



Government of Pakistan
HEALTH SERVICES ACADEMY



Course Title:

Health Insurance Management

Keeping in view of capacity building development, GIZ Pakistan in collaboration with the Health Services Academy Islamabad and Pakistan Institute of Management developed and conducted training workshops in Health Insurance Management. This is a technical and professional qualification for all technical and administrative staff related to health insurance, working across different sectors of the health sector and insurance industry. The purpose is to enable participants from various backgrounds to advance their professional careers and building state of the art knowledge and developing core competencies of the insurance market. It would provide firm grounding to enhance practical knowledge and skills to make all the participants to function effectively in a challenging environment.

Course Objective

The objective of the workshops will be to acquire basic knowledge of insurance, health insurance and social health insurance while on the other hand gaining customized knowledge in the field of health insurance for professionals from health insurance companies, healthcare service providers and purchasers.

Course Format and Structure

1. This Program is of four distinct workshops, with each workshop of one week.
2. Each One-Week Workshop will be having 15 sessions of two hours each.
3. The first Pilot-run workshop for the first year will be of four weeks.
4. One week core course will be basic for all relevant stakeholders; other three workshops will be for different stakeholders,
 - a. one each for health insurance firms
 - b. one for Service Providers;
 - c. one for Purchasers of health insurance

5. Course Methodology

The course objectives will be met by means of the following types of activities:

- Lectures, presentations by course facilitators
- Discussion of issues and elaboration of health insurance issues, concepts

- Completion of assigned individual and group exercises;
- Surprise quiz; Group Work and participants Presentations

6. Course Evaluation

The Course will have a Pre-Test before the start of training and Post Test after course completion.

Course Topics and Areas to be Covered in Trainings

Core course: Introduction to Health Insurance (One Week)		
1	Fundamentals of Insurance	<ul style="list-style-type: none"> • Origin and evolution of insurance over time • Basic principles of insurance • Key insurance terms
2	Basics of Health Insurance	<ul style="list-style-type: none"> • Health insurance introduction & background • Purpose of health insurance • Health insurance products types & their target markets
3	Concept of Social Health Insurance	<ul style="list-style-type: none"> • Concept of health financing • Social health insurance as an alternative financing option • International experiences in social health insurance
4	Overview of Health insurance in Pakistan	<ul style="list-style-type: none"> • Social health insurance schemes • Value of health insurance • Laws, regulations & practices
5	Social Health Protection in Pakistan	<ul style="list-style-type: none"> • Global & regional social health protection strategies • Recent developments in healthcare financing • the evolution of social health protection in Pakistan • Issues of social health protection

Customized course for Providers of Healthcare Services (One Week)		
1	Role of Healthcare Providers	<ul style="list-style-type: none"> • Classification & services of the provider • Economics of patient safety • Costing of healthcare services • Providing professional customer services • Challenges of access to healthcare & service quality
2	Claim Management	<ul style="list-style-type: none"> • Pricing & claims management in insurance • Managing healthcare insurance frauds • Achieving customer service excellence
3	Health Insurance Operations Management	<ul style="list-style-type: none"> • Need & role of CMIS in health insurance operations • Health insurance policy contracts & documentation • Managing and developing standard reports & analysis • Concept of E-health in health insurance
4	Legal Foundations of Insurance	<ul style="list-style-type: none"> • Health insurance contracts • Legal principles applying in insurance contracts
5	Customer Service Quality in Health Insurance	<ul style="list-style-type: none"> • Importance of customer service in health insurance • Achieving customer service excellence • Customer's expectations about customer service • Factors influencing customer's perception • Types of customer queries
Customized course For Purchasers of Service (One Week)		
1	Insurance Market & Products	<ul style="list-style-type: none"> • Nature of insurance market and various insurance organizations types • Basic insurance lines and popular products • Insurance regulations and compliance
2	Health Insurance Future	<ul style="list-style-type: none"> • Universal health insurance and Pakistan • Takaful health insurance • Innovations in health insurance • Health system financing • Concept of E-health in health insurance
3	Health Insurance Challenges & Opportunities	<ul style="list-style-type: none"> • Healthcare inflation and claims costs • Health insurance and technology • Micro health insurance • Health insurance awareness • Health insurance education • Hospital empanelment process
4	Legal & Regulatory Aspects of Insurance Agency	<ul style="list-style-type: none"> • Importance of insurance regulations • Insurance regulatory framework of the country • Regulations applying to insurance agents

Customized course for Insurance Companies (One Week)		
1	Health Insurance & Key Functional Areas	<ul style="list-style-type: none"> • Health insurance underwriting and risk management • Health insurance claims management • Health insurance network providers • Reinsurance in health insurance • Need & role of CMIS in health insurance operations • Concept of E-health in health insurance
2	Health Insurance Business Management	<ul style="list-style-type: none"> • Health insurance sales, distribution and marketing • Health insurance human resource management
3	Claim Management	<ul style="list-style-type: none"> • Improving overall claims services & management • Managing healthcare insurance frauds during contractual period and claims stage • Achieving customer service excellence
4	Legal Foundations of Insurance	<ul style="list-style-type: none"> • Health insurance contracts • Legal principles applying in insurance contracts
5	Customer Service in Health Insurance	<ul style="list-style-type: none"> • Understanding insurance customers • Improving customer management • Recognizing different customer needs

Participant Fee:

Rs: 1,20,000

Address:

**Health Services Academy,
Park Road, Chak Shahzad, Islamabad.**

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