

# Marketing of Health Insurance Policies Using E-Commerce

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**Abstract :** Health Insurance plays a crucial role in humans' life. The main purpose of health insurance that it covers the entire part of risk including our medical expenses. It is supported the concept of the mobile application. In our system customer buys insurance directly from the application therefore distributor's margin is saved. Further, as there is no paperwork, the full system is paperless. The whole process allotted out in an exceedingly virtual world, which reduces the time and price. It is done via the internet so it is effective. In today's world, everyone has their own smartphone so we develop a system that is beneficial for everybody and easy to use.

**IndexTerms - Health Insurance, Mobile Application, Paperless, Cashless, E-Commerce, Expense, etc**

## I. INTRODUCTION

According to statistics, users spend about 86% of the web time on their apps. And it is a small wonder because modern smartphones can solve most of our problems! This is applicable to any or all business areas, and insurance is no exception. Mobile programs are beneficial to every participant within the process: both clients and therefore owners and employees of insurance companies. Therefore, insurance application development may be a very reasonable step. In our article, we're going to explain why the thought of developing and marketing mobile apps development and marketing mobile apps for health insurance could be a cool and profitable one.

## II. RELATED WORK

An insurance policy extends coverage against medical expenses incurred because of accidents, illness, or injury. A private can avail such a policy against monthly or annual premium payments, for a specified tenure.

### 2.1. Traditional System

In a traditional health insurance system, the customer buys insurance from a middle distributor, therefore, the distributor margin applies. Also, there is an oversized amount of paperwork associated with documents within which the records of customers are maintained manually the work is finished on paper which may cause some errors and also takes a long time to placed details manually.

### 2.2 Android based Mobile Application System

In the application-based system, the customer buys insurance directly from the corporate through the mobile application. In Mobile applications, the entire process is carried in a very virtual world. The document-related work is completed by uploading the photos or taking the photographs of documents. So, it is paperless. It reduces time yet as a cost. It is done via the internet so it is effective.

In today's world, everyone has their own smartphone so, it is useful and simple to use. Yet because it gives the network of hospitals within which the customer should take the advantages of the treatment.

## III. PROPOSED SYSTEM

In an exceedingly Proposed system project aims at developing an Android-based mobile application that monitors the expenditures made and works performed by multiple users with simplicity and efficiency. The information from various users are recorded and can be viewed at any point of your time.

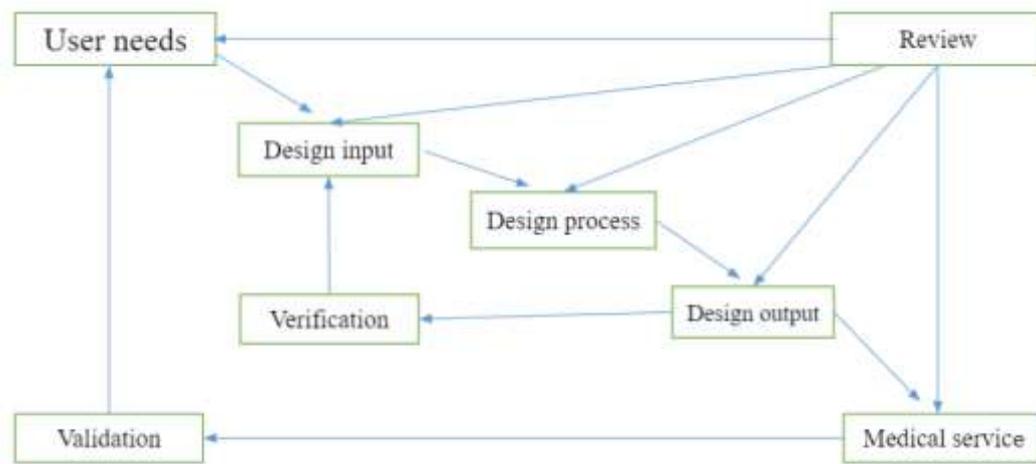


Fig 1.-Waterfall Diagram

The system combines various modules as shown within the water-fall figure. It contains the various modules which are connected to every other. First, we discover user needs. Then design the input as the user needs then the output was ready for the system. After obtaining output verification in serious trouble checking the output is suitable as given input or not. After proper output medical services ready for the user. All these processes are under review. After that validation is finished.

### 3.1 Modules and Outline

The system is divided into some main modules as follows:

- 1) Register- First, the user should fill in personal details like 'Name' & 'Phone no.'
- 2) Login - Within the second step, users should log the account with their ID & Password.

The primary ID & Password are their registered phone no; a user can change login details afterward.

- 3) My Account- During this step, the user is going to be ready to fill altogether the non-public details like DOB, Gender, Occupation, mail, Address, Pin code, Aadhar Card no. Etc.

Also, the user is going to be able to upload scanned copies of (Passport size photo, Aadhar card, Pan Card, Bank passbook, etc.)

- 4) New Policy Information - Within the fourth step, a user can select and buy the policy.
- 5) My Product – During this tab, users can get the detailed information regarding their policy including its name, code, and other details.
- 6) Renew Policy - Notifications associated with the renewal of policy are going to be displayed on this page.
- 7) Claim- Just in case of emergency, user can provide their details using this 'Claim' tab
- 8) Hospital Locator- The user can find the list of nearest hospitals through this section.

### 3.2 Hardware Components used in System

- 1) Smartphone-It was a major component because the application is working on a smartphone.

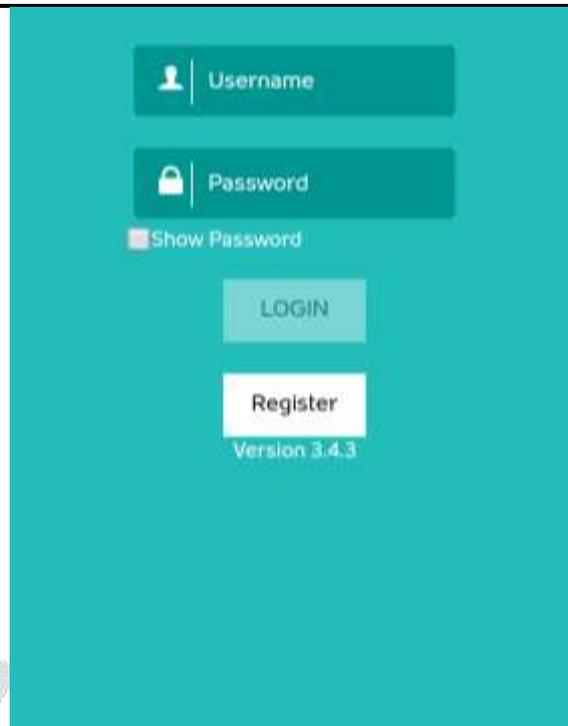


Fig. 2- Login

2)Laptop- It is used for the implementation of the application.

### 3.3 Software Components used in System

- 1) Node js- Node js is an open-source, cross-platform runtime environment that allows the creation of all kinds of server-side tools and applications in JavaScript. The runtime is intended for use outside of a browser context.
- 2)Ionic- Ionic helps to build cross-platform mobile applications with one codebase.
- 3)XAMPP- XAMPP software that creates an environment for developing a PHP, MySQL web application which we'll be connecting with our android application).

## IV. RESULT

The first and therefore the basic problem is that the entire product isn't centralized, so we shall be trying to bring the full product under one roof. The system will remove all the chain of middlemen from these existing insurance industries, thus cutting the overhead cost. The foremost important facility is My Account. My account will keep track of customers all policies.

## V. CONCLUSION

Insurance may be a large investment and you'll most likely purchase multiple policies throughout your lifetime. It is essential that you simply know what each kind of insurance covers and the way it works so you can make the best decision about what to buy. Do not base your decision on just what's cheapest, but examine what it provides.

Take the time to buy around and find the proper insurance for your situation. People often say they can not afford insurance, but the fact is that they cannot afford to not have it. It can save them thousands or more dollars in unplanned expenses when unexpected situations arise. You are doing not want to waste your money on policies that don't meet your needs, but the proper contract can protect you and your family from unforeseen disasters.

## VI. ACKNOWLEDGEMENT

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