



# CAG

Citizen consumer and civic Action Group

## Health Insurance - Consumer Questionnaire

**Name of the student:**

**Department and year:**

**College Name:**

**Respondent's Name:**

**Place (District):**

**Age:**

**Gender:**

1. Do you have a health insurance policy?
  - a. Yes
  - b. No
2. When did you take the policy?
3. Who are all covered under the policy?
4. What is the value of the coverage?
5. Have you gone through your policy document and understood the terms and conditions?
  - a. Yes
  - b. No
6. Please list out 4 categories of expenses which are covered under your policy? [such as hospitalization expenses, ambulance charges, etc.]
7. What are the illnesses/expenses that are not covered under the policy?
8. Have you heard about the term "pre-existing disease"?
9. How often do you pay the premium towards the policy?
10. What does the premium intimation from the insurance company look like?
  - a. Total amount to be paid
  - b. Total amount with breakup details
  - c. Others
11. Are you aware that the premium paid is directly proportional to your age?
12. Has the premium amount been consistent in the last 3 years?
  - a. Yes
  - b. No
13. If yes, what is the amount that you paid?
14. If not, what was the variance?
15. Were there sharp hikes in premiums in the last 3 years that concerned you?
  - a. Yes
  - b. No



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16. If yes, did it impact your affordability to pay the premium?
  - a. Yes
  - b. No
17. What are the various issues that consumers face in filing a Medclaim?
18. List out 2 common reasons under which a health insurance claim is usually rejected by the insurance companies.
19. Did you seek an insurance claim in the past?
  - a. Yes
  - b. No
20. If yes, what was it
  - a. Cashless
  - b. Reimbursement
21. How has the experience been?
  - a. Settled immediately
  - b. Delayed settlement
  - c. Repudiated
22. If repudiated, was the reason justified?
  - a. Yes
  - b. No
23. If the claim was rejected in an unfair manner, did you take further action?
  - a. Yes
  - b. No
24. If yes, where did you complain? What was the outcome?
25. If not, why?
26. According to you, is mis-selling or salesmen peddling policies that are unsuitable for your needs an issue while looking to buy a health insurance policy?
27. Are insurance companies transparent in disclosing all required information to consumers?
  - a. Yes
  - b. No
  - c. Other reasons
28. Have you heard about the Insurance Ombudsman?
  - a. Yes
  - b. No
29. In your opinion, what are the obstacles faced by consumers while dealing with a health insurance policy?
30. Do you have any other suggestions with regard to health insurance policies that would be beneficial to consumers?