

Health Insurance Industry in India

https://marketpublishers.com/r/HFBCE6B77B7EN.html

Date: August 2012

Pages: 217

Price: US\$ 400.00 (Single User License)

ID: HFBCE6B77B7EN

Abstracts

The health insurance market covers very smaller part of the total population (about 10%) in India. Presently, schemes like Voluntary health insurance schemes or private-for-profit schemes; Employer-based schemes; Insurance offered by NGOs / community based health insurance, and Mandatory health insurance schemes or government run schemes (ESIS, CGHS) are found in India.

The health insurance market in India is unique and has developed a strong growth potential in the recent years with the entry of many foreign players in the market. The health insurance market in India was worth INR 5,125 crores with a compounded annual growth rate of 37 percent between 2002 and 2008. While the penetration of the health insurance market is still quite small, it is one of the fastest growing industries in India.

Aruvian's R'search analyzes this growing industry in its research report Health Insurance Industry in India. The report analyzes the whole industry in terms of growth rate, market segments, and the major players in the industry.



Contents

A. EXECUTIVE SUMMARY

B. LOOKING AT HEALTHCARE IN INDIA

- B.1 Overview of the Healthcare Industry in India
- B.2 Issues facing the Industry
 - B.2.1 Malnutrition
 - B.2.2 Women's Health
- B.2.3 Water and Sanitation Problems
- B.3 A Look at the Healthcare Infrastructure
- B.4 Role of the Government
- B.5 Healthcare Expenditure
- **B.6 Primary Services**

C. ANALYZING HEALTH INSURANCE IN INDIA

- C.1 Overview
- C.2 Opening up of the Healthcare Sector in India
- C.3 Growth of the Insurance Industry
- C.4 Growth of Health Insurance
- C.3 Regulatory Framework Before & After Nationalization
- C.4 Health Insurance & the Health Sector in India
- C.5 Rise of the Health Insurance Industry
- C.6 Role of the Third Party Administrators (TPAs)
- C.7 Changing Public Attitude towards Health Insurance
- C.8 Distribution Challenges in the Industry
- C.9 Competition in the Market
- C.10 Comparing the Indian Health Insurance Industry on a Global Scale

D. STATE COMPANIES VS. PRIVATE COMPANIES

- D.1 Overview
- D.2 Rise in Healthcare Costs due to Entry of Private Players
- D.3 Improvement in the Quality of Healthcare
- D.4 Equity Implications of Private Health Insurance
- D.5 Role of Insurance Brokerage Firms in the Industry



E. FACTORS BEHIND THE POOR PENETRATION OF HEALTH INSURANCE IN INDIA

- E.1 Lack of Regulations
- E.2 Unaffordable Premiums and High Claim Ratios
- E.3 Lack of Innovation and Promotion of Products
- E.4 Extensive Administrative Procedures
- E.5 Shortage of Supply of Services
- E.6 High Prevalence Levels of Risks

F. LOOKING AT THE INSURANCE AND DEVELOPMENT ACT (IRDA) 1999

G. LOOKING AT SOCIAL HEALTH INSURANCE IN INDIA

- G.1 Overview
- G.2 Learning from International Experiences
- G.3 Employees' State Insurance Scheme (ESIS)
- G.4 Central Government Health Scheme (CGHS)

H. LOOKING AT PRIVATE HEALTH INSURANCE

- H.1 Overview
- H.2 Capital & Ownership in Private Insurance
- H.3 Development of Private Health Insurance
- H.4 Present-day Status of Private Health Insurance
 - H.4.1 Overview
 - H.4.2 Hospitalization Policies
 - H.4.3 Critical Illness Policies
 - H.4.4 Hospital Cash and Dread Disease Policies
 - H.4.5 Employer-Based Group Policies
 - H.4.6 Premiums and Pricing
 - H.4.7 Differential Pricing System
 - H.4.8 Medical and Other Underwriting Practices
 - H.4.9 National versus Regional Rating
 - H.4.10 Pre-existing Conditions
 - H.4.11 Continuity of Coverage
 - H.4.12 Policy Cancellation Provisions
- H.5 Future of Private Health Insurance



I. LOOKING AT THIRD PARTY ADMINISTRATORS

- I.1 Overview
- I.2 Historical Background
- I.3 Introduction of Regulation
- I.4 Regulating TPAs and Insurers
- I.5 TPA licenses
- I.6 Official Regulated TPA System
- I.7 Current Operational Status of the TPA System
- I.8 Structure & Capacity of TPAs
- I.9 TPA Operations
- I.10 Enrollment Information
- I.11 Issuance of ID Cards
- I.12 Cashless Hospitalization
- I.13 Managing Claims
- I.14 Provision of Call Center Services
- I.15 Provider Network of Hospitals

J. LOOKING AT COMMUNITY-BASED HEALTH INSURANCE

K. HOW ARE INSURANCE POLICIES ADMINISTERED IN INDIA?

- K.1 Marketing of Policies
- K.2 Relations with the Government
- K.3 Systems and Claims
- K.4 Developing Human Resources

L. COMPARING WITH CHINA'S COMMUNITY-BASED HEALTH INSURANCE

M. STRATEGIES REQUIRED FOR THE FUTURE

N. PEST FRAMEWORK ANALYSIS: HEALTH INSURANCE INDUSTRY IN INDIA

- N.1 Political Aspects
- N.2 Economical Aspects
- N.3 Social Aspects
- N.4 Technological Aspects

O. PORTER'S FIVE FORCES STRATEGY ANALYSIS: INDIAN HEALTH



INSURANCE INDUSTRY

- O.1 Bargaining Power of Buyers
- O.2 Bargaining Power of Suppliers
- O.3 Competitive Rivalry in the Industry
- O.4 Threat of New Entrants
- O.5 Threat of Substitutes
- O.6 Conclusion

P. MAJORS PLAYERS IN THE INDUSTRY

- P.1 Apollo-Munich Health Insurance
- P.2 Bajaj Allianz General Insurance Company Limited
- P.3 Bharti-AXA General Insurance
- P.4 Cholamandalam MS General Insurance Limited
- P.5 HDFC-Ergo General Insurance
- P.6 ICICI Lombard General Insurance Company Limited
- P.7 IFFCO TOKIO
- P.8 Max New York Life Insurance
- P.9 National Insurance Company Limited
- P.10 New India Assurance Company Limited
- P.11 Oriental Insurance Company Limited
- P.12 Reliance General Insurance
- P.13 Royal Sundaram Alliance Insurance
- P.14 Star Health and Allied Insurance Company Limited
- P.15 TATA-AIG General Insurance Company Limited
- P.16 United India Insurance Company Limited
- P.17 Universal Sompo General Insurance Co. Ltd.

Q. MAJOR INSURANCE BROKERS IN THE INDUSTRY

- Q.1 Anand Rathi Insurance Brokers Pvt. Ltd
- Q.2 Aon Global Insurance Services Pvt. Ltd.
- Q.3 Apeejay Insurance Broking Services Pvt .Ltd
- Q.4 Bajaj Capital Ins. Broking Ltd.
- Q.5 Birla Insurance Advisory & Broking Services Ltd
- Q.6 Chartered Ins. Brokers Pvt. Ltd.
- Q.7 Edelweiss Ins. Brokers Ltd.
- Q.8 EMEDLIFE Insurance Broking Services Ltd.



- Q.9 Hindustan Insurance Brokers Ltd.
- Q.10 IL&FS Investsmart Insurance Brokers Ltd
- Q.11 India Infoline
- Q.12 India Insure Risk Management and Insurance Broking Services Pvt Ltd
- Q.13 JK Risk Managers & Insurance Brokers Ltd
- Q.14 Karvy Insurance Broking Ltd.
- Q.15 Mahindra Ins. Brokers
- Q.16 Marsh India Insurance Brokers Pvt. Ltd.
- Q.17 Paramount Ins. Brokers Pvt. Ltd.
- Q.18 R.R. Insurance Brokers Pvt. Ltd
- Q.19 Reliance Retail Insurance Broking Ltd.
- Q.20 Religare Ins. Broking Ltd.
- Q.21 Ritu Nanda Insurance Service Pvt. Ltd
- Q.22 SMC Insurance Brokers Pvt Ltd
- Q.23 Vipul Ins. Brokers Pvt. Ltd.
- Q.24 Willis India Insurance Brokers Pvt. Ltd

R. MAJOR TPAS IN THE INDUSTRY

- R.1 Medi Assist India TPA Pvt. Ltd.
- R.2 Paramount Health Services (TPA) Pvt. Ltd.
- R.3 E Meditek (TPA) Services Ltd.
- R.4 Medicare TPA Services (I) Pvt. Ltd.
- R.5 Family Health Plan (TPA) Ltd.
- R.6 TTK Healthcare TPA Private Limited
- R.7 Med Save Health Care TPA Ltd.
- R.8 Vipul Med Corp TPA. Pvt. Ltd.
- R.9 Rothshield Healthcare (TPA) Services Limited
- R.10 Raksha TPA Pvt. Ltd.

S. FUTURE PERSPECTIVE OF THE INDIAN HEALTH INSURANCE INDUSTRY

T. APPENDIX

U. GLOSSARY OF TERMS



I would like to order

Product name: Health Insurance Industry in India

Product link: https://marketpublishers.com/r/HFBCE6B77B7EN.html

Price: US\$ 400.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer

Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page https://marketpublishers.com/r/HFBCE6B77B7EN.html