



Customizable Health Policy System

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Abstract: *In order to account for the role that hospitals play in health policy, this research paper will use and build customized health policy theory. The way in which health services are provided is heavily influenced by health policies. Due to its inflexible structure and misguiding policies, it is a well-known issue with the purchase of health insurance. Due to this, the appropriate resources are not allocated at the appropriate time, which results in reimbursement failure, health burden, and financial losses as a result of error in judgement or misunderstanding. Therefore, personalizing health policies to meet the requirements of specific people or groups is possible. The framework for making decisions to improve people's health status is known as health policy. The significance and problems with developing health policies are discussed in detail in this paper, along with methodological concerns. Methodological concerns are cited, and the majority of the works in this field are cited. After introducing the subject and outlining the need for health policy, it is explained from several academic perspectives and what a health policy is. The stages of the cycle for developing policies are discussed. The health policy development cycle is described in this review paper, along with the methodological concerns it raises. The study places further emphasis on evidence-based health policy and then describes the lessons that may be drawn from prior attempts at developing policy. The report finishes by outlining the difficulties in creating and implementing a successful health strategy.*

Keywords: Policy Bazar, Insure, LIC

I. INTRODUCTION

How many incidents do you need before you realize you just need health insurance? One stay at a sanitarium is all it takes for us to grasp how fragile we are with each passing second. Being told you have a disease and that you need to be rehabilitated can be difficult for anyone, regardless of wealth, gender, age, or manliness. The list of life issues includes cancer, diabetes, stroke, heart disease, and order failure. Conditions seem to be persisting longer and becoming more prevalent nowadays. Hospitals and specialized croakers are thankfully available, but all of that comes at a cost. The really wealthy can travel for comparable prices, but what about a cruel wealthy elite? Costs for a disease that necessitates hospitalization or surgery frequently reach five-figure sums. Similar expenses may be substantially covered by an insurance policy.

Read on to learn why insurance is now more significant than it was in the past, when it was thought that health was a right protected by the constitution. It must be made guaranteed to be affordable and accessible. While the wealthy population has access to and affordability for medical treatment in both rural and urban settings, the same cannot be true for those who are members of the underprivileged sections of society.

It has been established that roughly 75 percent of the population uses the private sector for medical care; yet, because medical care is becoming more expensive every day, it is now almost out of the hands of the poor. Health insurance protects people from the possibility of having to pay for medical expenses.

A health insurance policy is a type of insurance that pays for medical costs associated with a sickness, such as those associated with hospitalization, medication, or doctor visits.

- Due to its rigid structure and poor guidance, purchasing health insurance is a problem that is well known.



- As a result, the proper resources are not invested at the appropriate time, which causes reimbursement failure, health burden, and financial losses as a result of miscalculation or miscommunication.
- As a result, personal requirements and health needs of individuals or groups can be addressed by customizing health policy.

Because it applies public health theory and research to real-world situations, public health policy is extremely important. Research is translated into action through public health policies, which also seek out broad fixes for previously identified issues. You are in charge of developing strategies and plans for both health intervention and prevention as a public health policy professional. You must address not only physical health but also emotional, social, and economical well-being if you want your target group to prosper.

There are two fundamental insurance packages:

1. Medications Plans The most fundamental kind of health insurance policies are medical or hospitalization plans. When you are taken to the hospital, they pay for your care. By providing original bills, the reimbursement is based on real hospital costs incurred. Most of these policies offer full family coverage up to a certain amount.
2. Plans for Critical Illness Insurance Specific life-threatening conditions are covered under critical illness insurance plans. These illnesses might need ongoing care or possibly a lifestyle change. In contrast to hospitalization plans, payouts are made on the customer's selected critical illness coverage rather than on actual hospital costs. The insurance allows the freedom to utilize the money for different medications and lifestyle changes. Additionally, it serves as a replacement income source for such time you were unable to work due to sickness. The diagnosis of the ailment is used to determine payout under these plans; the original medical costs are not necessary.

II. PROPOSED METHODOLOGY

Only the developer has access to the admin side code. They can use it to search through to the database to ensure that all the data produced by the website is correctly stored as well as to ensure that a user can obtain the data they require from the application. Only the developer has access to the admin side code. They can use it to search through to the database to ensure that all the data produced by the website is correctly saved as well as to ensure that a user can obtain the data they need from the application. The benefits of online systems incorporate over manual methods are described in a research on health care policy systems. Customers are currently taking insurance policies online and haven't had any problems or fraud. But creating and evaluating the policy requires the necessary time and effort. The core concept of splitting the system into two parts comes from the web-based policy system: The benefits of internet directly into the systemic over manual methods are described in a research on health policy systems. Customers are currently taking insurance policies online and haven't had any problems or fraud. But creating and evaluating the policy requires the necessary time and effort. The core concept of splitting the system into two parts comes from the web-based policy system:

2.1 Scope:

Users of this software fall into one of two categories:

- Owner of the policy The holder of an active policy may log in to view their profile, customize their Policy, and view the specifics of their active policy. To access their profile, they are given a specific login and password. The current policyholder must first pay the current month's balance due before paying for the following month.
- Administrator: The administrator can connect into the system, validate the policy, grant it, and add new schemes. However, these additions must first receive the administrator's legal approval before the policies are amended. The company representatives will receive a specific login and password so they can log in, create policies, and access policyholder information. The admin is permitted to examine every user's database, and they can also view the services that the user has chosen.

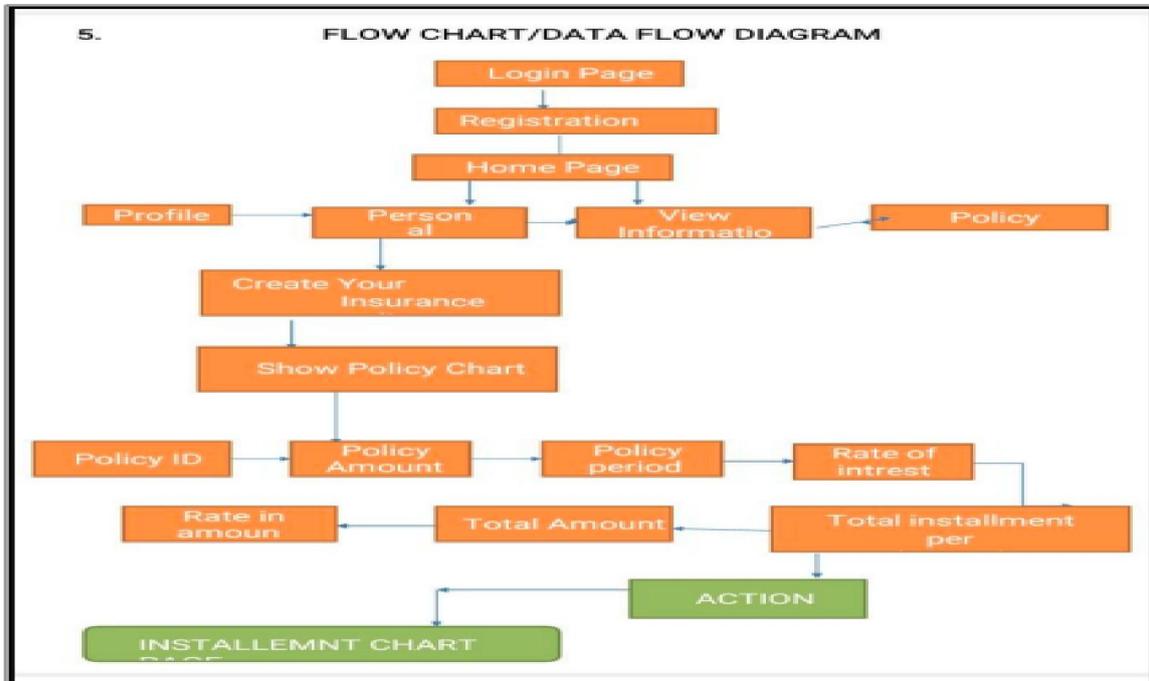


Figure 1: Application Flowchart

In fig. Basic authentication checks have been implemented for the login process; on the username and password pages, users can enter their login credentials, which are then verified to grant access to their user profiles. Mobile phone number of the user is verified during registration. An appropriate error message is presented on the screen and asks the user to enter a different mobile phone number for the register if an identical mobile number is discovered. The database safely stores the user credentials. The homepage, where all of the tabs are shown and options like "new policy" and "history" are available, is the next step. The user can view their profile in a subsequent stage, and it contains the personal data they entered throughout the registration process. User must choose the amount and time limit when creating or customizing a policy after it has been made by the user. A policy chart will be developed using the newly created policy as a guide. The policy chart will have columns for things like Policy ID, Policy Amount, Time period, and Interest Rate, among others. The total number of payments will be shown in the policy chart in accordance with the interest rate.

III. RESULT AND DISCUSSION

SR.No	Date	User id	User Name	Base Amount	Policy Amount	Total Amount
1	2022-12-12	5	Smita Chimurakar	2251	30	2281
2	2022-12-12	5	Smita Chimurakar	2251	-50	2201
3	2022-12-12	5	Smita Chimurakar	2251	+100	2351
4	2022-12-12	5	Smita Chimurakar	2251	0	2251
5	2022-12-12	5	Smita Chimurakar	2251	-30	2221

Figure 2: User Interface



As mentioned in the problem description, the policies had been rigid, but with this project, we can increase transparency and choose unique options, which will result in significant cost savings from a business perspective because commission from the agent is being saved. Additionally, malpractices will decline, and purchasing a health insurance policy will become simpler.

In fig. The date, username, total amount, and additional services are listed together with the user's previously created policies (policy amount). Every customer has a different user ID that is created. The history page allows users to view the current policy in the form of tables that include the date, the user's ID, and a total for all users.

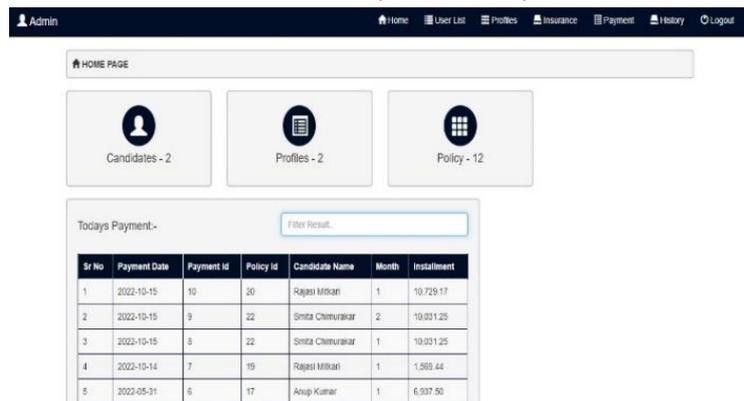


Figure 3: Admin Interface

In fig. On the admin webpage, the admin can see how many policies have been generated, today's payment, and how many candidates have registered. The registered policy with the user date, policy id, payment id, user name, and month is displayed on the admin homepage along with the instalment data. Since each user will be given a different and unique policy id, the policy id in the table contains a unique value.

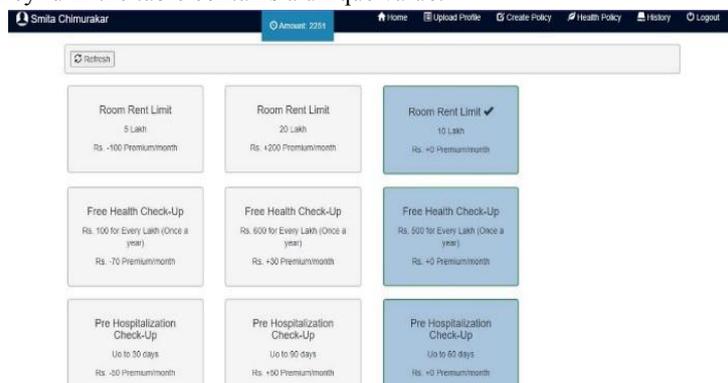


Figure 4: Customizable Policy Interface for Users

In fig. The user-customizable policy interface for customer service display. The consumer or user will choose the services, and the price will grow as a result. which is going to be included to their insurance. Customer services like pre-hospitalization, free health checks, and a room rent cap. The monthly fees for services add-on premiums will go up. As we've discussed, users can design policies that are tailored to their specific preferences. If a client is a new user, they must first complete the registration process before they may log in to the portal. If a person already has an account, they can sign in immediately to the portal. The user must then save their information after filling out the registration form with information like their name, phone number, and city. After the information has been entered and saved in the database, the user can establish the policy by selecting the pay scale and time limit by clicking the Create Policy button. Therefore the plan will be made, but at that point that user can also profit from the services that are covered by the policy, and the pay scale will be adjusted accordingly. The administrator can monitor all the modifications made or updates made by users in the policy portal, including their payment status, profiles, and the number of people who have



signed up so far. As was mentioned, after the policy is created, the customer can pay the instalments for the coverage on a monthly basis. Different policies will be developed in the future based on gender. Prehospitalization, a free health checkup, and other services are available for users to choose from in the policy. As shown in fig. 5, the default services are already selected and are colored blue.

IV. CONCLUSION

In this project, we talked about designing and managing online health policies using a web application that was developed and put into use. It performs well on both desktop and mobile platforms and satisfies all the initial requirements. Anyone running for office who wants the policy can register using their mobile number as a special key and log in using their information. They can access the policy they registered for and fill out the necessary information. After logging in, the admin can access the dashboard and several modules to view the status of numerous users.

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