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## **The Role of Human Resource Information System in Health Insurance: A Study of Rural People of Telangana State**

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### **Abstract:**

Insurance sector in India is expanding rapidly with stiff competition in the Insurance industry either it is public or private. Insurance companies in India with good capital base are committed to setting high standards for customer service either rural or urban. In India Health insurance is attracting more and more attention in low- and middle-income group people as a means for improving health care utilization and protecting households against impoverishment from out-of-pocket expenditures. Telangana, India's newly formed state is one of the most populous state, continues to face the challenge of reducing its maternal and infant mortality rates. Health services are provided to its rural areas through a public health system that employs a large number of health care workers at the village, block, district, and state levels. India has recently experienced exponential growth in its telecommunications industry, which now connects its rural areas with each other and with urban areas. The availability of emerging information and communication technologies (ICTs) provides hope of providing crucial health information resources to a vast rural network of health care workers. It is important to assess health information needs and to understand the process of information flow within the health system in Telangana state. The barriers to accessing and sharing information within the health system need to be identified. Mapping detailed information needs can feed into the design of needs-based knowledge management systems that can substantially improve reproductive, maternal, and child health indicators. An attempt has been made to design a Human Resource Information System (HRIS) model for the improvisation of Health Care and Health Insurance system in rural areas of Telangana state.

**Keywords: Information and communication technology (ICT), Health insurance, Public sector, Private sector. Human Resource Information System (HRIS), Health Care (HC) .**

### **Introduction**

India faces critical human resources (HR) challenges in the health sector, including shortages in key cadres and in rural and under-served areas, urgency of strengthening human resources for health (HRH), noting that achieving universal access to quality health care is highly dependent on the quantity and quality of the health workforce. The health information system in most states focuses on service delivery and does not include sufficient HR information. This greatly reduces the ability of decision-makers to access and use accurate and timely data to improve the effectiveness and efficiency of the workforce, which is critical in order to meet national health objectives. An improved HR information system (HRIS) is an essential tool needed to improve HRH policies as well as workforce planning, development, and support. An HRIS provides managers and decision-makers with information needed to effectively plan, develop, and support their health workforce, including information to identify and address

problems. Generally, it includes information on the health workforce such as the number of workers by cadre, posting location, training qualifications, licensing status, as well as information on staffing and vacancies by facility. A good HRIS provides the foundation for strong workforce planning, development, and management including recruitment, deployment, retention, quality assurance and productivity. The present study that has been undertaken in the state of Telangana is aimed at studying satisfaction of the farmers and the problems faced by them in the health Insurance service, already there are so many private insurance companies are taking lead in this health insurance.

## Review of Literature

India is hub of Information Technology and its use is increasing in health sector (Sharma Kalpa, 2012). After technological advancement Health Information Technology (HIT) is used through electronic health records (HR); telemedicine; digital health knowledge resource; hospital information management system; e-learning technologies, health informatics etc in leading hospitals either it is private or Government. Health Inter Network India project was designed to access the impact the IT in health. Various challenges and issues are involved with the use of information technology such as non-availability of internet facility in rural areas of Telangana, lack of proper infrastructure and competent human resource. Health information technology (HIT) is viewed as the most promising tool for improving the overall quality, safety and efficiency of the health delivery system (Chaudhry et al., 2006). Consistent utilization of HIT will improve health care quality; prevent medical errors; reduce health care costs; increase administrative efficiencies; decrease paperwork and expand access to affordable care. According to World Health Report (2000), health technologies are developed to solve health problem and improve the quality of lives. Digital medical library; hospital information management system; e-learning technologies; health sciences and public health informatics etc uses information technology it can help in collection, storage, retrieval, and transfer of information electronically.

Government of India designed a Health Insurance Scheme for Below Poverty Line families in every nook & corner of the country. Information technology applications are used for social sector schemes on a large scale. The bio-metric enabled smart card contains all the records of fingerprints and individual photographs of each below poverty line family along with the particulars of the family members to make the scheme safe and fool proof. By using the information technology architecture one can ensure that the supply chain from manufacturer to warehouses to pharmacy and finally to the patient is tracked and information system ensures quality compliance, transparency in procurement and distribution and prevention of misuse. According to Chatteraj (2013), health insurance in rural India is extremely depressing despite opportunities galore and in the light of market potential. The rural Indian on an average pays Rs 95 towards medical expenses against the urban counterpart. It is clear that rural Indians pay significantly towards medical expenses. The main problem with health insurance sector lies in when insurance employees are unable to satisfy customers with reliable and reasonable answers (Chung and Schenider, 2002). Balachandran (2000) observed that insurance agents have to depend on employees of insurance company to be able to render satisfactory service to the policy holders. Health care organizations are reorganizing their processes to reduce costs, be more competitive, and provide better and more personalized customer care. This new business strategy requires health care organizations such as hospitals and insurance agencies to implement new technologies, such as Internet applications, enterprise systems, Human resource information

systems and mobile technologies in order to achieve their desired business changes in the rural areas of India.

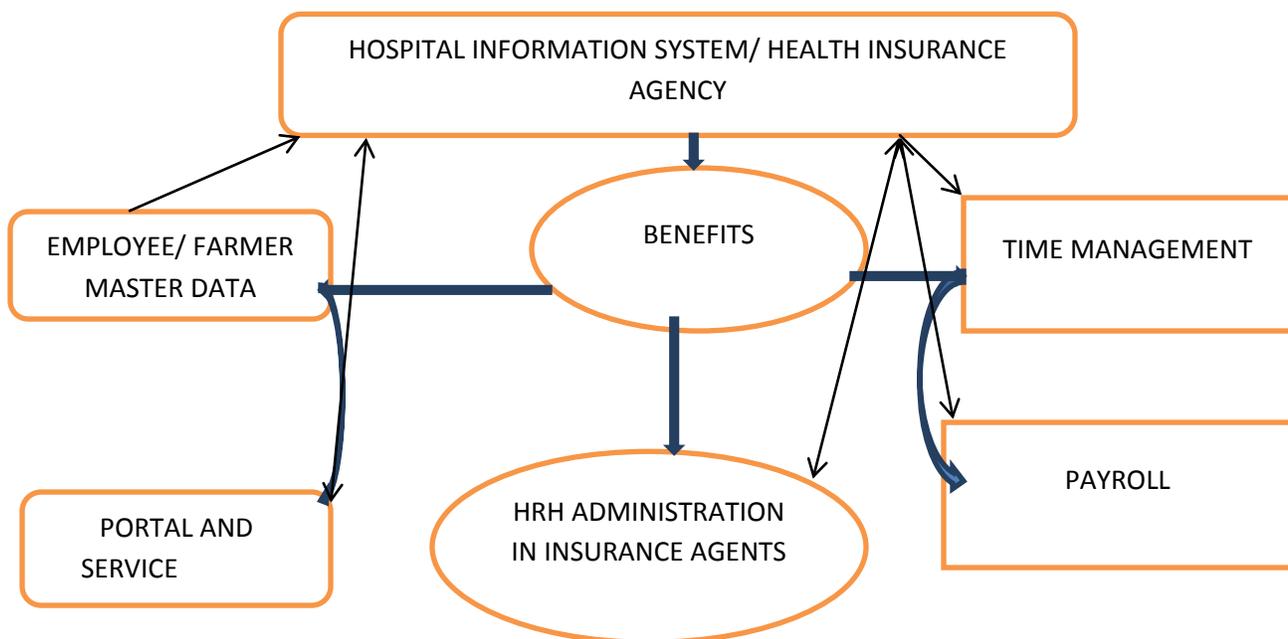
### Problems in Rural Areas

The major problems faced by the rural health care centers are

- 1) Lack of access to relevant information and reactive diagnosis
- 2) Limited accessibility of competent medical experts
- 3) Computerized patient record management system in rural areas
- 4) Shortage of Human Resource for Health – imbalance between supply and demand in rural areas
- 5) Mal distribution of staff – especially in remote and rural areas
- 6) Poor staff performance (productivity, quality and availability)
- 7) Fragmented approach to human resource planning, management and development
- 8) Human Resource for Health financing.

### Proposed Model by Using Human Resource Information System

Integrating the Benefits module with Human Resource Information System modules



**Pay Roll and Benefits:** Results of payroll are posted (In case of employees salary, in case of farmers they yearly income on crops) to finance both in cost centers and general ledger accounts. Payrolls deductions which need to be remitted outside also need postings to appropriate clearing account and vendor account. The benefits are Health insurance coverage by the employer or paid by the farmer yearly premium, Life insurance coverage by the employer or farmer, pension plans and deductions in payroll.

**Portal and service:** Employees or farmers can easily access information related to payouts, income tax, Health insurance policies etc. They can view their pay slips, total earnings statements, PF and yearly total deduction statements. Details related to loans like installments paid, balance payable, etc. can also be viewed without having to wait for HR revert.

### **Benefits of Health Insurance**

**Health and Hospital Information System:** Patient/payer accounting consists of patient service pricing, patient billing and insurance or other claims, electronic data interchange, medical records management, general financial management; patient care management; decision support with regard to budgeting system, cost accounting system; financial modeling system, case-mix analysis systems, market analysis systems ,productivity management systems); management reporting; office automation and specialty systems in terms of critical care system, imaging devices (Mishra, 2012). Automation can help hospitals to meet the challenges of modern health care delivery.

**Electronic Health Record:** Electronic health record (EHR) systematically collect electronic health information about individual patients or population. It record information in digital format which can be shared across different health care settings (Health Information Technology, 2012).

**Telemedicine:** Telemedicine is an essentially an application of information and communication technologies which uses a combination of hardware and software and transmit signals for the exchange of valid information between the Health Insurance center and the receiver for diagnosis, treatment and prevention of diseases and injuries ( Sharma, 2011).

**Time management in Health Insurance:** Prioritizing and Re-Prioritizing in Patient Care and Lean time management are most essential in case of emergency. Timeliness is determined by how the data are being used and their context.

**Human Resources for Health:** Human resources, when pertaining to health care, can be defined as the different kinds of clinical and non-clinical staff responsible for public and individual health intervention(WHO, 2000). As arguably the most important of the health system inputs, the performance and the benefits the system can deliver depend largely upon the knowledge, skills and motivation of those individuals responsible for delivering health services.

### **Conclusions**

Four basic sets of tools can be applied to improve the Health care system through Health insurance using:1) Internet applications; 2) enterprise systems; 3) HRIS and 4)mobile technologies. These various tools can be used by healthcare organizations to store internal organizational information based upon its different business modules, including finance and accounting, human resources, payroll information, etc. Also, health care organizations can use these numerous technologies to provide better patient care, by not only obtaining more information from patients, but also giving more information on self-care and disease management to patients. Better care can also be provided using such HRIS applications as decision support tools, Information warehousing and mining, as well as Internet applications such as telemedicine, which can be used to personalize care and make more convenient for

patients who can access information from anywhere. In the fast changing technological environment everybody is having the mobile so Mobile technology will also make physicians' jobs easier, this also helps physicians to work from anywhere, and collaborate with other physicians and specialists online, it will also save them administrative time, which will translate into more value added time for the health care provider and ultimately the patient. These tools also promise to link the supply chain, giving suppliers the access to internal information will result in reduced inventory costs, and faster delivery of medicines and other health care devices. While these technologies do offer health care organizations options to provide better care and reduce costs, none of the technological devices discussed in this research are meant to replace the physician-patient relationship. Instead they seek to enhance that relationship by reducing administrative time and costs, providing more accurate patient record information, allowing for shared decision making, and offering more timely patient care. The adoption of information technology in healthcare services is being extensively accepted and implemented in urban areas rather rural areas of Indian scenario due to facts such as 1) Lack of resources 2) Lack of technical (computer) skills among staff 3) Deployment of quality service using upcoming technologies. 4) Embracing standard policy framework. Use of information technology in healthcare services can eradicate all the above facts and the following recommendations can be made out 1) Ensure local leadership 2) Link with and improve existing information systems 3) Identify and customized HRIS software solutions 4) Promote use of data 5) Ensure sustainability by effectively using HRH.

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