

IIHMR-MDP 16th & 17th April 2010 on

Health Insurance product innovation and marketing strategies

MDP Report



Inaugurating the above programme the (Retd Col.) **Dr. V.K. Singh**, Director, IIHMR New Delhi welcomed all the participants who had turned up in full attendance (100% registered) and gave in a nutshell the objectives of organizing this MDP. He desired that there should be very good interaction between the participants and faculties who have been drawn from a cross section of all stakeholders of Health insurance. In accordance with Indian culture, as a token of inaugural ‘lighting of lamp” (jia) was carried out by Director, Professors and coordinators.

The programme coordinator **Prof. Harish Sihare** introduced all faculty members and requested participants to introduce themselves. The co coordinator of the programme **Dr.G.Gandhi** while thanking the director for kindly giving a good start to the programme by his encouraging words, declared that this MDP even before its actual beginning, had been a success for the simple fact that one of the top objectives had already been achieved in the sense that there was a very good, well balanced mix of participation from almost every target group that was aimed and hence the interaction would be most interesting to all.



With these preliminaries the actual session began as scheduled with the first session on the subject ‘Indian health care systems’ by **Prof. Anupama Sharma** (of IIHMR) The session being an information/data packed one with all updated details on health sector of India, there was not much interaction but some participants got their doubts clarified on few aspects of health financing which the coordinator clarified that it would be taken up in next session.

Next session on Health Financing was dealt by **Dr. Dharmesh K Lal** and there was much interaction with regard to all aspects of health financing both public and private and the slides shown on these aspects were very informative to participants. Prof.Dr.Lal (IIHMR) made very good efforts to directly communicate with all participants who were encouraged by him to open up with whatever doubts they had in their minds. This set the whole tempo for the entire MDP sessions to follow next.

In the post lunch session the MDP’S co coordinator Dr.G.Gandhi. Ex Faculty of NIA, Pune took the session on. ‘Basic of Health Insurance along with **Prof. Harish Sihare** and made his presentation with many graphs on research findings with regard to various myths of health insurance-such as poor

peoples' 'Willingness to pay', 'Out of pocket Health Spending', pattern of health spending disease wise and so on- and all these evoked tremendous excitements among the participants who interacted to a very great extent. All required clarifications of participants were provided in the most able manner by this experienced faculty.



The last session of the day ie on" Introduction to Micro Health Insurance was taken by **Dr. R.D Lele** a very senior health expert and retired Dean of Grand Medical college Bombay, on the subject-' which was highly informative and a good case study material for all participants. He also made his session much more interactive and so the session prolonged beyond the scheduled time without any tempo being lost or slackened. He also distributed his case study materials on Mumbai's Dharavy slum dwellers' micro health insurance proposal given to MMC, Mumbai.

The first day programme of the MDP thus came to an end with all participants leaving the hall with very satisfied demeanors uniformly reflected on their faces.

Next day, on the 17th, the session commenced with coordinators' welcoming the participants once again and introducing the faculty by **Mr. Rohit Kumar** of Max Bupa Health Insurance. He was handling two sessions on overview of National and International Perspective of Health Insurance & Innovative Product in Micro Health Insurance Industry which was a bit technical from the point of view of product designs and hence made the participants to interact most exuberantly.



With his rich experience in health insurance products, Mr. **Rohit Kumar** handled the sessions in a manner that made the participants realize the value for money in participating the MDP.

The lunch break followed and in the post lunch session next member of the faculty team **Dr. Raj Gopal Rudraraju** of Appollo Munich Health Insurance company was on the 'Innovative Product in Micro Health Insurance Industry and it was made interesting by a vivid description of micro health insurance products, success story and his experience in Yasahwini of Karnataka. This session filled with facts and figures of Micro Health Insurance segment, was thoroughly enjoyed by all participants since with no exception almost every one of them interacted with the faculty and so the message on micro health insurance products was well received by all.

The last one session was taken up by **Dr. G. Gandhi and Prof. Harish Sihare** on marketing strategies of micro health insurance in order that the non insurance sector participants should have a feel of what is marketing, its distribution channels and so many other aspects of marketing. The session also was made

much more interactive for the hitherto non interactive participants from other sectors. The session was interfaced with other formalities being carried out such as collecting feedback forms, distribution of materials, bills and a informal valedictory with distribution of participation certificates.



In all, a total of 22 participants attended the MDP, which is first of a series planned on Health Insurance and the response was very encouraging. By a little more of marketing efforts more stakeholder organizations such as NGOs, MFIs, TPAs, Brokers would also come and participate in larger level .Apart from this, many research organizations of national level could be attracted if we design MDP with research oriented topics like \Impact of Hi tech Tools (HIS/HIT) on Health Insurance Development\ and \Health Informatics', 'Alternative Health care Models

and Insurance Products' so on.

Conclusively our first MDP on Health Insurance product innovation and marketing strategies was a grand success the proof of which is the excellent feedback received from all the participants.

