

ANNEXURE-I

QUESTIONNAIRE

A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR HEALTH INSURER

I, Priya Jain, doing the Research work on the topic "A Comparative Study of Public and Private Sector Health Insurers". I am Pursuing Ph.D. from DAVV Indore (MP). Please respond towards the question given below. I assure you that your answer will be kept confidential.

Personal Details:

1. Name
2. Age
3. Contact No.
4. Address
5. Education
 - a. Under Graduate.....
 - b. Graduate.....
 - c. Post Graduate.....
 - d. Professional Qualification.....
6. Marital Status
 - a. Single
 - b. Married
7. Occupation
 - a. Professional
 - b. Businessman
 - c. Industrialist
8. Income Level
 - a. Up to 2 lakhs
 - b. 2 lakhs to 4 lakhs
 - c. 4 Lakhs to 6 Lakhs
 - d. Above 6 Lakhs

Section - A
General Awareness regarding Health Insurance

- 1. Are you aware about Health Insurance?**
A. Yes B. No C. Can' Say

- 2. If yes how do you came to know about Health Insurance?**
A. Print and Electronic Media
B. Family/Relative/ Friends
C. Agents of Insurance companies
D. Tax consultants/ Doctors
E. Self

- 3. Awareness Programs/campaign regarding Health Insurance run by insurers and regulator are really useful and needed?**
A. Yes B. No C. Can' Say

- 4. "Awareness level increases with the increasing level of literacy" is it true?**
A. Yes B. No C. Can' Say

- 5. Increasing demand for health Insurance is the result of increasing awareness about its importance?**
A. Yes B. No not always C. Can' Say

- 6. For you what the Health Insurance exactly is?**
A. Management of sudden Medical Expenses
B. Tax Saving Tool
C. Both
D. Don't Know exactly

- 7. Health Insurance benefited the one in terms of tax relief, reducing tension, financial burden, etc. at the time of medical emergency?**
A. Yes B. No C. Can' Say

- 8. Since Health Insurance is a great assistance at the time of need it should be taken by everybody?**
A. Yes B. No C. Can' Say

Section - B
Medical Inflation and Health Insurance

Answer the following:

Questions	Yes	No	Can't Say
1. Cases of Life style Disease (Blood Pressure, Diabetes, Obesity, and Hypertension etc) are more common in present era.			
Treatment of Life style Disease (Blood Pressure, 2. Diabetes, Obesity, and Hypertension etc) is lengthy/lifelong and costly.			
3. Indirect Cost (Traveling, Boarding, Temporary loss of Income) adds to the financial burden at the time of Medical Emergency			
4. Increasing medical Inflation is also one of the reasons that provoke the one to demand/ purchase a Health Insurance policy?			

- 5. As per your experience, in last 5 to 10 years amount of medical has been increased by-**
- A. 25%
 - B. 50%
 - C. More than 50%
 - D. Can't say

Section - C
Product Comparison: Analysis and Interpretation

1. **What is your status regarding Health Insurance policy?**
 - A. Aware and Subscribed
 - B. Aware and not subscribed
 - C. Not aware

2. **Why Health Insurance is still unsubscribed even after you are aware about it? (if answer is "B" for Question N. 1)**
 - A. Feel better to invest in a tool with returns
 - B. Behavioral problem with Insurance Personnel
 - C. Product complication, Co-payments, Limits, waiting Periods etc.
 - D. Higher premium of needed product
 - E. Network Hospitals are out of reach
 - F. Lack of Fund

3. **If your status is "Aware and subscribed" then Which Sector you have been chosen to take Health Insurance policy?**
 - A. Public sector
 - B. Private sector

Mention the name of your Insurer.....

4. **What type of policy you have been taken?**
 - A. Individual Medclaim Policy
 - B. Floater Medclaim Policy

5. **What is the sum insured and No. of members covered in your policy?**
 - A. Sum Insured
 - B. No. of Members covered in the policy

6. **Are you satisfied with the Premium Rates given by the company for your policy?**
 - A. Satisfied
 - B. Not Satisfied
 - C. No opinion

7. **Did your company provide all the details of the policy before signing it?**
 - A. Yes
 - B. No

8. **What is your opinion about usefulness of the policy?**
 - A. Useful
 - B. Not Useful
 - C. Not Sure
 - D. Not Bad

9. What is the reason for taking the policy from the company you selected from Public/ Private sector? Rank the reason as most preferred reason as 1, and continue with 2,3,4,5,6,7 in order of descending preference.

- A. Trust
- B. Security
- C. Better services
- D. Fast claim settlement
- E. Economic premium
- F. Easy terms and conditions
- G. Less official procedure
- H. Convenience/comfort

Section - D
Service Comparison: Analysis and Interpretation

- 1. What is your satisfaction level at the time of counseling?**
 - A. Satisfied
 - B. Not Satisfied
 - C. Average satisfaction

- 2. What is your experience regarding pre policy documentation and procedure?**
 - A. Easy and Fast
 - B. Time Taken
 - C. Can be Loss full*

*at the time of pre policy check-up Govt. sector Companies do not reimburse medical expenses to the customer even after accepting the proposal

- 3. What is your renewal status regarding policy (with same insurer)?**
 - A. Taken First Time
 - B. First Renewal
 - C. Second Renewal
 - D. Third Renewal or More

- 4. Are you satisfied with the services rendered during renewal?**
 - A. Satisfied
 - B. Not Satisfied
 - C. Average satisfaction

- 5. Have you made any Claim under the policy?**
 - A. Yes
 - B. No

- 6. How much time has been taken by insurer to settle the claim you ever made?**
 - A. Not avail any claim
 - B. Less then 2 week
 - C. Less then 1 month
 - D. 1 to 2 months
 - E. Above 2 months

- 7. Opinion about the services rendered by the staff of your insurance company?**
 - A. Good
 - B. Bad
 - C. Improving

8. What is the degree of your agreement/disagreement with each statement related to different aspect of services?

Statements	Strongly disagree	Moderately Disagree	Neither Disagree Nor Agree	Agree	Strongly Agree
Company offers products of Utmost good quality					
Company provides the service Instantly					
Company is always interested to solve Customer problems.					
Company always provides efficient and effective services.					
Company is always connective /communicate properly during processing.					
Company is better in services during claim					
Company effectively uses the internet to transact the business.					
My company always meets my Expectations					
100% satisfy with overall dealings of the company					

Any specific Problem you faced/felt related to the Insurer, Insurance Policy or Services:

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Any Suggestion:

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“Thank you”