



“Factors Influencing the Knowledge of Health Insurance among the Employees of Education Department” A Study on Tumkur Dist

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ABSTRACT

This article analyses the determinants of health insurance awareness among the employees in the education sector of Tumkur District. It is thus important to consider health insurance since this will assist the employees to fully understand how to use their benefits and obtain various medical services. The paper looks at the effects that the education, knowledge, and wealth of employees have on understanding and participation in health insurance. Workers with better education standards, high pay levels, and well-established health insurance policies understand health insurance better than those struggling financially and who receive vague information. Suggestions involve using educational models to address certain issues, improving communication practices and taking into account financial situations when developing health insurance. Thus, addressing these factors, the article raises the issue of enhancing health insurance literacy, increasing the level of employees' satisfaction with their plans, and providing more effective results regarding their health. The results of the present work show that educational intervention and enhanced information accessibility are necessary in order to fill the gaps in knowledge and utilise the potential of health insurance.



Introduction

Medical coverage is another important aspect of employee relations in an organisation because it provides insurance for the employees' health and the affordability of essential healthcare services. The knowledge of health insurance in Tumkur District is vital to employees, including teachers in the education sector, since it will help enhance their benefits. However, some factors affect health insurance's understanding and participation among employees. These are the educational levels, information access and financial status. This indicates that employees with higher education levels and stable incomes would understand better and attend to the various aspects of their health insurance coverage. On the one hand, they can easily get access to clear information and financial situations, so their comprehension and participation can be effective. These factors are discussed in this article, and the current level of knowledge of employees in Tumkur District is revealed. Recommendations are made regarding their health insurance literacy to contribute to improving their health status and job satisfaction.

The Importance of Health Insurance Knowledge

It is crucial for employees to comprehend what health insurance is in order to understand the insurance options provided to them and how they can use them wisely. Medical insurance means the contingency against the financial risk of health care costs, which can be complicated in the case of diseases or accidents. Consequently, for the employees, awareness of insurance plan choices guarantees that they come up with a more informed decision on their health insurance, thus ready access to health services and adequate financial protection (Girisha and Venkatesh, 2024). If an employee has proper knowledge of their health plan, he or she is more likely to be an active participant in the plan, comprehend or find out crucial facts about his or her coverage, and take advantage of preventive health services. Such information can assist in managing possible losses linked to urgent healthcare expenses, save money, and improve people's financial situation. In addition, awareness of health insurance coverage increases the chances of early treatment and a healthier workforce, implying fewer sick days from work. Holding adequate knowledge about health insurance becomes imperative for them as the employees in the education sector are among the key contributors to the future of the community in Tumkur District. When the insured population has better health insurance literacy, overall health improves, productivity rises, and satisfaction with jobs follows.

Factors Influencing Health Insurance Knowledge

Educational Level

This research has found that educational level highly determines how a person comprehends health insurance. Higher-educated employees are often in a better position to understand insurance policies and related benefits. Acquisition of education also increases efficiency, and the way in which individuals are capable of assessing details is also improved. Therefore, those with a higher level of education will be more capable of grasping the various aspects of health insurance, such as the policy and coverage terms, as well as claims. Similarly, in the case of Tumkur District, where the surveyed employees are working in the education sector, their educational attainment significantly affects their health insurance literacy (Dawa *et al.*, 2021). In a way, this means that employees with post-secondary education or those with specific training in health care are most likely to understand their health insurance plan. On the other hand, employer-offered health insurance coverage may not be well understood by low-education employees due to a lack of comprehension of the finer details of their coverage, thus leading to low effectiveness in the utilisation of health insurance benefits. It is recommended that educational programs for raising health insurance knowledge should be differentiated according to the type of target group, which in this case is employees.

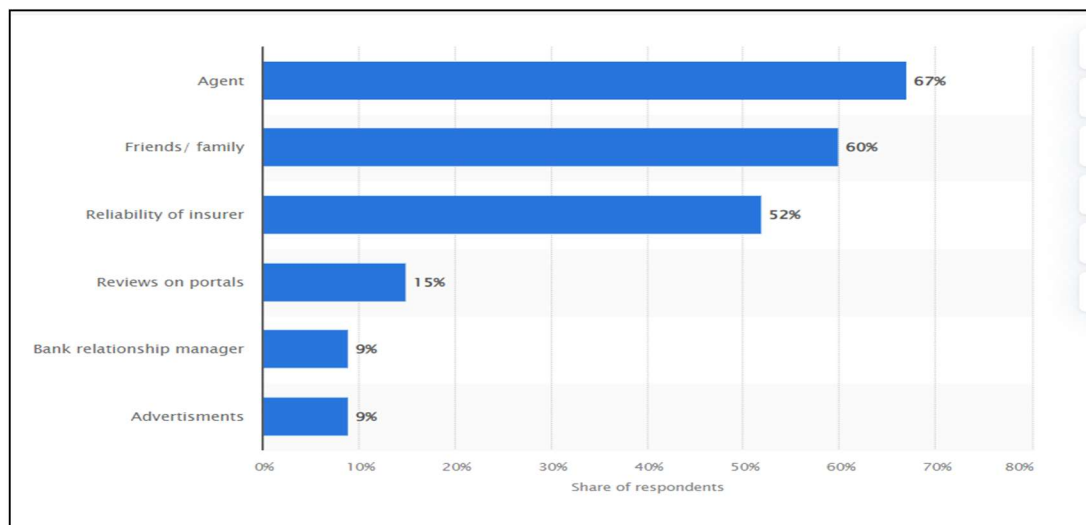


Figure 1. Factors influencing the purchase of health insurance policies in India in 2020

(Source: Statista, 2024)



Access to Information

The ability to obtain accurate and complete information is a key determinant of health insurance knowledge. Employees need up-to-date and accurate information to make proper choices regarding their health insurance needs. How information is passed to the employees concerning the health insurance plans significantly depends on the training programs used, the informational materials produced, and the communication channels employed. In relation to this present study, the extent to which employees in Tumkur District have health insurance knowledge is associated with the level of information provided. If employees do not have clear and concise information that is free from confusion, they will experience a problem in understanding their benefits and coverage. Such a lack of information leads to ambiguity and misunderstandings regarding both the general policy and specific details, and it also contributes to the non-optimal usage of provisions and options available to employees.

In regard to enhancing health insurance literacy, one needs to strengthen the dissemination of easily understandable information to employees. This can be achieved through the following approaches. Updates regarding the health insurance policies and the available benefits should be made in order to keep all the employees informed about the new changes (Gundareddy *et al.*, 2024). Even easier and more concise informative brochures and guides that explain the intricate insurance terms and processes can be helpful in this case. Frequently asked questions and issues discussion during the training sessions provide useful tips and act as knowledge reinforcement. Effective communication is also an important factor that needs to be worked on and improved. Designating specific channels focused on questions and continuous help and support guarantees that the staff members can seek help when necessary. In other words, employees can access clearer and simpler information about their health insurance, which, in turn, enables them to make sound decisions about their benefits.

Financial Security and Income Stability

Financial security and income stability play a significant role in shaping employees' attitudes toward health insurance. The phenomenon of employees being financially secure is likely to result in their investment in health insurance as well as their attention towards insurance. On the other hand, individuals experiencing precarious financial situations might choose to prioritise present financial needs over health risks by having no or limited health insurance and a lack of knowledge and experience with health insurance. The financial status of these employees greatly impacts their attitude towards health insurance in Tumkur District. In general, experts agree that those with steady earnings are in a favourable place to

pay for health insurance premiums and make optimal use of benefits. Consequently, they are more inclined to consider health insurance as one of the necessary expenditures and not as a luxury, which allows them to be more proactive in utilising their insurance plans. On the other hand, employees who are under financial pressure find it very hard to afford the cost of health insurance. They tend to concentrate on addressing daily monetary requirements, and sometimes neglect required health insurance requirements (Reshmi *et al.* 2021). This situation may lead to the clients having a poor perception of the existing health insurance plans and active participation in the policy. Lack of financial stability interferes with the availability and utilisation of health insurance, thus perpetuating health inequalities with regard to health coverage and health status.

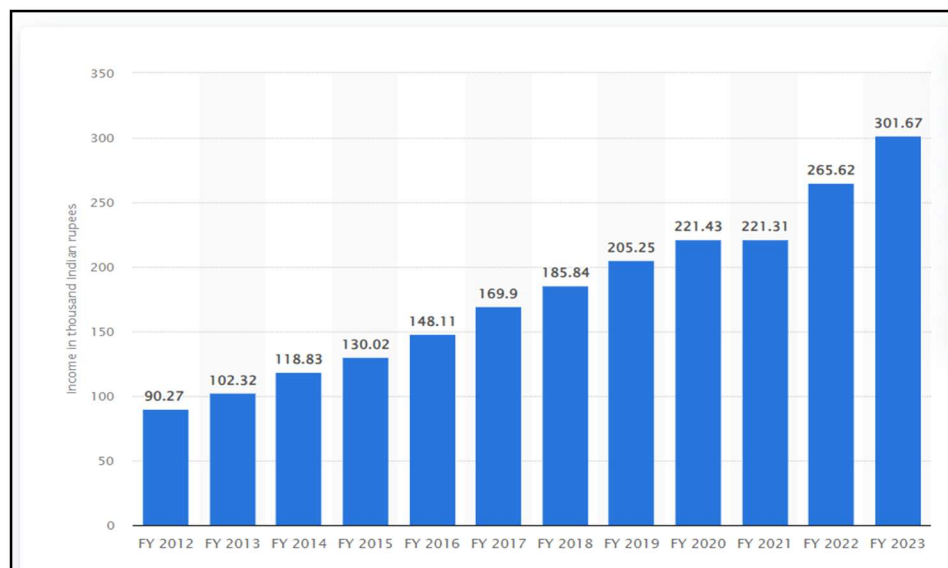


Figure 2: Per capita income across Karnataka in India from financial year 2012 to 2023

(Source: Statista, 2024)

In order to counter these phenomena, it is necessary to take into account employees' financial circumstances while designing health insurance and educational activities. Providing cheaper health insurance plans removes some cost pressures and boosts the uptake of health plans among employees. Moreover, it would be useful to offer the employees access to financial planning tools and guidance as well as to assist them in incorporating health insurance into their financial plans. It is also important to focus on the positive aspects of health coverage in the future.

Current Knowledge Levels Among Employees

General Awareness

General awareness of health insurance among employees in the education department of Tumkur District reveals a mixed understanding of insurance policies and benefits. Self-estimations indicate that while some employees understand their past health insurance coverage well, others have a lot of knowledge gaps. Others are; The coverage limits misunderstanding, the claim process misunderstanding and misunderstanding of the scope of the benefits given. The awareness level differs among the employees, with some of them already having prior exposure to health insurance education or individual experiences, while others may not even possess the most rudimentary knowledge. Such variation in knowledge results in errors in the use of health insurance benefits and also contribute to inequities in health among employees.

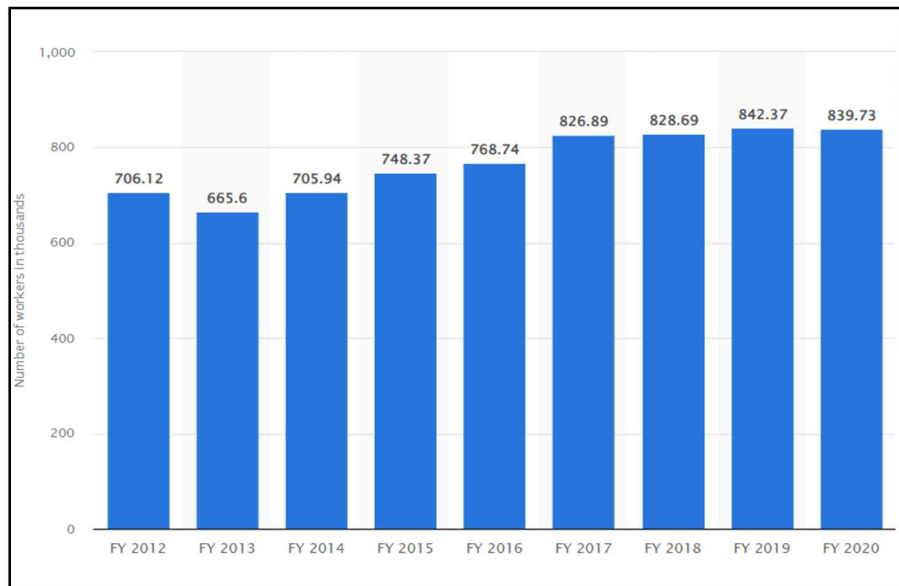


Figure 3: Number of workers across Karnataka in India from financial year 2012 to 2020

(Source: Statista, 2024)

Specific Knowledge Gaps

Common areas where a lack of knowledge is evident among the employees are coverage of benefits, processes of claiming and policy terms. A significant number of employees are bewildered by what their health insurance entails, how to go about filing for claims, or even the fine print concerning the policies being offered to them. These knowledge gaps can lead to the failure to use the benefits as well as higher out-of-pocket costs (Ali, 2022). For instance, such employees may not be aware of the distinction between in-network providers and out-of-network providers. When an employee needs medical attention,

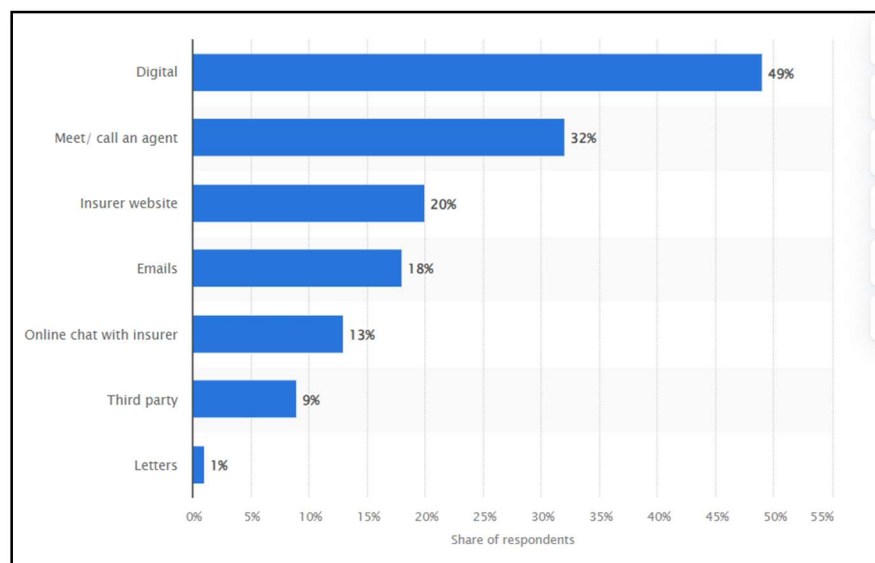


s/he will be surprised by high costs. However, misunderstanding the process of filing claims leads to delays or rejection of benefits, leaving the patient financially strained. It is thus important to fill these specific areas of ignorance to enhance health insurance literacy. Explaining benefits, the procedure of claims, and policy terms to the employees will make them understand their rights and what is good for them concerning healthcare.

Recommendations for Improving Health Insurance Literacy

Educational Programs

It was evident that there are knowledge deficits in health insurance that require educational intervention for the employees. It is important that these programs help foster improved knowledge of health insurance policies, benefits, and processes. As suggested by Pati *et al.* (2021), such a goal can be achieved through the creation of regular workshops, online resources, and training sessions that include interactivity. It is for this reason that educational programs need to be in such a way that the employees are grouped according to their level of knowledge so that the course content is appropriate for their level of understanding. In providing the diverse materials and sessions, knowledge needed at any level is provided to all the employees so that the sessions prove useful to everyone. Such components within these educational programs might prove to be more comprehensible and applied when based on real-life examples and case studies. Quizzes, Role-play, example cases, and discussion groups are also some of the aspects that can foster interaction and lead to retention of knowledge. This approach makes certain that it is not only a matter of making sure that the employees are informed about what is available to them in terms of health coverage but equally important is making certain that the employees are able to relate to this knowledge at working levels (Nayak *et al.* 2023). The ability to offer employees access to online resources facilitates a convenient review of the content whenever necessary.



**Figure 4: Number of workers across Karnataka in India from financial year 2012 to 2020**

(Source: Statista, 2024)

Improved Communication Strategies

Workplace communication is crucial to guarantee that the employees have all the necessary information regarding their health coverage plan. Enhancing communication strategies in the education department can potentially go a long way toward narrowing down knowledge gaps and increasing the employees' awareness of their area of coverage. Among all of them, one is about the necessity of improving information resources – most confusing references and materials should be made clearer. Using items such as simplified brochures, easy-follow guides, and graphical representations of the insurance, people are made to understand the various insurance terminologies and the entire process (Woldekidan, Mohammed and Belachew, 2020). These should be circulated frequently and updated when necessary due to changes in health insurance policies, among others. To be effective, news about changes in health insurance must be issued periodically. Here, regular newsletters, emails, or bulletin board postings can help in updating the employees on new developments, changes in company policies and policies' adjustments, and important deadlines. This way, employees will always have updated information on their health insurance needs, and therefore, these updates must be current.

Policy and Practice Improvements

Other policy and practice enhancements can potentially enhance health insurance literacy as well as workers' overall job satisfaction. The implementation of health insurance education in employee onboarding means that employees receive important information about their benefits once they join the company. This integration can assist employees in getting into their new positions with the understanding of their health insurance benefits as well as how to go about accessing them. It also requires the ability to offer constant help with insurance inquiries and concerns. It is, therefore, important for employers to provide their employees with contacts of knowledgeable people and material that will help them go through the myriads of options within their health covering plans. Such representatives should undergo periodic training to ensure they are fit to offer appropriate direction. It is suggested that policies for health insurance programs should be reviewed and changed based on the employees' demands and preferences. This can mean changing certain policies and practices according to opinions gathered from the employees, focusing on issues raised frequently and making changes to suit current employee needs. When using such recommendations, the education department can enhance the level of understanding of



health insurance among employees, enhance usage of the health insurance benefits, improve satisfaction, and generally provide improved health status.

Case Studies and Comparative Analysis

Insights from Other Regions

The study also explores what has been done in other areas in the development of health insurance literacy programmes to identify effective practices that can be adopted to improve health insurance knowledge among the targeted populace in Tumkur District. Some of the strategic measures that have been taken by different areas that have enhanced health insurance literacy are as follows (Septiani and Erawati, 2022). First of all, the availability and usability of educational programs customised to individual needs have been presented as highly efficient. Many such programs are designed to target the needs and gaps in knowledge of the intended beneficiaries. For example, some areas with high health insurance literacy have adapted their campaign sessions to be more controlled workshops involving live demonstrations on policy compliance, claims and health decisions. The above approach helps provide employees with information they can quickly and easily implement to manage their health insurance needs.

Another important aspect that fits into the model is community engagement. Awareness campaigns are usually implemented with cooperation from local people and other organizations in the affected areas. These programs may reach employees more effectively, especially when implemented and exploited by existing community networks to gain credibility. For instance, the use of community health fairs, local informational seminars, and liaisons with local bureaucrats can be used to enhance the spread of health insurance literacy. They assist in filling gaps because the info offered pertains to aspects one comes across in everyday life and is presented in familiar environments. The application of technology has especially been an added advantage in enhancing the knowledge of health insurance. Online courses, webinars, and various other tools give employees the option to learn at a distance and at a pace they prefer. Those areas that have embraced these technologies have noted improved participation and more recall of the materials passed. The availability of information on health insurance options, benefits and procedures through mobile applications and websites has also enhanced health literacy. These technological solutions may prove very useful in targeting employees who may have little or no opportunity to gain formal education. From the findings of this research, it can be inferred that integrated education and technology, along with the involvement of the community, can be quite useful in

enhancing health insurance understanding among the population. In the case of Tumkur District, such approaches may increase awareness and effective use of health insurance among employees.

Impact of Successful Interventions

Learning from other realistic interventions that have been successful gives insight into how to enhance the understanding of health insurance and gives real guidance and information on how this could be done in Tumkur District. Out of all the programs, one would like to note the introduction of comprehensive health insurance workshops. Such workshops may involve an explanation of insurance policies and a demonstration of their usage, as well as a question-and-answer session with workers. These workshops are effective because they are quite participatory, in that participants can get a better understanding of improvements in their health insurance benefits and how to use the coverage. Print materials have also been significant in as far as contributing positively to the improvement in health insurance literacy. Reports indicate that simple brochures, fact sheets, and guides have successfully been used to fill information gaps that are essential for understanding insurance terminology, features, and processes. The above materials assist in explaining complicated insurance information and ensure such information is understood by the employees.

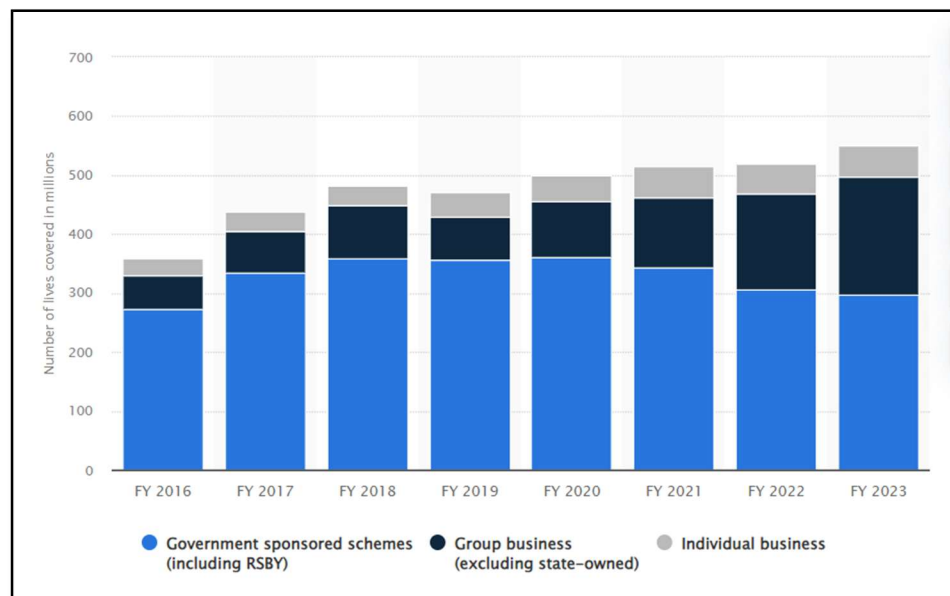


Figure 5: Number of people with health insurance across India from financial year 2016 to 2023, by business type

(Source: Statista, 2024)



Helpline services and one-to-one counselling are other effective intervention strategies that have been implemented (Yellappa *et al.*, 2022). These services allow employees to speak directly with specialists who are capable of addressing particular questions or concerns an employee may have and guide them through health insurance matters. The presence of such support guarantees that employees get the necessary help from administrators and can clear up any questions they may have concerning their insurance. The findings of these interventions demonstrate that educational workshops, along with easy-to-read literature and/or support services, may enhance HI knowledge by adopting a composite strategy. In the case of the Tumkur District, it can be pointed out that utilizing similar approaches can help increase awareness, utilisation, and overall improvement in the health status of employees through health insurance.

Conclusion

The current state of awareness of health insurance for employees in Tumkur District must be increased in order to provide better care and properly utilise their benefits. Since the definition of health insurance depends on the educational level, information access, and financial health of the employee, all these relate to health insurance literacy and influence the attitude of employees towards health insurance plans. A better understanding of health insurance is noted among employees with higher education and financial security than those who experience financial uncertainty or lack proper information.

These issues need to be addressed through awareness campaigns, enhanced means of communication, and policy changes. Applying large-scale educational programmes and improving information sharing can close the gaps in knowledge, while effective communication can inform the employees. Also, with regard to the financial aspect, when coming up with the structure of the health insurance programs, the health insurance providers should pay attention to stability so as to ensure that an increased number of people get covered through affordable cost. Employers in the three targeted areas can design programs that increase Health insurance Literacy, hence its utility to employers; besides satisfying the employees' needs, the health of each employee will be enhanced. Further focusing on these issues will help to equip employees with sufficient knowledge to decide on the choice of health insurance and be beneficial to have a healthy and financially secure staff.



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