population? How does increasing longevity pose challenges and opportunities for health insurance systems?

[This question paper contains 4 printed pages.]

Your Roll No..............

Sr. No. of Question Paper : 3425 **J**

Unique Paper Code : 6132353603

Name of the Paper : Health Insurance

Name of the Course : **B.A. (VS) Insurance Management**

Semester : VI (NEP)

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.

2. Attempt any five questions.

3. All questions carry equal marks.

1. What is the meaning and underlying rationale for health insurance? Explain the importance of health insurance

for individuals and the overall Healthcare system. Also discuss the major players involved in the health insurance sector in India.

2. What is health economics and how does it relate to health care? Discuss the role of health economics in the financing of health care services.

3. Discuss the major determinants that influence health outcomes. What are the key challenges and issues currently facing the health insurance sector in India?

4. How does health insurance help manage individual cash flow related to health care expenses? From an individual's perspective why there is a need for health insurance and how does this help to shifting of financial burden?

5. What are group indemnity plans, and how do they typically work?

   Also explain the concept of micro health insurance and what population does it typically targets.

6. How does insurance implement cost control measures through preventive health initiatives and a customer responsiveness program? Explain in detail.

7. What are the primary rules and responsibilities of TPA in health insurance also explain the key regulations set forth by the IRDA concerning TPA in health insurance.

8. What are the key trends and factors influencing longevity dynamics in the