



## BRAINWARE UNIVERSITY

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**Term End Examination 2024-2025**

**Programme – BBA(HM)-2022**

**Course Name – Health Insurance and Medical Tourism**

**Course Code - BBAHMD502**

**( Semester V )**

**Full Marks : 60**

**Time : 2:30 Hours**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

### **Group-A**

(Multiple Choice Type Question)

**1 x 15=15**

1. Choose the correct alternative from the following :

- (i) Identify principle ensures that the insured is compensated for losses covered by the policy but not more than the actual loss.
  - a) Utmost Good Faith
  - b) Insurable Interest
  - c) Indemnity
  - d) Contribution
- (ii) Select the purpose of the Grievance Redressal Mechanism in insurance.
  - a) To provide legal advice to insurers
  - b) To ensure fair, transparent, and timely resolution of customer issues
  - c) To set insurance premiums
  - d) To offer investment opportunities
- (iii) Interpret the requirement for an insurance contract to cover a specific risk.
  - a) Insurable Interest
  - b) Legal Capacity
  - c) Offer and Acceptance
  - d) Utmost Good Faith
- (iv) Label the correct definition of health insurance.
  - a) A tax imposed on healthcare providers
  - b) A fund for investing in healthcare facilities
  - c) An agreement between an individual and an insurance company to cover medical expenses
  - d) A government program providing free medical services
- (v) Label from the following, the term that refers to the amount that an insured individual must pay out of pocket before the insurance company starts covering the expenses.
  - a) Deductible
  - b) Claim
  - c) Co-payment
  - d) Premium
- (vi) Outline the definition of co-payment in health insurance from the following.

- a) The deductible amount paid before insurance benefits begin  
b) The total premium paid for the health insurance policy  
c) A fixed amount paid by the insured for each medical service before the insurance covers the rest  
d) The entire amount of the medical bill paid by the insurance company
- (vii) If a health insurance plan has a \$20 co-payment for doctor visits, infer the meaning from the following options.  
a) The insured pays \$20 for each visit, and the insurance covers the rest  
b) The insurance company pays \$20 for each visit, and the insured covers the rest  
c) The insured pays 20% of the doctor's fee, and the insurance covers 80%  
d) The insured pays the first \$20 of their medical expenses each year
- (viii) Which industry among the following is directly associated with medical tourism?  
a) Technology  
b) Hospitality  
c) Finance  
d) Retail
- (ix) Outline from the following, the common risk associated with medical tourism.  
a) Consistent quality of care  
b) Variability in the quality of care and safety  
c) Increased patient safety  
d) Enhanced follow-up care
- (x) Outline the demographic factor from the below given options that is most likely to engage in medical tourism.  
a) Young students  
b) Individuals seeking specialized medical treatments  
c) Casual tourists  
d) Business travelers
- (xi) Outline the factor of one-way marketing that contributes to the growth of medical tourism from the below given options.  
a) By increasing travel regulations  
b) By limiting service availability  
c) By raising awareness about medical options abroad  
d) By reducing hospital capacities
- (xii) Identify from the following, a major factor attracting international patients to India for medical tourism.  
a) Limited availability of medical facilities in India  
b) Affordable medical treatment with quality care  
c) Long waiting times in Indian hospitals  
d) Limited availability of medical facilities in India
- (xiii) List out from the following, the critical activity performed during the commissioning stage of hospital planning process.  
a) Developing financial projections  
b) Marketing the hospital to the community  
c) Conducting staff training and orientation  
d) Finalizing the hospital's branding
- (xiv) Show the classification of health insurance policies.  
a) Individual, Family Floater, Group  
b) Life, Term, Pension  
c) Property, Auto, Health  
d) Fire, Marine, Travel
- (xv) Identify the benefit of the Universal Health Coverage scheme.  
a) Healthcare access for all citizens  
b) Travel allowance  
c) Pension for seniors  
d) Life insurance benefits

### Group-B

(Short Answer Type Questions)

3 x 5=15

2. List out the different types of health insurance policies available in the market.

(3)

3. Recall the major characteristic features of an individual health insurance. (3)
4. Illustrate in short, the Regulations and Accreditation aspect of medical tourism. (3)
5. Illustrate the guidelines of IRDA in short. (3)
6. Describe in short, the importance of cultural and language factors that acts as one of the potentials of Indian medical tourism. (3)

**OR**

Explain in short, the different government initiatives in the context of potentials of Indian medical tourism. (3)

**Group-C**

(Long Answer Type Questions)

5 x 6=30

7. Interpret the Employees State Insurance (ESI) Scheme. (5)
8. Interpret the factors contributing to the variation in premium rates and different types of health insurance in terms of premium amount. (5)
9. Interpret the role of TPAs in preventing and detecting fraudulent claims and their benefits to the health insurance system. (5)
10. Assess some of the additional benefits of health insurance products beyond the basic policy features. (5)
11. Determine the different types of procedures availed in the context of medical tourism. (5)
12. Explain in brief regarding healthcare infrastructure that is considered as one of the potentials of Indian medical tourism. (5)

**OR**

Determine the impact of different ancillary sectors in the context of medical tourism affecting the India's economy. (5)

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