43428

BRAINWARE UNIVERSITY

Term End Examination 2025-2026
Programme – MBA(HM)-2024
Course Name – Health Insurance and Medical Tourism
Course Code - MHM40204B
(Semester IV)

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) Which country first introduced compulsory health insurance?

a) United Kingdom b) United States
c) Germany d) Japan

(ii) What does the principle of indemnity ensure?

a) Profit from insurance b) Lump-sum payment
c) Compensation of actual loss only d) Lifetime coverage

(iii) Select the product that pays a lump sum on disease diagnosis.

a) Mediclaim b) Top-up policy
c) Critical illness insurance d) Group insurance

(iv) Which operational activity links hospitals with insurers?

a) Underwriting b) Hospital empanelment
c) Premium setting d) Risk pooling

(v) Infer the key advantage of TPAs for insurers.

a) Risk underwriting b) Reduced administrative workload
c) Premium fixation d) Policy issuance

(vi) Mark the operational stage where documents are scrutinized.

a) Claim intimation b) Claim verification
c) Policy issuance d) Marketing

(vii) Infer how health insurance products are positioned.

a) Luxury goods b) Investment tools
c) Financial security solutions d) Emergency loans

(viii) Mark the tangible cue that builds customer confidence.

a) Risk pooling b) Premium
c) Policy documents d) Claim ratio

(ix) Which intermediary represents the customer, not the insurer?

a) Agent b) Broker
c) TPA d) Surveyor

(x) Which system enables real-time approval of hospital requests?

a) Billing software b) Accounting system
c) Pre-authorization system d) CRM software

(xi) Select the benefit of IT-based fraud management.

a) Higher premiums b) Claim delays
c) Protection of genuine policyholders d) Reduced coverage

(xii) What IT feature improves customer service availability?

a) Office visits b) Agent calls
c) 24×7 customer portals d) Paper notices

(xiii) Infer the main difference between medical and health tourism.

a) Cost structure b) Curative vs preventive focus
c) Travel duration d) Insurance coverage

(xiv) Determine the core service provider in medical tourism.

a) Travel agencies b) Government
c) Hospitals d) Insurance brokers

(xv) What hospital function supports international patients most directly?

a) Billing audit b) International patient department
c) HR management d) Procurement

Group-B

(Short Answer Type Questions) 3 x 5=15

2. Explain the process of development of health insurance products. (3)
3. Define the role of Third-Party Administrators (TPAs) in health insurance. (3)
4. Classify the major market segmentation approaches used in health insurance. (3)
5. Compare cashless and reimbursement claim documentation requirements. (3)
6. Evaluate the ethical issues associated with medical tourism. (3)

OR

Compare India's position with other global medical tourism destinations. (3)

Group-C

(Long Answer Type Questions) 5 x 6=30

7. Evaluate the socio-economic factors that led to the emergence of health insurance during the Industrial Revolution. (5)
8. Classify the nature of insurance claims across different classes of insurance. (5)
9. Compare claims management challenges in health insurance and life insurance. (5)
10. Define health insurance marketing and its scope and significance in modern healthcare systems. (5)
11. Examine the major challenges faced by India in medical tourism. (5)
12. Evaluate the role of government health insurance schemes in India. (5)

OR

Justify the importance of health insurance education for healthcare managers. (5)

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