



**SHANTHI EDUCATION SOCIETY (R)**  
**Shanthi Arts, Science and Commerce College**

Malavalli-571430, Mandya (D), Karnataka  
Re-accredited by NAAC B++ Grade  
Affiliated to University of Mysore

**One Day**  
**National Level Seminar**  
**On**  
**Health Insurance Prospects and Challenges**

**Organized By**  
**Department of Post Graduation in Commerce**

**In association with**  
**Mysore Insurance Institute, Mysuru**



**Date:** Saturday 23<sup>rd</sup> March 2019  
**Venue:** College Auditorium

*You are Cordially Invited*

### **About the College**

Shanthi Arts, Science and Commerce College was established in the year 1970 by late Sri K.N. Nagegowda, Former Minister, Government of Karnataka and his associates with great efforts. Since then it has been imparting higher education in Arts, Science, Commerce and Management streams. The strength of students has been increasing steadily since its inception. Now about 1000 students are studying in different disciplines in which majority are from rural areas. The college also started PG programme in commerce (M.Com.) in the year 2012. The college is accredited by NAAC with "B-" grade and now heading on towards 4<sup>th</sup> cycle. The college has good academic environment with sufficient physical infrastructure to cater to the diversified needs of all students. Besides this, it has a band of well qualified and committed teaching staff. Many teaching faculties are pursuing their research degree in different areas in addition to their involvement in MRPs. The Board of Directors of the Shanthi Education Society (R.) have been supporting the efforts of the college by providing the necessary requisites. It would not have achieved this much of strides without their involvement, dedication and guidance.

### **About Malavalli**

Malavalli, a Taluk head quarter in Mandya district, Karnataka state, located on NH 209, with a well knit of road transportation network. It is about 130 Kms from state capital Bengaluru and 45 Kms from cultural capital Mysore. It is a historical place with many firsts. Shivanasamudram, a Hydro-electric power project built across Kaveri river, is a unique one. It is the first power plant in South Asia, started generating hydro electric power in the year 1901. Besides this, around Malavalli, other historical places worth mentioning are Talakadu (the kingdom of ancient Gangas), Somanathpur, Gaganachukki and Bharachukki falls, Sangam, Gumbaz, Bird Sanctuary etc. These are some of the important and renowned tourist spots attracting the visitors from various parts of the country. These special

features have added to the glory of Malavalli. Thus, Malavalli can be seen in the world map for these reasons. It is our privilege to invite you to this historical town and to the college to become a part of this National level Seminar.

### **About the Post Graduation Department, M.Com,**

The Department of post graduation in commerce was started in 2012-13 by Shanthi Education Society (R). It is equipped with good infrastructure, qualified faculties, Computer lab with sufficient systems, E-Library and other facilities to enrich the students' knowledge and skills. The results of the department for the previous years has been in increasing trend. During the academic year 2014-15, a student in the department has secured 8<sup>th</sup> rank and Gold medal from the University of Mysore.

### **About Mysore Insurance Institute**

“MYSORE INSURANCE INSTITUTE was established in the year 1989, affiliated to Insurance Institute of India, Mumbai. The Mumbai Insurance Institute was established in the year 1955 with the purpose of imparting insurance education to persons engaged or interested in insurance related education in India. It awards certificates and diplomas to the successful candidates. This is recognized by similar institutes in UK, Canada and USA. The SAARC and Afro-Asian countries have also recognized the education offered by this institute. The Srilanka Insurance Institute and Royal Insurance Corporation of Bhutan are also affiliated to this institute. The Mysore Insurance Institute with its present membership of 2212 is dedicated to provide insurance education by conducting and participating in seminars and conferences relating to insurance topics. It offers diploma courses in JSS polytechnic for visually impaired students in Mysore. Every year it conducts diploma awarding function in which cash prizes are given to the toppers.

## About the Seminar

Health Insurance in India was launched in the year 1986. The health insurance industry has grown phenomenally due to liberalization of economy and general awareness among the public. In India we have standalone health insurers along with Government sponsored health insurance providers. The General Insurance Corporation of India and the Insurance Regulatory and Development Authority conducted an awareness campaign for all sections of the society to improve the awareness of health insurance and reduce the procrastination for buying the health insurance. Health Insurance in India has shown a huge transition due to introduction of private health care financing, increased income, health consciousness among the different classes of the society.

A major challenge at present we have to overcome is the need to provide quality healthcare at all levels. Recent studies highlighted that India still accounts for 16% of the global share of maternal deaths and 27% of global new born deaths. Deaths continue to occur due to communicable diseases with 22% of global TB incidents in India. India's non-communicable disease burden continues to expand and is responsible for around 60% of deaths in India.

The need of an hour is to make quality healthcare affordable. It is estimated that out of pocket expenditure constitutes more than 60% of all health expenses, a major drawback in our country. Approximately, 63 million people fall into poverty each year due to lack of financial protection for their health care needs. India has only 1.1 per 1000 population as compared to the world average of 2.7. 70% of India's healthcare infrastructure is in the top 20 cities. We have to

bridge this gap in providing state-of-the-art healthcare services. With a majority of the population, Particularly from poor and low middle classes meeting most of the health expenditure on their own, the Government has launched “**Ayushman Bharath Yojana**” to cover more than 10 crore vulnerable families by providing a coverage of rupees 5 lakhs per family per year. This will be a game changer in terms of assessing healthcare services in India.

**It is in this regard we have decided to organize one day National Seminar to highlight the issues and challenges of health insurance in India.**

#### **Sub- themes**

- o Health Insurance Challenges and role of Hospitals and TPAs.
- o Government Health Insurance Schemes.
- o Health Insurance Status in India.
- o Quality of health Care in India.
- o Health Insurance Penetration in India.
- o Insurance Frauds, Special reference to health insurance.

#### **Participants profile,**

- o Ph.D Scholars and M.Phil students who are working on thesis and who wishes to know about the health insurance prospects and challenges.
- o Faculties and Students.
- o Others who desires to know about the health insurance schemes.

**OOD facility is available**

#### **Call for Paper:**

Research papers are invited from academicians across the country. Research paper presented and discussed in the conference will be duly revised (if require) and published in the volume with ISBN to be brought out after the seminar.

Research papers are under peer review. Softcopy of the

research paper along with its abstract may be sent by 20<sup>th</sup> March, 2019 through E-mail : [shanthicollegepgcenter@gmail.com](mailto:shanthicollegepgcenter@gmail.com) in the font Times New Roman English, File type of the softcopy must be typed in MS-Word English with font size 12 (1.5 line spacing). Hardcopy need to be sent by post.

**Registration Fees:**

- o For Academicians and Research Scholars. Rs. 200
  - o For Students Rs. 100
  - o Publication Fees Rs. 500
- Spot Registration is available

**Chief Patron**

**Smt. M.K. Nagamani Nagegowda**, Ex. MLA  
President, Shanthi Education Society ®

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