



MGM New Bombay College of Nursing

MGM Institute of Health Sciences
(Deemed University u/s 3 of UGC Act, 1956)
Grade 'A++' Accredited by NAAC

Webinar on

“Health Insurance and schemes: Significance in Nursing”

12th August 2022



Organized by

DEPARTMENT OF COMMUNITY HEALTH NURSING
MGM New Bombay College of Nursing

MGM Institute of Health Sciences
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MGM New Bombay College of Nursing
Department of Community Health Nursing,
organizes webinar on
“Health Insurance and Schemes: Significance in Nursing”

Date: 12th August 2022

Time 1.30- 4.30 pm

Time	Activity	Resource person
1.30-1.45 pm	Welcome	Ms. Preeti Banerjee, Assistant Professor, MGMNB CON
1.45-1.50 pm	Opening of the theme	Dr. Jyoti Chaudhari, Associate Professor, MGMNB CON, Kamothe
1.50- 2.25 pm	Overview of Health Insurance and schemes: <ul style="list-style-type: none"> • Health insurance and its benefits • Difference between Mediclaim and other Health insurance policy • Selection of health insurance policy 	Ms. Kanchan Manchekar
2.25- 2.50 pm 2.50- 3.15 pm	-Ayushman Bharat Orientation to Govt. health insurance policies/schemes – beneficiaries and benefits	Ms. Vandana Kumbhar, Associate Professor, MGMNB CON, Kamothe Dr. Jayashree Salvi, Professor and Vice Principal, K.J. Somaiya College of Nursing, Sion, Mumbai
3.15- 3.40 pm	Health Insurance in India: Opportunities, challenges and concerns	Dr. Ravi Duggal, Health Economist and Public Health Consultant, Mumbai
3.40 – 4.15 pm	Panel discussion: Health insurance and its significance in Nursing <ul style="list-style-type: none"> - As an individual beneficiary - As a nurse from patient’s perspectives - As an employee from Health authority’s perspectives - As a TPA panelist for hassle free claim 	Moderator: Dr. Jyoti Chaudhari <ul style="list-style-type: none"> - Ms. Ujwala Chourghe , - Public Relation Officer, MGM College Hospital, Kamothe - Ms. Savita Dumbre, Staff Nurse - MGM Hospital, Vashi - Dr. Bhushan Mahimkar, TPA panelist, MGM New Bombay Hospital, Vashi
4.15- 4.30 pm	Valedictory Session	Ms. Snehal Lakade, Tutor/Clinical Instructor, MGMNB CON



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Report of Webinar

“Health Insurance and Schemes: Significance in Nursing”

Dated – 12-08-2022

Introduction: Health insurance is the emerging service sector in India. Significant changes in lifestyle now in modern days are giving rise to occurrence of the life style diseases, Side by side more educated population these days is getting health conscious. For better health management with regular check-ups, yoga, gym and preventive health care, people are also bending towards investment for financial crisis during health emergencies. Health Insurance is the best solution for this purpose. Health insurance is insurance against loss through illness or injury of the insured; especially: Insurance providing compensation for medical expenses and often income for disability. Although health insurance awareness in India is increasing but at a slow rate, still there is less than 15% of population that opt for a health insurance policy. However, many of them are covered under Government Insurance Schemes. Nurses working in the various Setting -Hospital, Clinics, community should be empowered to provide care under umbrella of Health Insurance. Hence Department of Community Health Nursing organized the Webinar titled “Health Insurance and Schemes: Significance in Nursing” on 12.08.2022 through virtual mode.

Aim:

This webinar aims to provide broad information on various health insurance schemes available in India and their utilization by the patient in hospital settings.

Objectives:

- 1.To elaborate on health insurance and its benefits.
2. To describe various types of health insurance schemes.
3. To discuss utilization of health insurance schemes by the patients.
4. To explain the role of nurse in health insurance claims of patients.

Participants

Total 182 participants registered from different parts of the country for the Conference. The participants were B.Sc. and M.Sc. Nursing Students, teaching faculties and staff Nurses of from various colleges and Hospitals.

Proceedings:

The Program started by the moderator, Mrs. Preeti Banerjee, Assistant Professor, MGMNBCON at 1.30 PM with a warm welcome to all the Panelists and the participants who were present virtually on the day of the webinar. The welcome address was delivered by Ms. Preeti Banerjee, Assistant Professor MGMNBCON and Organizing Co-Secretary for the session.

Unfolding the Theme:

The theme was unfolded by Dr. Jyoti Chaudhari Associate Professor, MGMNBCON, Kamothe She has described that COVID-19 has taught us the importance of health insurance. Also, the pandemic's lockdown has opened new ways to secure our health while staying at home.

Opening of the theme

A very good afternoon and warm welcome to NAAC accredited with Grade A++, MGM New Bombay College of Nursing virtual platform.

Respected Dignitaries,

Dr. Prabha K. Dasila, Director, MGM New Bombay College of Nursing

Dr. R. Ponchitra, Vice principal, MGM New Bombay College of Nursing

Ms. Susan Jacob IQAC coordinator MGM New Bombay College of Nursing

speakers, guest, faculty and my dear students....

At the opening of this conference, I would like to express my gratitude to our Director, Dr. Prabha K Dasila who has encouraged to take up the task of organizing the webinar on the topic which is uncommon but important to know. Thank you, Madam.

It's my proud privilege to introduce the theme of today's webinar i.e. Health insurance and schemes: Significance in Nursing organized by MGM New Bombay College of Nursing on 12th August 2022. 75 years back on August 12th, the celebrations were in full swing in the streets of India prior to independence

and today after 75 years' post-independence we are celebrating Azadi ka Amrut Mahotsav and experiencing the thrill with, many events, talks that are going on across the country.

We are again back to ask ourselves how much freedom we have got ...what is our quality of life, human development index, my daily livelihood, my productivity and my health.

How much I am spending on health. Is maintaining health is my cup of tea? And answer is no for many? With emerging and reemerging diseases, changing life style, our survival rate has increased but not the quality which brings productivity. People are earning money and spending on health-related issues at the old age. And some may not be fortunate enough to spend that also. In spite of good habits, one has seen people are experiencing early death due to MI/Stroke/ accident/cancer and now COVID-19 too. So, one need to be always prepared for any imbalance in the health and sudden expenditure, financial threat related that. Health insurance is key to attain the financial risk imposed by ill health.

I am glad that Ms. Kanchan Manchekar, CEO of SMIT finance services especially working for women is here to provide overview about health insurance – its concept, types, benefits and how to choose the best health insurance policy.

Though Med claim or health insurance policy came into existence in 1986, Government of India has also launched various monetary services along with health facility and care services in the form of health schemes for group of people – like central govt employees, factory employees, below poverty line people, unorganized weaker sectors, women, etc. So, we have Ms. Vandana Kumbhar, Associate Professor, MGMNBCON and Dr. Jayashree Salvi, Vice Principal, K.J., Somaiya CON, Sion, Mumbai. who will be throwing the light on Government health schemes which are adopted by state Government and implemented in Maharashtra.

Though we have schemes, there are many challenges in universal health coverage mission of India. I am / we are fortunate that Dr. Ravi Duggal is with us, who will provide insight on status of Health insurance in India: opportunities, challenges and concerns. Welcome sir.

As a nurse irrespective of changing policies, strategies, we need to care for ourselves, our family, our community and our client admitted in the hospital. Some may be having insurance and majority may not be, few may be eligible or majority may not be eligible to get the benefits under health schemes. As a nurse we should perform our task to the "T". To discuss more on this, we are going to have a panel discussion and panelist are Ms. Ujwala Chourghe, PRO MGM Hospital, Kamothe, Ms. Savita Dumbre, Sister Incharge/ Nurse manager, and Dr. Bhushan Mahimkar, TPA panelist and clinical coordinator for cashless Medclaim services, from JCI accredited MGM New Bombay hospital, Vashi It will be moderated by Dr. Jyoti Chaudhari. I welcome all of them. I am sure today's webinar

will provide insight to us as a beneficiary, as a nurse advocate and care taker and as employee of the health industry. I am sure we will be able to make wise decisions about health insurance and able to cooperate, care and coordinate for support of health insurance and health of the people

Session I: Overview of Health Insurance and schemes

Session was delivered by Ms. Kanchan Manchekar CEO of SMIT finance services she expressed her views on Health Insurance how Health Insurance plans are designed to offer a comprehensive medical insurance cover with which people can no longer need to worry about managing steep treatment costs. It is the best possible solution to manage an unexpected hospitalization or even a planned procedure without worrying about finances. She discussed that in India, the health insurance situation is different as compared to the global insurance sector. According to the report 'Health Insurance for India's Missing Middle' by the NITI Aayog in October 2021, over 30% of the population, or 40 crore individuals, are devoid of any financial protection for health. She explained the difference how health insurance is different from med claim as Med claim policy is a type of insurance policy that covers hospitalization expenses and treatment related to accident or any specific illness. It does not cover critical illness and other hospitalization charges like a health insurance plan. She expressed various types of Health Insurance and health conditions that can be covered, tax exemption. She also explained how to select suitable policy for individual and family based on age, physical condition and disabilities, rise for family diseases, financial expenditures.

Session II: Ayushman Bharat

Mrs. Vandana Kumbhar Associate Professor MGMNBCON, have given a clear picture about the "AYUSHMAN BHARAT "or "Healthy India" which is a national initiative launched by Prime Minister Narendra Modi as the part of National Health Policy 2017, in order to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed on the lines as to meet SDG and its underlining commitment. She has categorized PM-JAY eligibility criteria for urban and rural area and its Benefits respectively. Explained in detail about Ayushman Bharat registration: Application process and procedure to avail benefits of Scheme along with Requirement of Documents to avail the scheme. Discussed the Key Elements of Health and Wellness Centres and Ayushman Bharat Pradhan Mantri Jan Arogya Yojan

SESSION III: Orientation to Govt. health insurance policies/schemes

Dr. Jayashree Salvi, Professor and Vice Principal, K.J. Somaiya College of Nursing, Mumbai started with the session by enumerating and explaining the list of features and benefits that can be availed by any Indian citizen holding a government health insurance scheme in India. She has discussed in detail how these schemes are applicable Nationally which is the most important feature and benefit of a government health insurance scheme that it allows people to access its services across the length and

breadth of the country. she also explained about the benefit of comprehensive coverage benefit It is applicable as an individual cover or a family floater option and can be suited as per the personal and medical needs of person. She also elaborated the benefit of coverage like pre and posts hospitalization charges, external and day-care medical procedures, surgery, and pharmacy bills. This feature ensures that any Indian whether residing in an urban area or a village receives the best medical treatment without parting with their long-term investments.

SESSION IV Health Insurance in India: Opportunities, challenges and concerns

Mr. Ravi Duggal, Health economist & Independent Researcher focused about rising population and medical inflation are often cited as major healthcare challenges in India. Looking ahead, these challenges are going to become even more challenging, penetration of health insurance has been low, person covered under any health insurance scheme is 14.1% in rural areas and 18.1% in urban areas of India's population is covered in which Government employees sharing the major part. At present 52 insurance companies are operating out of which 24 in Life and 28 companies in non-life insurance segment. He explained that during the last 50 years India has developed a large government health infrastructure with more than 150 medical colleges, 450 district hospitals, 3000 Community Health Centres, 20,000 Primary Health Care centres and 130,000 Sub-Health Centres to implement the health resources so that it should reach to the rural part of country. Along with that has described few challenges like Less effective distribution channel, High Incurred Claim Ratio, Claim Settlement Issues, rising cost, Lack of reliable infrastructure, Policy related issues, changing needs of customers, Competition from foreign Players, Lack of transparency in customer Grievance Management System, Lack of reliable infrastructure which really effecting the health Insurance.

SESSION V Panel discussion: Health insurance and its significance in Nursing

Panel discussion: The panelist for the session were Ms. Ujwala Chourghe, PRO (MJPYAY Unit), MGM College Hospital, Kamothe, Ms. Savita Dumbre, Ward Incharge MGM New Bombay Hospital, Vashi, Dr. Bhushan Mahimkar, TPA executive, MGM New Bombay Hospital, Vashi and the Moderator for the session was Dr. Jyoti Chaudhari Associate Professor, MGMNB CON. The discussion started with the brief introduction about health insurance at different sectors Government and Private sector. Ms. Ujwala Chourghe gave the description about the health insurance which is available at their sector, eligibility, documents required for registration, benefits and beneficiaries. Mrs. Savita Dumbre expressed her view on health Insurance from Nurse and patient 's point of view. She also described how much it is important for a Nurse to insurance their life she concluded by explaining the experience of Pandemic which hit country by 2020, which really taught everyone how much med claim is important for general as well as health professionals. Bhushan Mahimkar gave a clear idea about cashless benefit, process of claim (insurance). He discussed inclusion and exclusion criteria and pre

authorization form in case of surgical management its significance in claim. At last, there was question and answer session for the audience. Moderator Dr. Jyoti Chaudhari expressed her experience related to importance of health insurance and appreciated the inputs valuable contributions of all panelist; she also acknowledged the resource person, participants, their authorities who permitted them to attend the webinar, she also appreciated the efforts of all personnel who were directly or indirectly involved in the webinar

The Valedictory session held by 5 p.m. by Mrs. Snehal Lakade, Tutor, MGM New Bombay College of Nursing, Kamothe.



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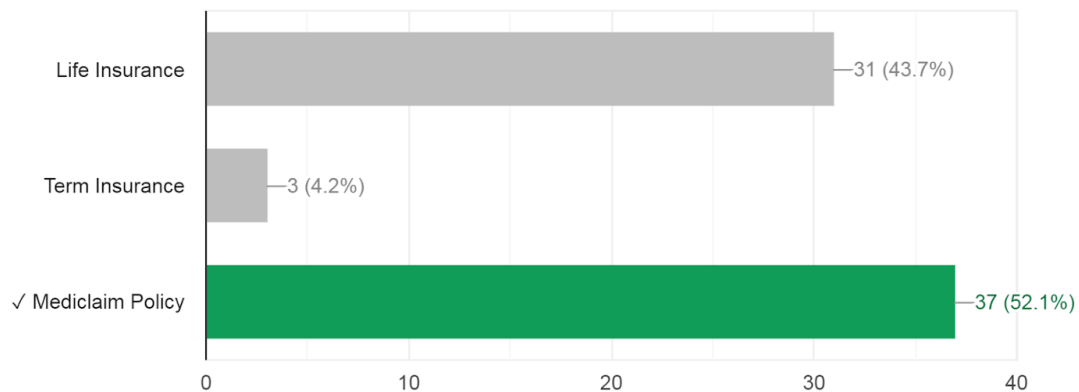
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Pre test :

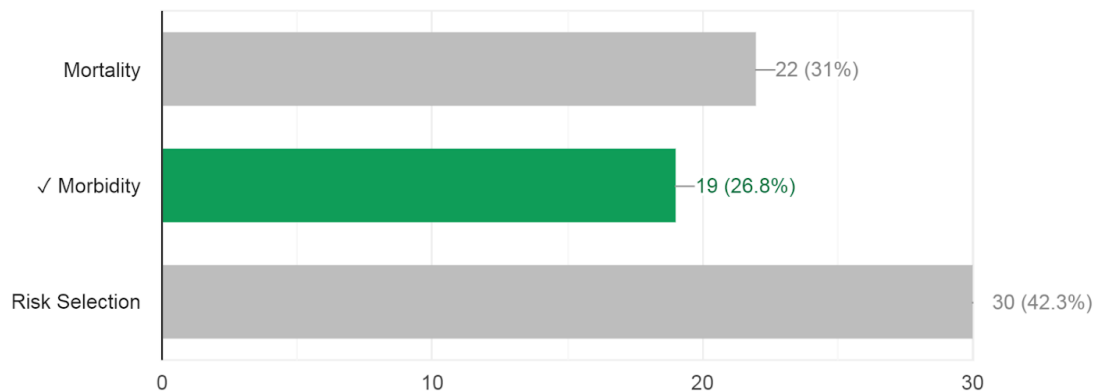
1. Health Insurance is also known as

37 / 71 correct responses



2. Health Insurance is primarily based on concept of

19 / 71 correct responses





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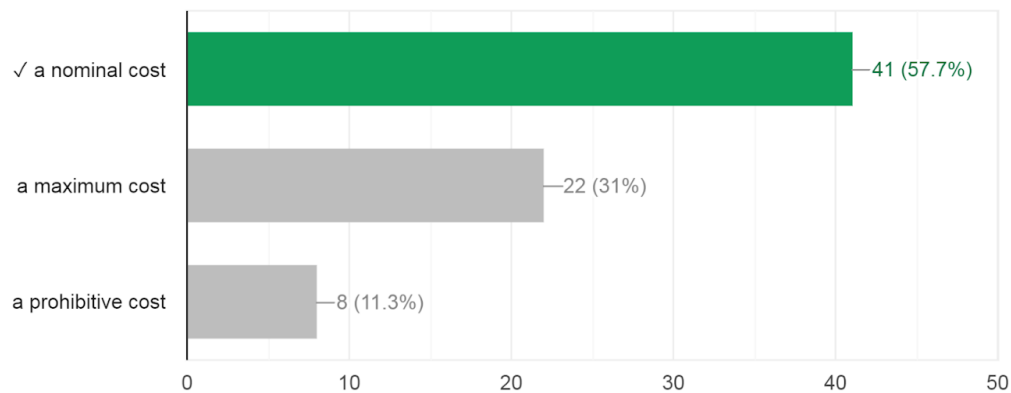
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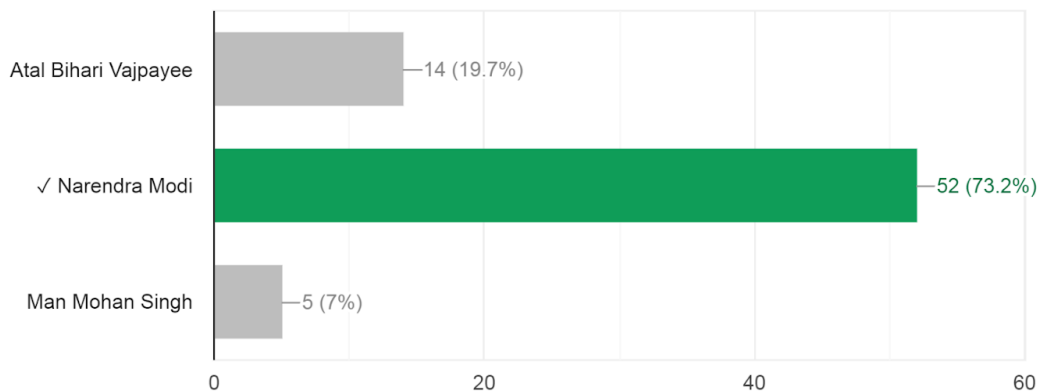
3. Government health schemes are to provide health services at

41 / 71 correct responses



4. Ayushman Bharat Yojana (PMJAY) was initiated by

52 / 71 correct responses





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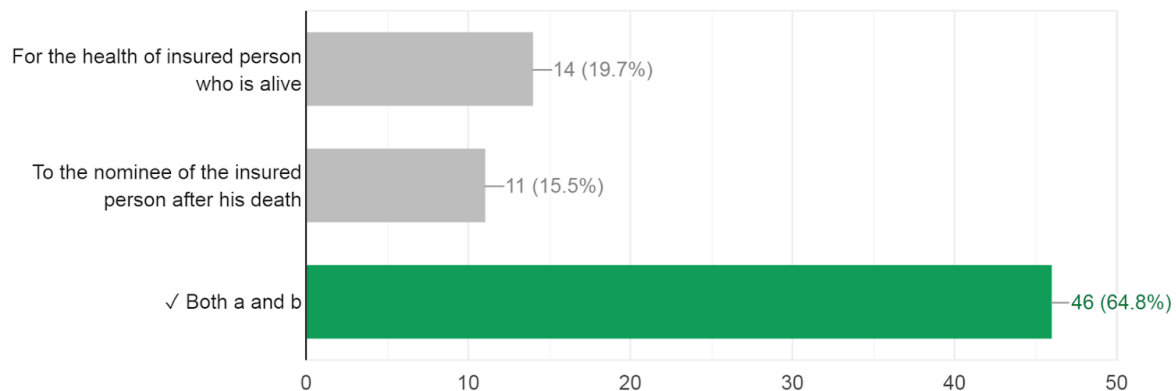
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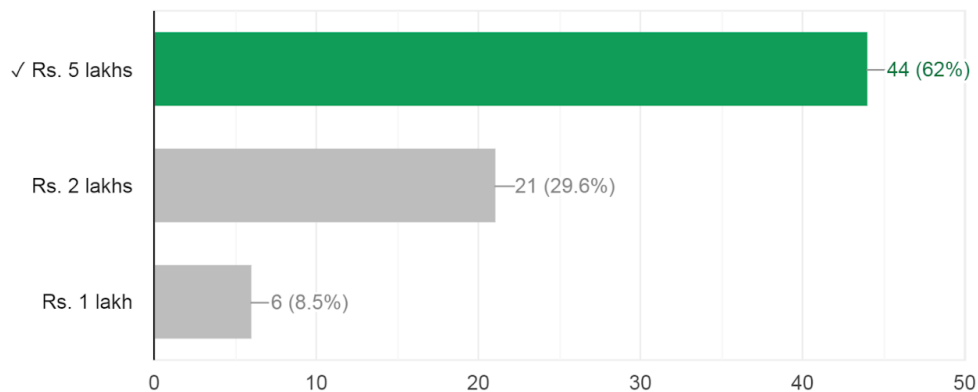
5. Health Insurance provides benefits

46 / 71 correct responses



6. The Ayushman Bharat Scheme offers a health cover of Rs.

44 / 71 correct responses





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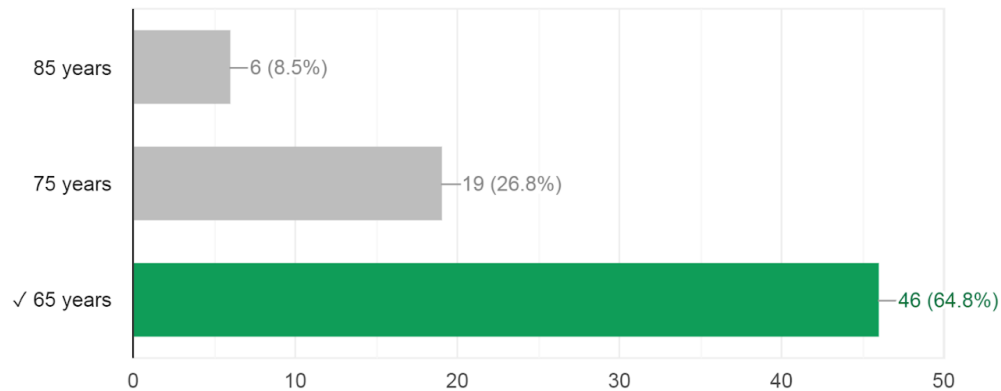
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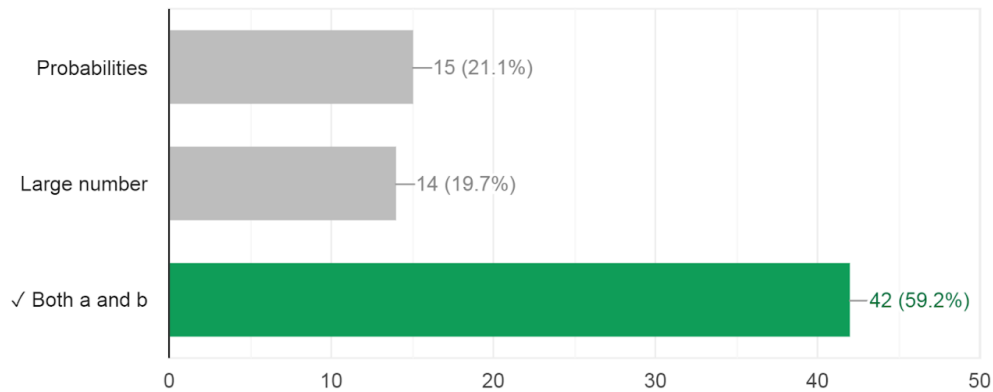
7. The Maximum Policy renewal age is

46 / 71 correct responses



8. The principle behind insurance is

42 / 71 correct responses





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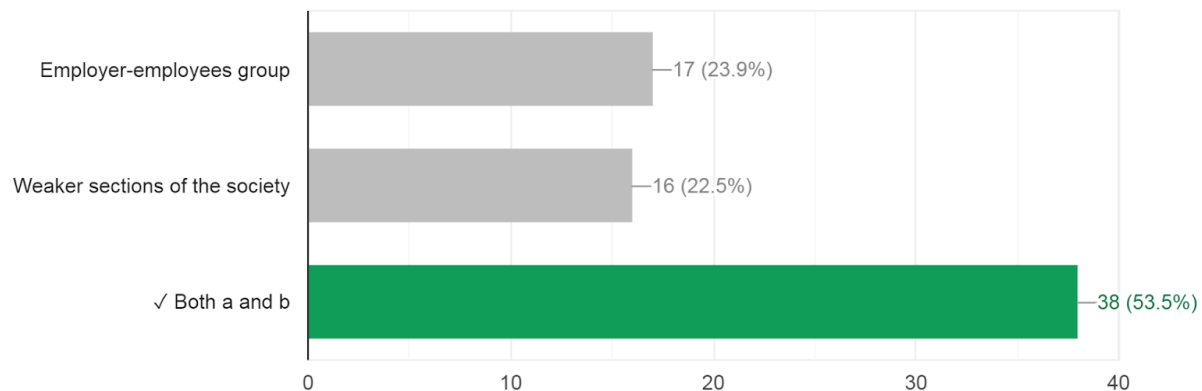
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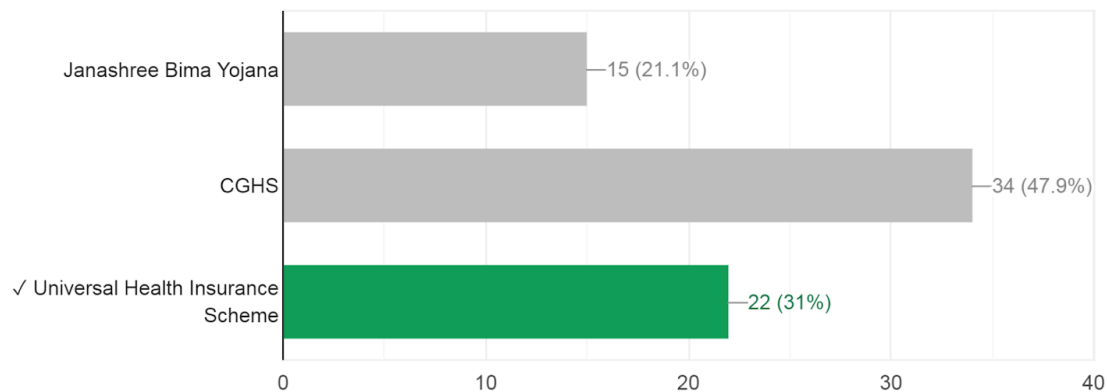
9. Group Insurance is ideally suited for covering

38 / 71 correct responses



10. Health scheme launched for the employees of central government

22 / 71 correct responses





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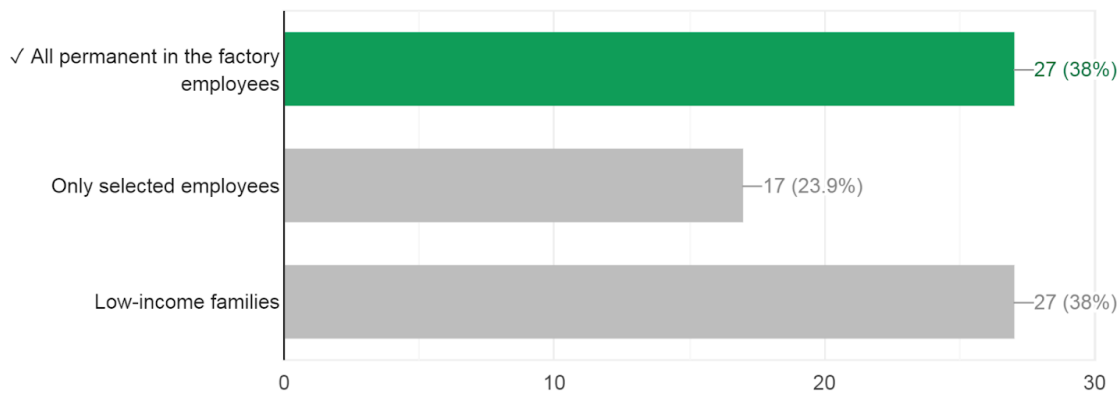
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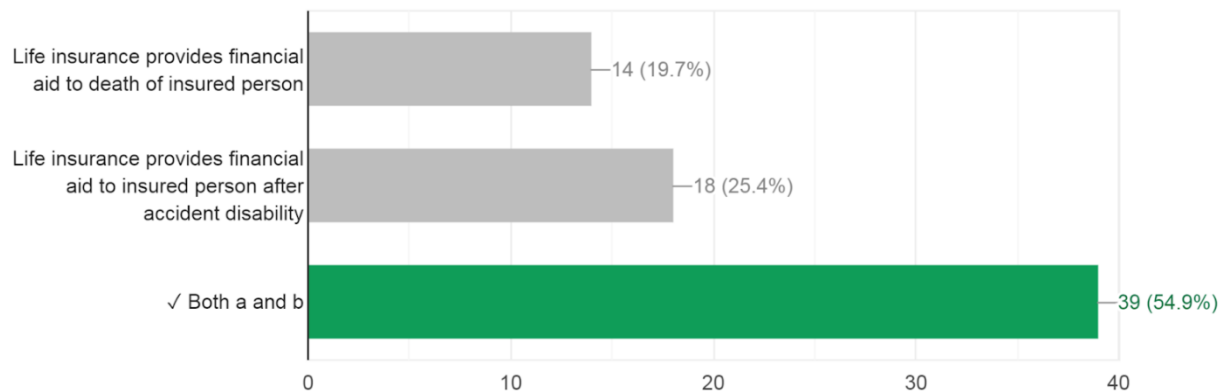
11. ESI scheme is only applicable to

27 / 71 correct responses



12. Aam Aadmi Bima Yojana for rural and landless people is a type

39 / 71 correct responses





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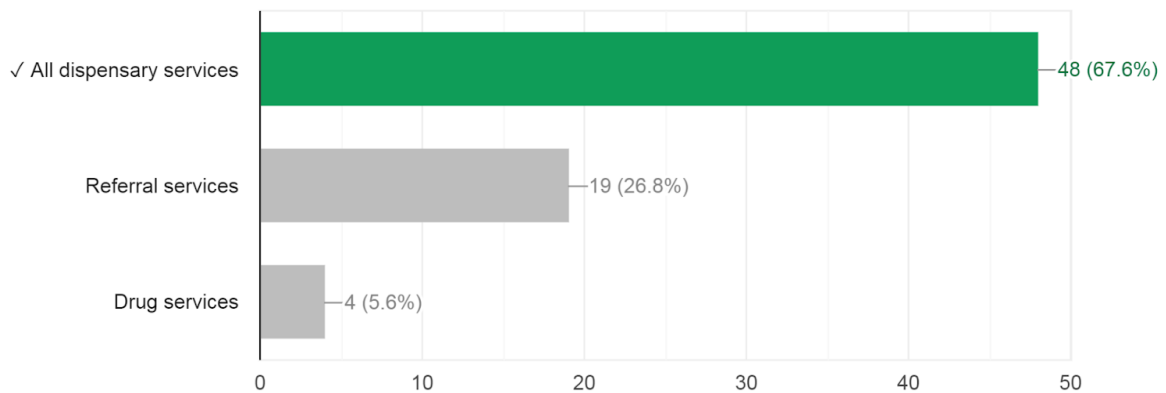
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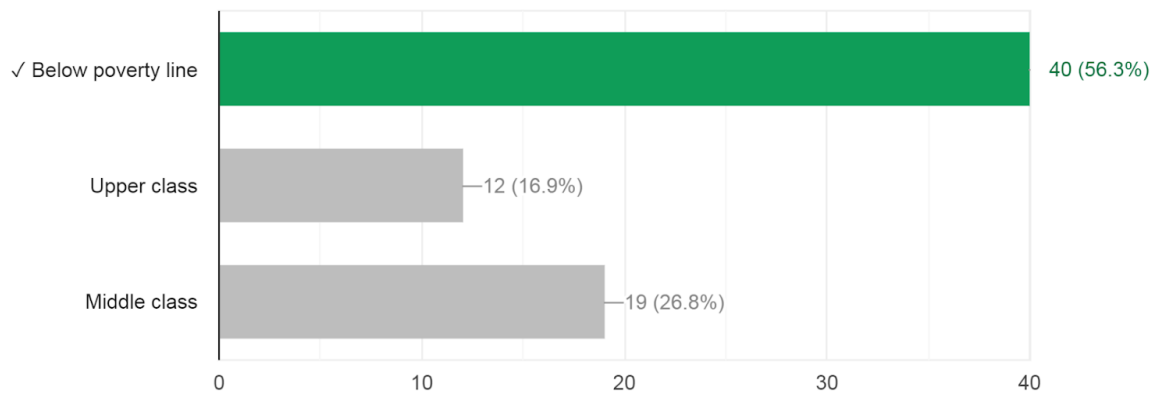
13. The main component of CGHS scheme

48 / 71 correct responses



14. Government of India provide health insurance coverage to people from

40 / 71 correct responses





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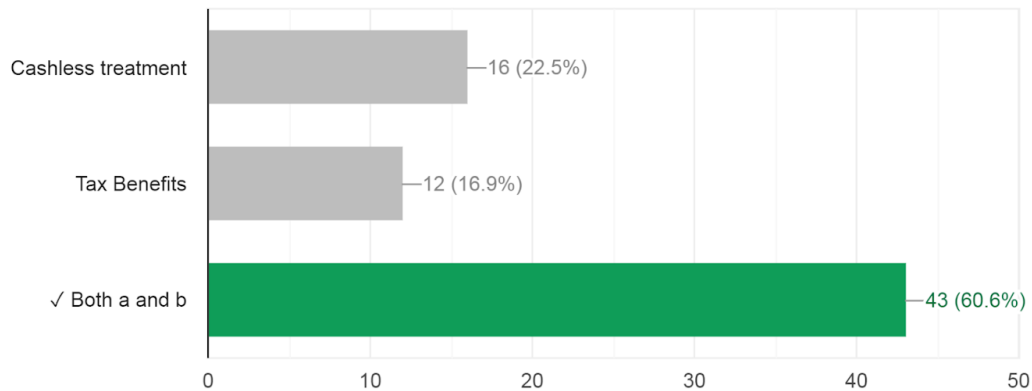
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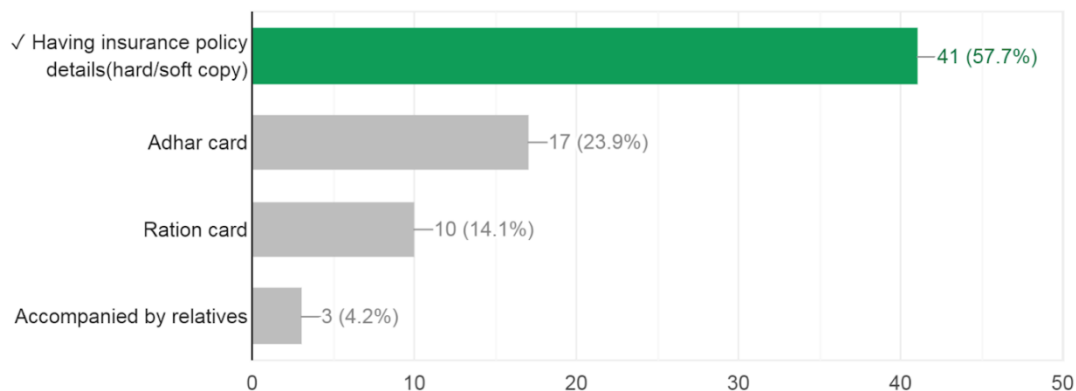
15. The benefits of best health insurance plan are

43 / 71 correct responses



16. What is the most important to avoid delay in treatment of insured person (Tick all which are applicable)

41 / 71 correct responses





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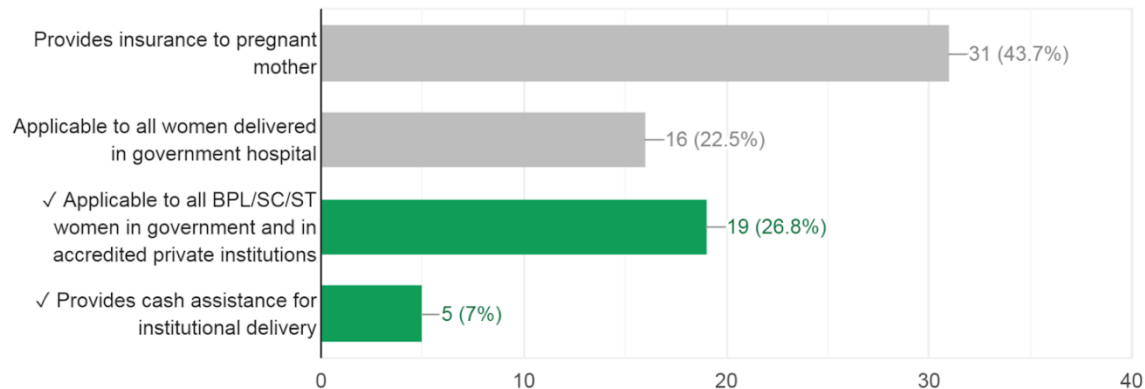
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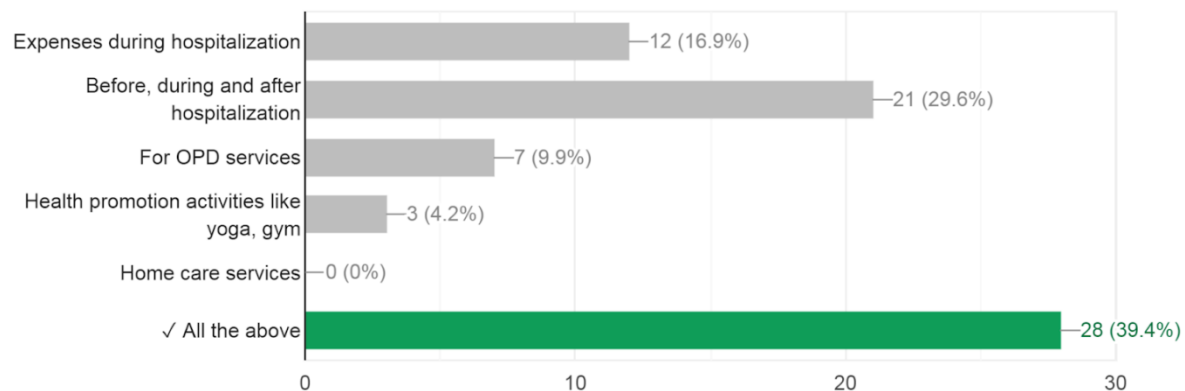
17. What is true about Janani Suraksha Yojana (Tick all which are applicable)

24 / 71 correct responses



18. Which of the following expenses can be covered under health insurance? (Tick all which are applicable)

28 / 71 correct responses



Average 9.54 / 18 points Median 10 / 18 points Range 1 - 17 points



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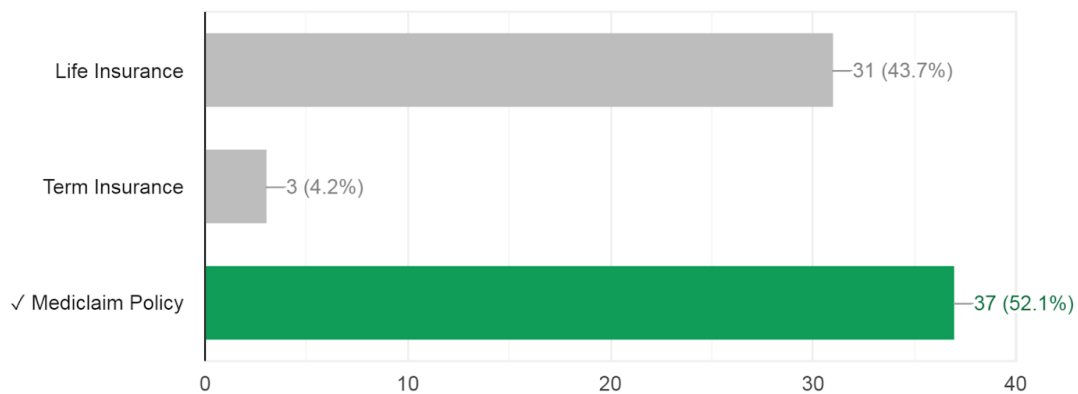
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Post test

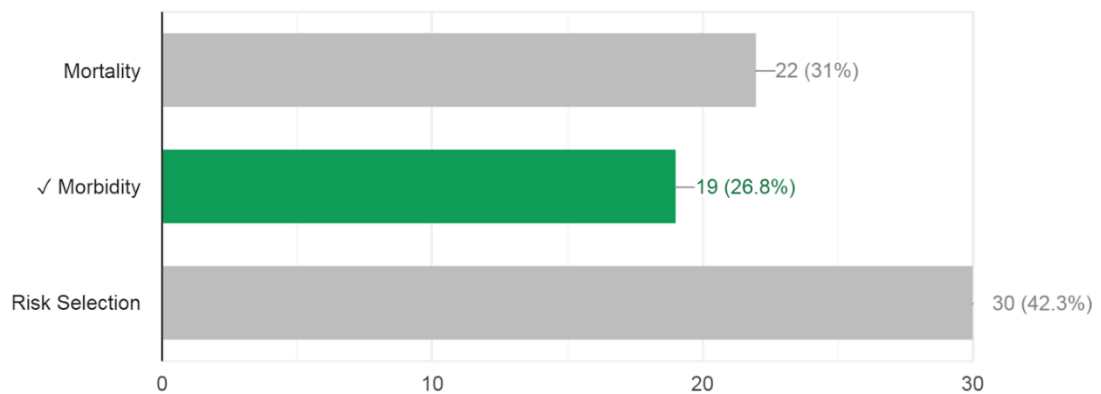
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44 / 71 correct responses



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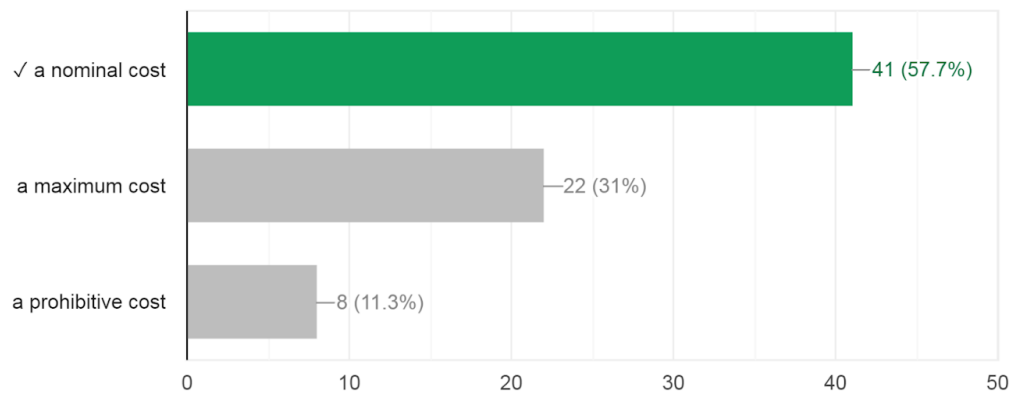
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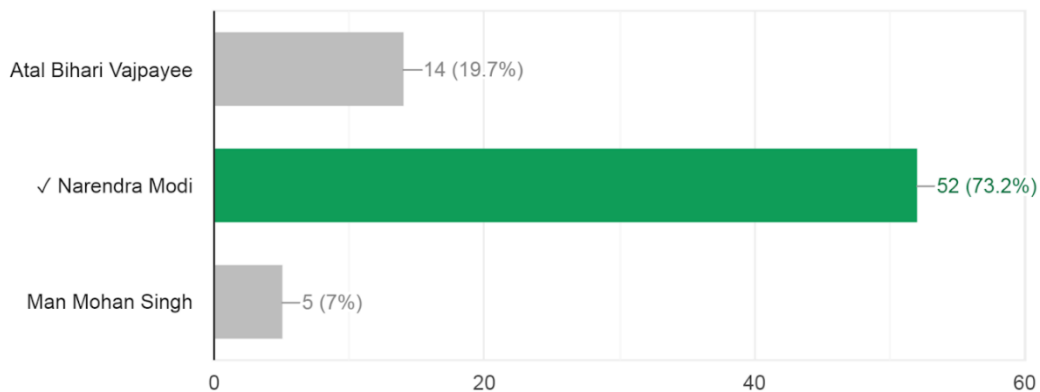
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47 / 71 correct responses



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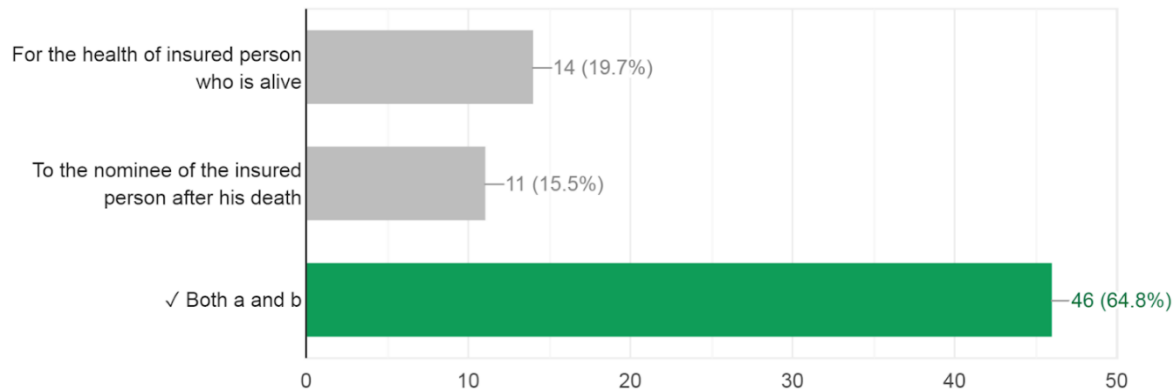
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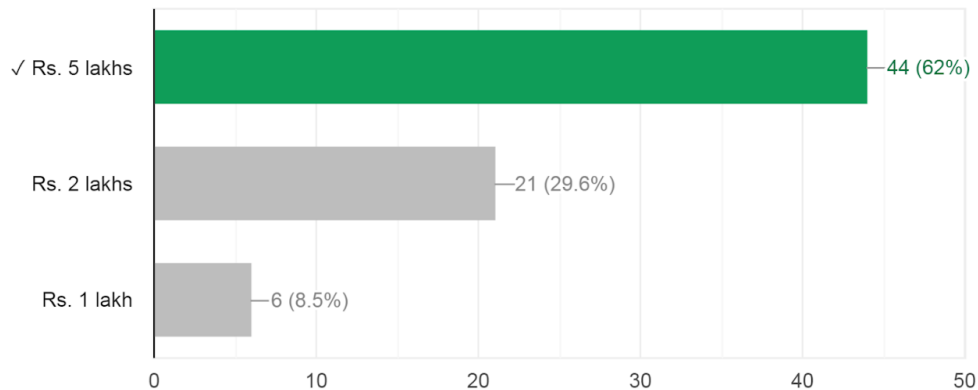
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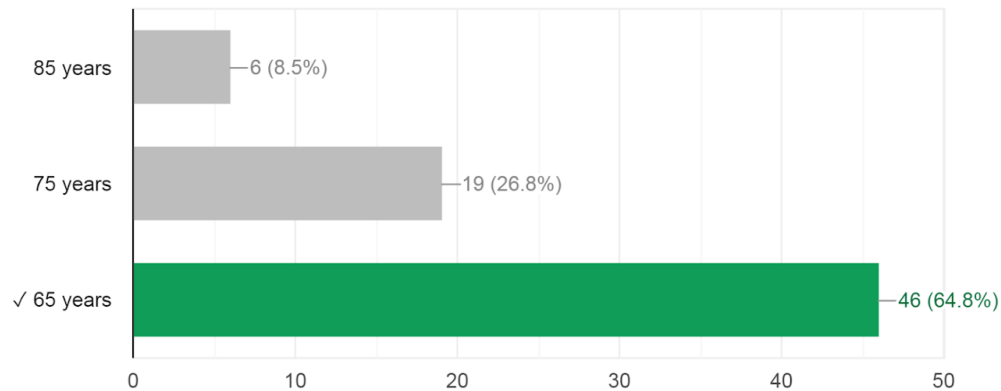
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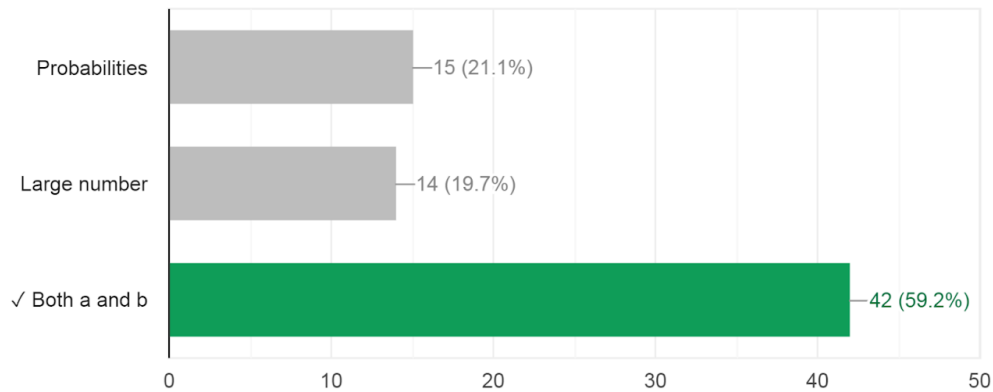
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54 / 71 correct responses



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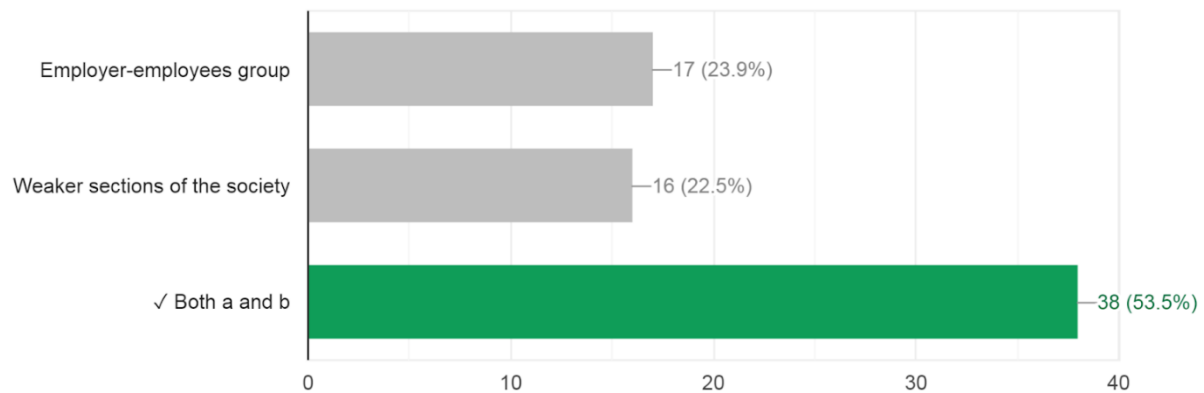
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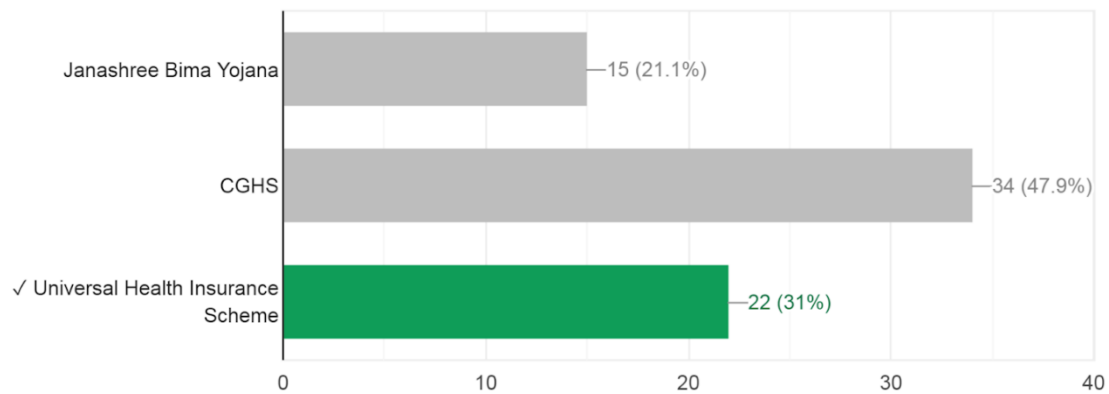
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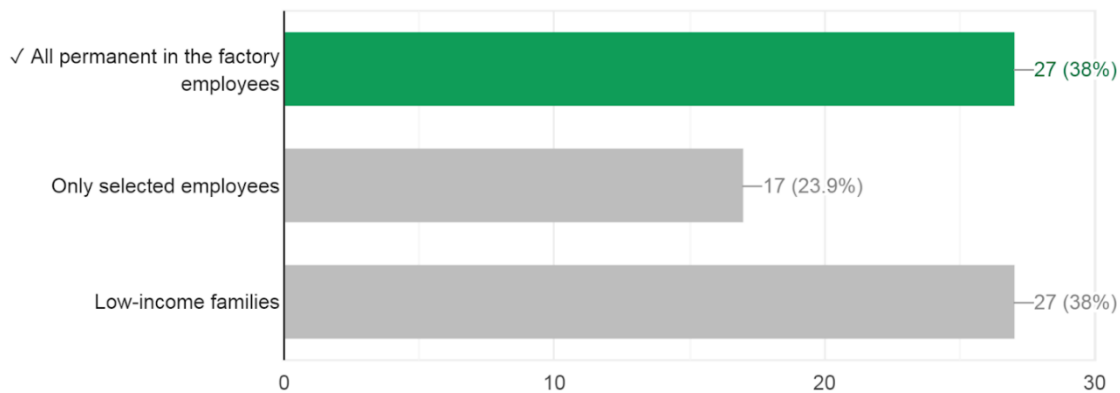
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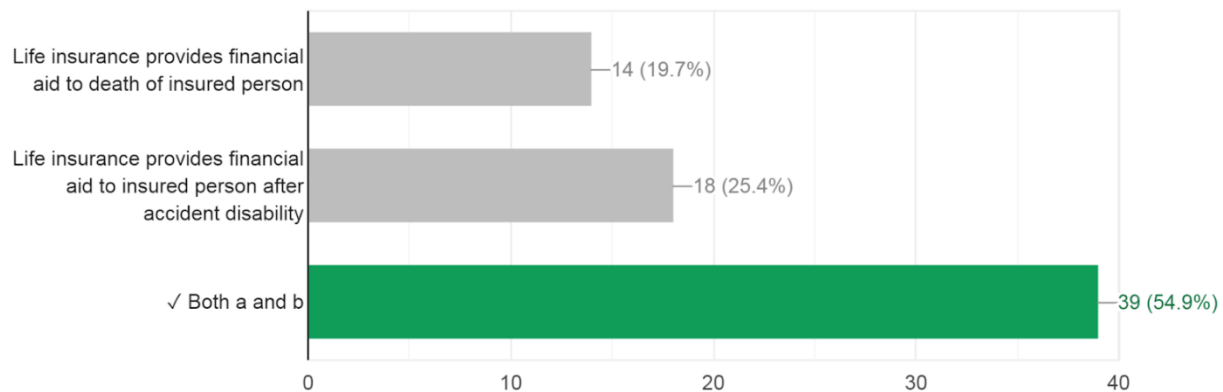
11. ESI scheme is only applicable to

34 / 71 correct responses



12. Aam Aadmi Bima Yojana for rural and landless people is a type

48 / 71 correct responses





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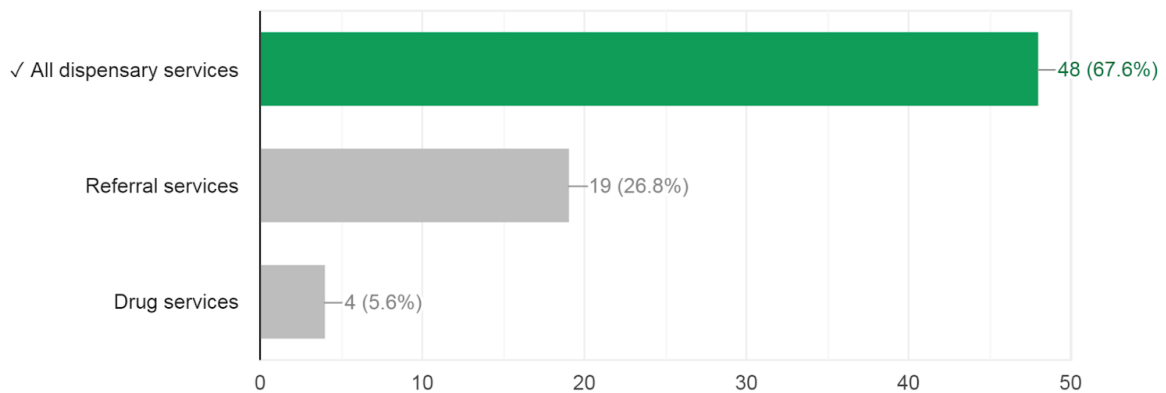
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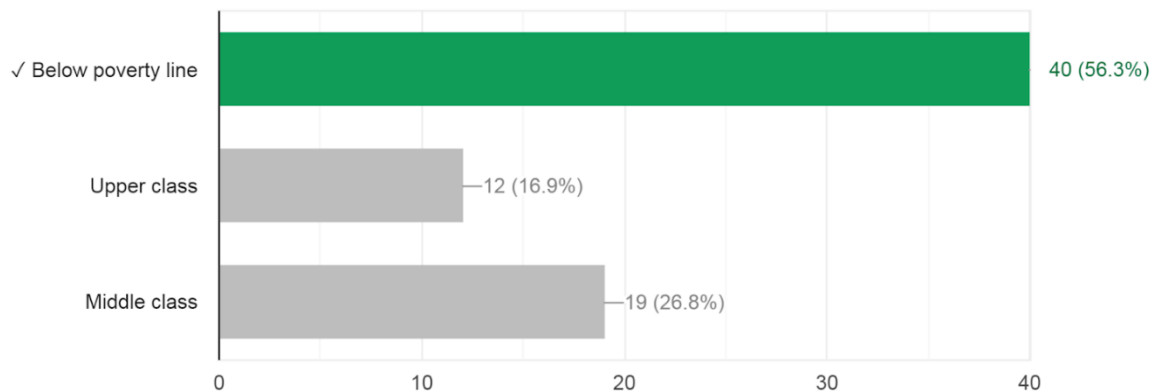
13. The main component of CGHS scheme

56 / 71 correct responses



14. Government of India provide health insurance coverage to people from

43 / 71 correct responses





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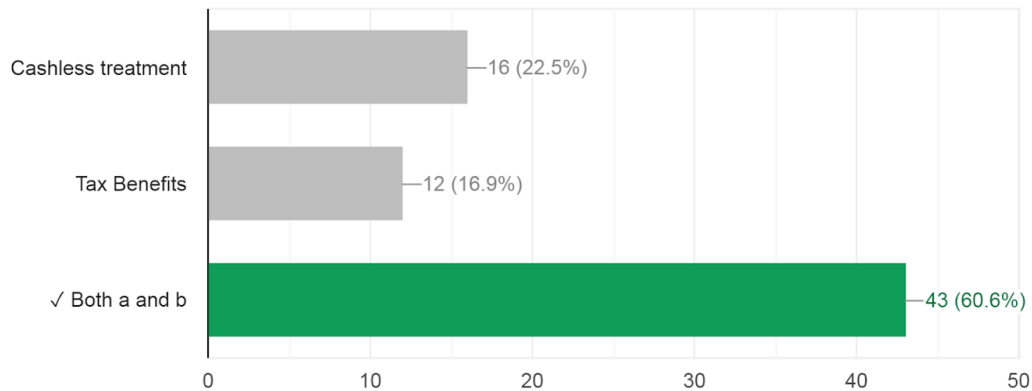
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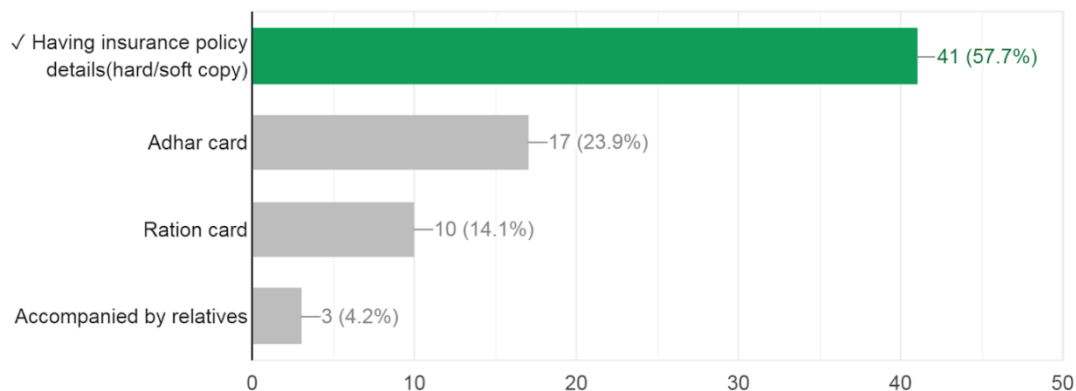
15. The benefits of best health insurance plan are

50 / 71 correct responses



16. What is the most important to avoid delay in treatment of insured person (Tick all which are applicable)

47 / 71 correct responses





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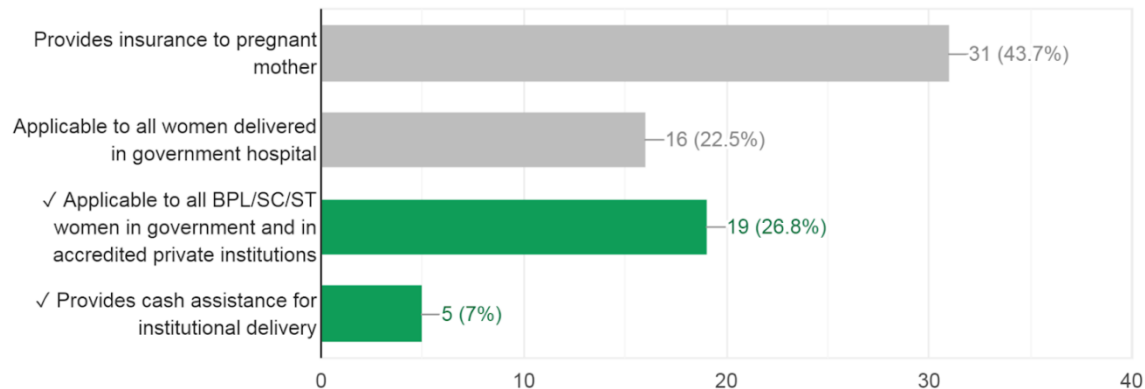
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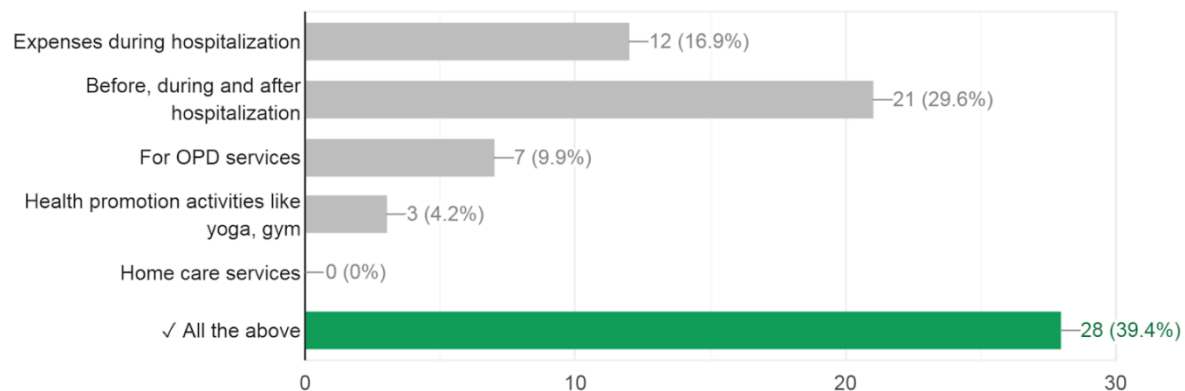
17. What is true about Janani Suraksha Yojana (Tick all which are applicable)

30 / 71 correct responses



18. Which of the following expenses can be covered under health insurance? (Tick all which are applicable)

34 / 71 correct responses



Interpretation- The post-test score is higher than pre-test.



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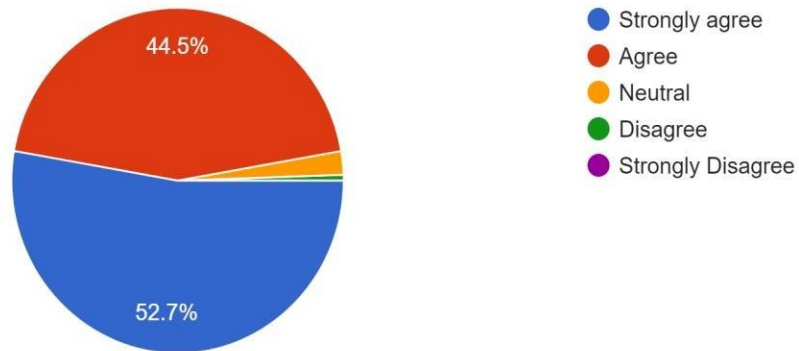
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FEEDBACK ANALYSIS 12.08.2022

1. Sessions were related to the main theme

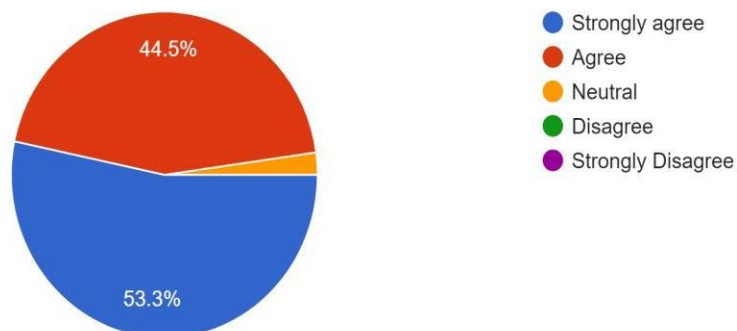
182 responses



96 (52.7 %) participants strongly agree that the sessions were related to theme.

2. Content of the sessions were informative

182 responses



97 (53.3 %) participants strongly agree that the content of the sessions was informative



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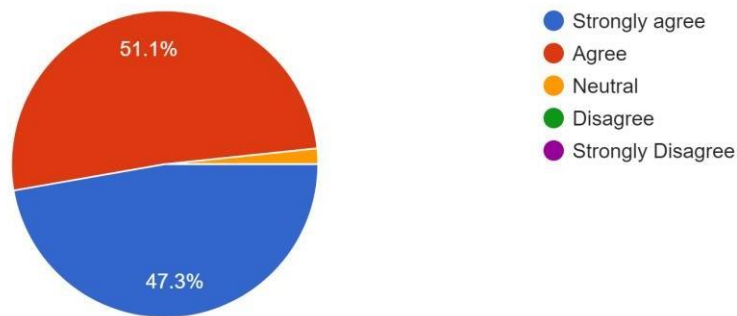
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3. Quality of the content was good

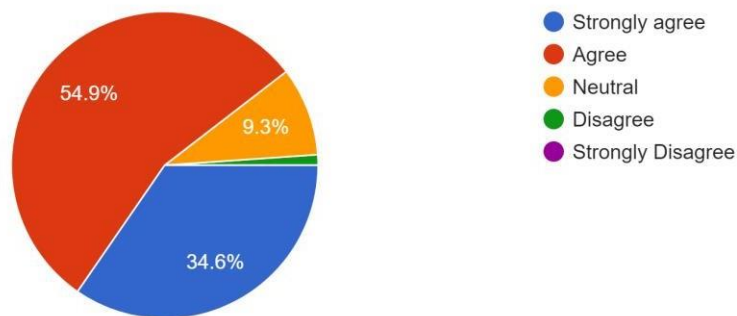
182 responses



93 (51.1 %) participants strongly agree that the quality of the content was good.

4. Time allotted to each session were appropriate

182 responses



100 (54.9%) participants strongly agree that the time allotted to each session were appropriate.



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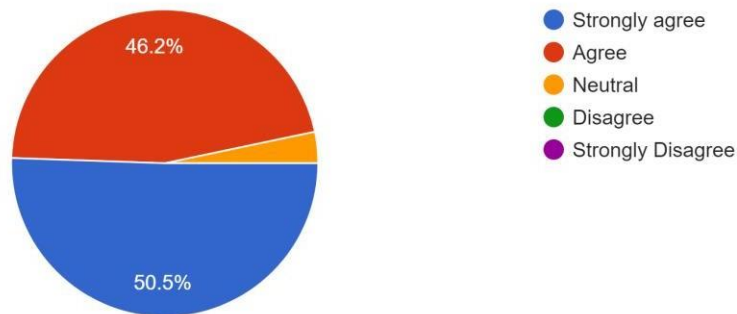
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5. Speakers were knowledgeable about the subject matter

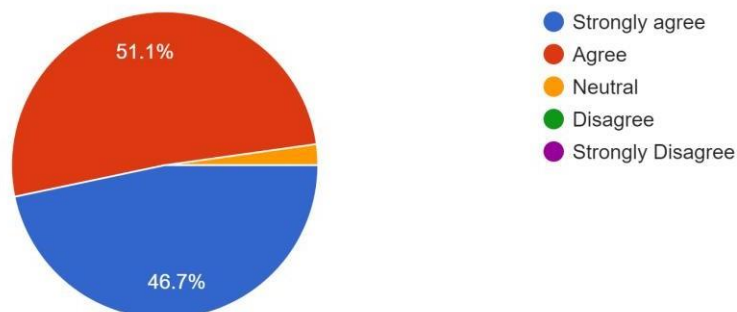
182 responses



92 (50.5%) participants strongly agree that speakers were knowledgeable about the subject matter.

6. The experience shared by experts will be useful for practice

182 responses



93 (51.1%) participants strongly agree that the shared experience by experts will be useful for practice in their life.



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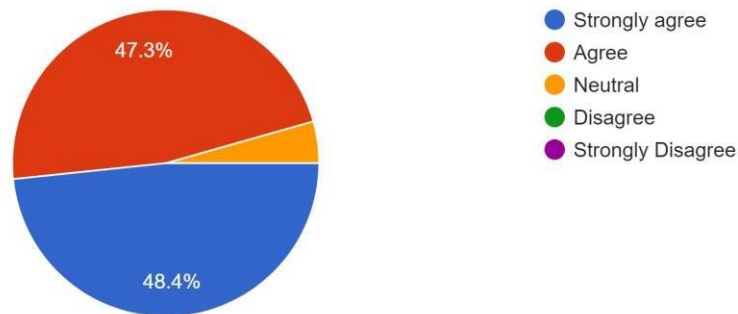
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7. Overall the session provided opportunity for new learning

182 responses



88 (48.4%) participants strongly agree that the sessions provided opportunity for new learning.

Most of the participant felt all sessions were good



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GLIMPSES OF WEBINAR

Health Insurance and schemes: Significance in Nursing

02:33:30

Stop sharing

Layout Private view Pop out People Chat Reactions Rooms Apps More

Camera Mic Share Leave

You've started recording You are recording this meeting. Be sure to let everyone know that they are being recorded. Privacy policy Dismiss

Universal Health Insurance Scheme

>The Universal Health Insurance Scheme was launched on a countrywide basis in July 2003

>objective to provide health care to poorest section of the society. The scheme was open to SPs and Non-SPs families.

> Pursuant to the Hon'ble Finance Minister's budget speech on July 8 2004 the Universal Health Insurance Scheme have been redesigned in consultation with General Insurers Public Sector Association (GIPSA) to improve the access to the health care of exclusive SPs families.

Universal Health Insurance Scheme

No Notes

KANCHAN (K) Dr.Jayashree Sa... (DS)

SA SHALINI... Sonali R... SK

JP Jayanthi... +77

MP

Participants

Type a name

Share invite

Presenters (2)

- Mr.Nitin Pawar Organizer
- KANCHAN (Guest) Meeting guest

Attendees (81) Mute all

- ADITH B (Guest) Meeting guest
- Aditi Vishnu Patil (Guest) Meeting guest
- Amina Sayad (Guest) Meeting guest
- ANCY S VARGHE... (Guest) Meeting guest
- Anju Paul (Guest) Meeting guest
- Anju Thomas (Guest) Meeting guest

16 of 17

Health Insurance and schemes: Significance in Nursing

02:32:51

Stop sharing

Layout Private view Pop out People Chat Reactions Rooms Apps More

Camera Mic Share Leave

You've started recording You are recording this meeting. Be sure to let everyone know that they are being recorded. Privacy policy Dismiss

Special Features of the Janashree Bima Yojana

>Women Self help Groups

- Janashree Bima Yojana offers a special scheme to women SHG members. The plan assists women under SHG members in their children's education.
- It also offers a term insurance plan with a coverage of Rs. 30,000 on a premium of Rs.200/year. 50% of the premium is shared with LIC and 50% of the premium is paid by SHG member.

>Shiksha Sahyog Yojana

- Offers a social security scheme, Shiksha Sahyog Yojana (SSY).
- This yojana covers children of parents covered under the JBN. The benefit comes as a scholarship amount of Rs.600, which is paid in every 6 months to students studying in IX to XII including students pursuing ITI.
- Maximum number of 2 children under this plan are offered with the scholarship.

No Notes

KANCHAN (K) Dr.Jayashree Sa... (DS)

SA SHALINI... Sonali R... SK

JP Jayanthi... +77

MP

Participants

Type a name

Share invite

Presenters (2)

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- Anju Thomas (Guest) Meeting guest

15 of 17



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The screenshot shows a Zoom meeting in progress. The main window displays a PowerPoint slide titled "Policy Coverage [Inclusions]". The slide content is as follows:

What are Inclusions?

Generally, which are covered in health insurance plan are considered as Inclusions or policy coverage.

Policy Coverage [Inclusions]:

- A. Inpatient hospitalization (Minimum 24 hrs. justified hospitalization is mandatory)
- B. Day care treatment [only for listed daycare ailments/procedures][e.g. cataract, chemotherapy, dialysis, CAG etc.]
- C. OPD if covered in policy.
- D. Maternity expenses [if included in policy][usually covered in corporate policies]
- E. Accidents / injury

The Zoom interface shows a list of participants: KANCHAN, Savita Dum..., Ms. Mansi K..., dr. bhushan ma..., Mayank..., and a +38 button. A private preview window shows a participant with a Logitech HD Webcam C310. The meeting controls include "Leave", "Mute all", and "More background effects".

The screenshot shows a Zoom meeting grid view. The meeting title is "Health Insurance and schemes: Significance in Nursing". The participants are arranged in a grid:

- Row 1: KANCHAN (Guest), Savita Dumbre (Guest), Ms. Mansi Kambli (Guest), dr. bhushan mahimkar
- Row 2: Mayank (Guest), ANCY S VARGHESE (Guest), On hold, Prachi Karekar
- Row 3: Priya Christin Daniel (Guest), +21

The Zoom interface shows a list of participants on the right, including Presenters (5) and Attendees (26). The meeting controls include "Leave", "Mute (Ctrl+Shift+M)", and "Share invite".