Others | 5 | 9.8 |
| Total | 51 | 100 |
| Income | No. of Respondents | Percentage |
| 10000-50000 | 19 | 37.3 |
| 50000-100000 | 21 | 41.2 |
| 100000-500000 | 6 | 11.8 |
| Above 500000 | 5 | 9.8 |
| Total | 51 | 100 |
| Experience | No. of Respondents | Percentage |
| 0-3 Years | 16 | 31.4 |
| 4-11 Years | 19 | 37.3 |
| 12-15 Years | 5 | 9.8 |
| Above 15 Years | 11 | 21.6 |
| Total | 51 | 100 |

Source: Primary data

Among the gender the respondents 45.1% were belonging to the male, the gender of respondents 54.9% were belonging to the female respondents. It clearly shows the difference between 9.8% the respondents, this shows that the both the gender it is clear that the between both females have taken health insurance.

According to the age the highest number of members is in the 21-30 years of 33.3%. The respondents of the age group of 31-40 are 29.4%. The respondents of 41-50 age group having the percentage of 21.6 and at last the above 50 years age group having 15.7% .It is clear that the age group of 21-30 have taken the more of health insurance and to equal it the age of 31-40 have also taken. The difference between the both is not that big just 3.9%. Between the other two the difference is also not much it’s only 5.9%. Therefore it is clear that all age group have taken the care to take the health insurance.

 In Martial status it is the married persons have taken the more of the health insurance and unmarried persons have also taken but the difference is quiet a big one, the married is 68.6% and unmarried is 31.4%. It is quiet easy to say that the married persons have taken the more of the health insurance.

Heading to the occupation the Government job the respondents are of 25.5%, private job is 25.5%, business respondents are of 25.5% all the three equal and they are the high in number, The analysis is clear that the all the job has some risk in it and they need the health insurance for their lives and family and the others respondents are of 23.5% not a big difference.

According to the income the respondents of the range of 50000-100000 is seems to the high in number as 41.2% to next we have the 10000-50000 is the second highest as the 37.3% there is no much of difference they have 3.9% so this shows the clearly that the economy revolving around the 10000-100000 only the persons are using the more of health insurance according to the analysis the other two have the least number of people who earn it of 100000-500000 as 11.8% and above 500000 is of 9.8%.

Educational qualifications is giving us the major difference than anything else the post graduate are showing the major importance towards the health insurance of 58.8% the under graduate are now starting showing the interest towards the health insurance as per the guidance of their parents of 17.6%.The persons of Ph.d and others have the same amount of vote of 9.8%. The least is the Inter/diploma students who are not showing much interest towards the health insurance as they have only of 4%.

Experience matters a lot in a workspace the respondents of the 4-11 years have 37.3% next to which the 0-3 years have 31.4% then the persons are of 12-15 years have 21.6% and above

15 years have 9.8% not having much interest towards the health insurance so they have less number of years to work so they are not interested in having a health insurance.

 Table 2

 Awareness of the policyholders

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Yes | No | Total | Yes | No | Total |
| Is health insurance a consumer goods | 39 | 12 | 51 | 76.5 | 23.5 | 100 |
| Do consumers understand insurance | 39 | 12 | 51 | 76.5 | 23.5 | 100 |
| Is it easy to get support and advice with the plan | 38 | 13 | 51 | 74.5 | 25.5 | 100 |
| Is doctors are included in the plan | 32 | 19 | 51 | 62.7 | 37.3 | 100 |
| If they have baby or decided to adopt will they be covered | 34 | 17 | 51 | 66.7 | 33.3 | 100 |
| Does this plan offer any other extra benefits | 37 | 14 | 51 | 72.5 | 27.5 | 100 |

Source: Primary data

According to the yes/no questions most the people answered yes. The question that is the is health insurance is a consumer good the yes is 76.5% and the no is 23.5% as it is clear that health insurance is a consumer good.

The second questions is related to the previous question as it is the do consumer understand the insurance for which the yes is 76.5% and the no is 23.5% in this it also clear that people can understand that the health insurance.

The maximum of people have answered the a question of, Is they get any support or advice through the plan the answer of yes is 74.5% and no is 25.5% through which we can understand that the plan gives the support in critical time and advice also.

Is doctors are included in the plan the most of the answer is that the yes is of 62.7% and no is 37.3% from which we can understand that the plan includes the doctors too.

The fourth question is as such that whether the baby or the baby who they have decided to adopt will be covered or not in the plan for which the yes is 67.7% and the no is 33.3% which is clear that the baby or adopted baby will be included in the plan.

The last question goes as the do the plan gives any extra benefits to the people who incurs it the answer is as expected as they provide the extra benefits to the people as the yes is 72.5% and the no is 27.5%.

 Table 3

Doctor’s role in policy making

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Yes | Maybe | No | Total | Yes | Maybe | No | Total |
| Will health insurance plan help us save money if healthy | 12 | 16 | 23 | 51 | 23.5 | 31.4 | 45.1 | 100 |
| Do they have to pick a client and doctor to go first | 17 | 14 | 20 | 51 | 33.3 | 27.5 | 39.2 | 100 |

Source: Primary data

The question is that whether the health insurance will help the people save money if they are healthy the answer of the respondents of yes is 23.5%, no is 31.4% and the maybe is that 45.1% the people are not sure that the plan saves money if they are healthy.

Do the plan says that there should be a client or doctor to go first for the treatment of the concerned person the answer of yes is 33.3%, no is 27.5% and the maybe is 39.2% they have a dilemma that whether they need to a lot a doctor for them first as to go.

 Table 4

Need for the Consumers regarding Health Insurance

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Guidance from health plan | 5 | 9.8 |
| Understand and navigate healthcare options | 7 | 13.7 |
| Accurate information out of pocket cost | 6 | 11.8 |
| Control over their health care cost | 5 | 9.8 |
| All the above | 28 | 54.9 |
| Total | 51 | 100 |

Source: Primary data

From the above data we can clearly understand that policyholders need more knowledge about the health insurance. 54.9% need all the above things to be cleared out to them if it is done then the policyholders may increase. 9.8% for both the guidance from health plan and control over their health care is least most asked one here because people want overall knowledge not a part of knowledge about the health insurance. Understand and navigating of healthcare options is having 13.7% of the vote. And at last the accurate information about the out pocket cost is been getting the 11.8% vote.

 Table 5

 Most satisfied Health Insurance Company to the consumers

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Star health insurance  | 30 | 58.8 |
| ICICI Lombard | 9 | 17.6 |
| Reliance general insurance  | 6 | 11.8 |
| Care health insurance  | 6 | 11.8 |
| Total | 51 | 100 |

Source: Primary data

The higher satisfaction health insurance company is the star health insurance having the 58.8% of the vote with them and they think that is the most trusted one also. Both the reliance general and care health insurance have the same amount of the vote that is the 11.8%. At last the ICIC Lombard is having the 17.8% of the vote from the policyholders.

Table 6

Factors affecting Health Insurance

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Location | 3 | 5.9 |
| Age | 3 | 5.9 |
| Whether plan covers independent | 8 | 15.7 |
| Tobacco use | 23 | 45.1 |
| Plan category | 4 | 7.8 |
| All the above | 10 | 10.8 |
| Total | 51 | 100 |

Source: Primary data

The factors that affect the health insurance, most of them as answered that the tobacco use 45.1%. All the above have been said by the 10.8%. Plan covers the independent vote is that 15.7%. Plan category is held by 7.8%. Both location and age is the factor affecting the health insurance is been said by 5.9% of the policyholders.

 Table 7

 Highest claim settlement in Health Insurance

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Star health insurance  | 36 | 70.6 |
| HDFC ERGO General insurance  | 15 | 29.4 |
| Total | 51 | 100 |

Source: Primary data

Policyholders have answered mostly that the star health insurance has the highest claim settlement of 70.6%, whereas HDFC ERGO general insurance has claim settlement of 29.4%.

 Table 8

 Non coverages in Health Insurance

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| AIDS | 8 | 15.7 |
| Plastic surgery | 35 | 68.6 |
| Family health | 3 | 5.8 |
| Senior citizen | 3 | 5.8 |
| Critical illness | 2 | 4.1 |
| Total | 51 | 100 |

Source: Primary data

Most of them have answered that plastic surgery 68.6% does not covered under the health insurance which is a true thing. From this we can understand that people what is been covered in the policy of the health insurance. Whereas AIDS is getting the next set of vote which has a major difference between first of 15.7%. Both the senior citizen and the family health has the same amount of the vote that is 5.8%. Lastly critical illness is getting the vote of 4.1%.

 Table 9

 Types of health plan taken by the consumers

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Individual health insurance  | 29 | 56.9 |
| Family floater plan | 15 | 29.4 |
| Group health plan | 7 | 13.7 |
| Total | 51 | 100 |

Source: Primary data

Most of them have taken the individual health insurance 56.9% which is for their own safety in the future to safeguard them. Family floater plan is taken for the full family safety which is 29.4%. Group health plan is the least of 13.7%, but there is no major difference between the three.

 Table 10

 Med claim of the consumers

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Out of pocket costs | 20 | 39.2 |
| Co-insurance | 17 | 33.3 |
| Cost percentage | 8 | 15.7 |
| Deductible | 6 | 11.8 |
| Total | 51 | 100 |

Source: Primary data

Medical care money is mostly availed from the out of pocket cost 39.2%. Next to it the people are taking Co-insurance 33.3%. Cost percentage is been obtained by the 15.7%. And lastly by the deductible is the least of all having 11.8%.

 Table 11

 Cost of the plans taken by the consumers

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Above 5 lakhs | 11 | 21.6 |
| Below 5 lakhs | 40 | 78.4 |
| Total | 51  | 100 |

Source: Primary data

Health insurance is been taken mostly by the people who wants to save the family even after not there so people of the middle class will take the insurance of below 5 lakhs of 78.4%. Above 5 lakhs is been taken by the 21.6% which has the drastic level of difference between the two.

Table 12

 Coverages of the consumer’s policy

|  |  |  |
| --- | --- | --- |
| Statement | No. of Respondents | Percentage |
| Hospitalization charges | 8 | 15.7 |
| Pre and post hospitalization charges | 5 | 9.8 |
| Ambulance services | 4 | 7.8 |
| Laboratory test | 1 | 2.1 |
| Organ donor charges | 3 | 5.8 |
| All the above | 30 | 58.8 |
| Total | 51 | 100 |

Source: Primary data

Policyholders have answered all the above 58.8%. 15.7% have answered hospitalization charges. 9.8% have answered that the pre and post hospitalization charges. Ambulance services is given by 7.8% of the people. The least is the laboratory test 2.1% and the organ donar charges 5.8%.

**Findings:**

Before it is certainly proven that most of them were not having the good knowledge on the health insurance.

Health insurance plays a major role in the day to day life of every people. People need more exposure towards the importance of the health insurance.

The importance of the health insurance has been known by some nowadays through media.

But still people are having some sort of fear towards investing more money in the health insurance.

People need to know the terms and conditions of the plan and then they need to accept otherwise they will face its consequences at a later period of time.

From the answers of the above respondents we can understand that they pay the money for the plan from their pockets which is good but even family running here matters a lot.

**Suggestions:**

People need to be aware of what all the charges comes under the plan and for how many years it is, if emergency what are the measures that are been availed therein the policy.

Most of the people avail only the individual health insurance plan of 56.9% and the family floater plan is for families are been availed by 29.4% and the group insurance is been availed by the people of 13.7 there is no big difference between the three.

But the agents in the health Insurance company do suggest the consumer’s family floater plan as a security to the whole family.

 Therefore, it is crucial to inform the public about the finest health insurance options available so that they can maximize their benefits.

Most of the respondents are aware that tobacco use and plastic surgery will does not comes under the preview of health insurance if there is any kind of hurt by someone then it is said to be valid insurance.

By just having the above given points in the mind people might change the attitude of the policyholders on the health insurance.

The greatest way to assist folks in lessening their financial load is through health insurance.
**Limitations:**

This study is about the attitude of the policyholder towards the health insurance (sample). At the same this study also focuses on the understanding of the policy by the policyholders and the effective operations of the LIC. This study investigates the attitude of the policyholders of Chennai District.

**Conclusion:**

The attitude of policyholders has been measured using scaling method. The attitude has been categorized through many questions from the respondents respectively. The results revealed the fact that policyholders attitude towards the Health Insurance has been increased in the days goes by. With the help of the media people are trying to get the exposure towards the Health Insurance importance and why people need to compulsorily avail the Health Insurance through various means of media. Agents are been appointed for the awareness for relevant description to the lower middle class people. Most of the people are aware of all Health Insurance particularly Star Health Insurance stands out as it is beneficial for everyone, without any hurdles or delay it is easily approachable. Without any discrimination the Star Health Insurance plays a vital role in major surgeries like cancer, transplantation of organs, amputation, catract etc..,.

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