

Logbook- *cum*- Portfolio

Elective Module: Assessing Health Insurance literacy Among Undergraduate Medical Students in a Medical College

Name of Block	Block 1
Name of Elective	Assessing Health Insurance Literacy Among Undergraduate Medical Students in a Medical College
Location of hospital lab or research facility	Department of Community Medicine, College Campus DMC&H
Name of internal preceptor(s)	Dr Sarit Sharma
Name of external preceptor if applicable	N/A
Learning objectives of elective	1. To measure the baseline health insurance literacy of undergraduate medical students 2. To Identify knowledge gap regarding deductibles, co-pays, networks and claims 3. To evaluate how year of study impacts insurance understanding 4. To propose curriculum additions to improve financial communication in health care 5. To compile and analyze the data and write a report/abstract based on the collected data
Number of students that can be accommodated in this elective	4
Prerequisites for elective	Good clinical practice, well versed with computer, office operating skills
List of activities of student participation	1. Orientation and briefing on the elective topic, research question, and ethical considerations. 2. Literature review and finalization of variables/operational definitions. 3. Understanding of Sampling/recruitment plan 4. Data collection on health insurance literacy from medical undergraduate students across multiple academic years using a Google Form 5. Data entry, coding, and data cleaning 6. Descriptive analysis (tables/graphs) and appropriate tests of association (as applicable). 7. Interpretation of results with public health relevance and recommendations.

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	8. Report writing and presentation of findings. 9. Manuscript writing
Learning resources	1. National Health Authority (NHA) – Ayushman Bharat PM-JAY Official Portal. URL: https://beneficiary.nha.gov.in/ 2. World Health Organization (WHO) – Health Financing & Universal Health Coverage. URL : [https://www.who.int/health-topics/health-financing] 3. National Health Accounts (NHA) Estimates for India – Ministry of Health & Family Welfare (MoHFW)
Portfolio entries required	• Participant information sheet/consent form. • Data recording sheet • Dataset and codebook • Statistical output (tables/graphs) and brief interpretation notes. • Final report/abstract and presentation slides.
Log book entry required	Data recording sheet to be attached for assessment. Satisfactory completion of posting with a meets expectation '(M)' grade
Assessment	1. Attendance 2. Successful completion of research objectives (Data entry and data recording sheet) and log book entry 3. Assessment of Statistical work sheet 4. Assessment of presentation of research findings
Other comments	

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Health insurance is an indispensable mechanism for universal health coverage and financial risk protection against catastrophic healthcare expenditure. In modern clinical practice, a physician's role extends beyond clinical diagnosis to navigating cost-conscious care, guiding vulnerable patients through healthcare entitlements, and minimizing treatment abandonment caused by financial distress. With the rapid expansion of public health assurance programs like Ayushman Bharat (AB-PMJAY) alongside private health insurance in India, basic health financing literacy has become an essential core competency for future medical graduates.

Health Insurance Literacy (HIL) represents an individual's ability to obtain, comprehend, and operationalize health insurance policies effectively. Despite frequently encountering patients burdened by high out-of-pocket expenses, undergraduate medical students often lack structured educational exposure to health economics, insurance mechanisms, and policy operational terms—such as deductibles, co-pays, empanelled provider networks, and claim settlement processes. Furthermore, it remains poorly understood whether clinical exposure across successive academic years naturally improves insurance literacy or if persistent knowledge deficits remain unaddressed throughout medical training.

Addressing these knowledge deficits is vital to bridge the gap between clinical decision-making and patient financial communication. This elective module provides students with direct exposure to public health research and health economics. Through hands-on survey, data management, statistical evaluation, and scientific reporting, students will actively assess peer literacy levels and generate empirical evidence to inform future medical curriculum additions in health financing.

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Ludhiana