

**Customer Relationship Management – A Study Of
Employees State Insurance Corporation
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INTRODUCTION

In the present scenario, the theory of survival of the fittest prevails. The organizations which fulfil the social responsibility along with their other objectives will only survive. The commitment towards the society has become a vital element for the success and growth of any enterprise. An enterprise has many stakeholders, but customers are the major stakeholders who need to be satisfied. Moreover to meet the challenges of cut-throat competition and to maintain and increase the share of the market, it is essential to get the feedback of their customer's satisfaction. Therefore customer satisfaction has become a prime concern of all the enterprises whether manufacturing or service unit. High level of satisfaction of customers results in an emotional bond of the customer with the organization which results in greater loyalty of the customer towards the enterprise.

Customers are among the intangible assets of any organization. They along with them bring their relatives and friends to the same organization. They act as brand ambassador for the concern. Hence high customer loyalty can be achieved by delivering high customer value. The term customer value is subjective, organizations has to think what their customers demand from the organization, how the organization will be able to come up to their expectations. This process however might dissatisfy other stakeholders due to cost involved in maintaining the quality, complaint and suggestion system, surveys, lost customer analysis and so on.

Today no sector can work without putting an effort to develop the customers and to maintain them. Health care sector is no exception to this. Due to competition in this sector too, more and more hospitals are coming up. Patients have become much aware and conscious about their health and facilities which they should get from their hospitals. Doctors are no more considered as reflection of God rather much is demanded from them also as they are paid for it. The two guiding principles-the patient is always right can clash with what is best for a patient. It is not possible to keep patients happy and satisfied all the time. Frustration, anxiety and discomfort are unavoidable in life and in therapy particularly for patients with certain

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personality disorders. It is difficult to make them satisfied. So sometimes good treatment doesn't always felt good. For medical consumers, patient is not always right. In the health care sector also, the concept has replaced from caveat emptor to caveat vendor.

Moreover privatization of health care suggest that patients who act as consumers, demand higher quality care and also threaten to take their business elsewhere if services are not up to mark. Therefore it is important to draw attention to this sensitive issue. There is a need for studying customer relationship management in the health sector too so that patients should get best services at the reasonable prices.

Hospitals today have become a service centre where patient is the ultimate receiver of the services provided by them. A fiduciary relation exists between a patient and a doctor. It is the goodwill of the hospital as regards its services, which attracts a patient to the hospital. Thereby a patient is also considered a customer of the hospital like any other service sector. But in this case he is a customer not by choice but under compulsion due to his sickness and spends money with a heavy heart. As a patient is to deal with everybody working in the hospital like doctors, nurses, class IV employees and administrative staff, therefore interaction with them plays an important role in maintaining them. This sector is also suffering from high competition, therefore it is essential to create the customers and to maintain them like any other sector. Therefore it is important to give weightage to the patient's needs and every effort should be made to satisfy them by providing them efficient services at reasonable prices. Earlier good medical care was the motto of every hospital but now in today's scenario, a patient along with good medical care demands humanitarian approach, smiling face, 24x7 availability, good quality food if provided and above all a healthy and hygienic environment. Moreover patient is not the only customer of the hospital rather their attendants are also part of the system.

Patient's satisfaction from the hospital basically depends upon his own state of mind, his level of expectation. As a customer, he should expect high from a hospital. If he is highly satisfied he will be loyal towards the hospital and he will not be interested to shift to any other hospital. Therefore hospitals have to realize the importance of customer relationship management to improve and build the relations with the patient, their families and the community. The doctor-patient relationship is the base for Contemporary medical ethics. It is

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expected from a doctor to maintain a professional support with patients, uphold patient dignity and respect their privacy.

Medical Consumerism is relatively a new phenomenon. In earlier times, most of the patients wanted doctor to decide the required treatment and they hesitated to ask a question. They used to say “ Do what you think is best” but this does not apply to today’s practice. Today patients do want to know about every aspect of their health care. Informed consent is now mandatory in most of the cases. Patients expect to participate in each and every decision regarding his or her health care.

In most of the hospitals, Customer relationship management is not very popular. Sometimes the patients are not the direct consumers of the service and at times, they do not make the payment bills directly which result in difficulty of maintaining the relation. There are few hospitals in both govt. and private sector, in which some agency make payment to the hospital on the behalf of the patient e.g Employees State Insurance Corporation, insurance companies etc. Patient get cash less treatment and it is felt by the patient as if he is not taken care of properly. So there should be a proper marketing of hospital services. Doctors should make personal relations with the patients. They should not only be competent but caring, not serviceable but hospitable too. But this type of personal involvement is generally absent from these type of hospitals. Hence, there is a need for creating customer oriented atmosphere in such hospitals. Patients should be given clean and hygienic environment, friendly atmosphere and high quality of services in terms of treatment. Therefore now a day’s every hospital is looking for customer centred approach to cut the competition they are facing. They are focusing on customer oriented plans, policies and practices to provide better and quality services to their customers. Employees State Insurance Corporation is also working on the same principle. They are modernising and expanding their hospitals to provide satisfactory services to its patients.

Objectives of the study

The study has the following objectives:

1. To study the need for customer relationship management in the health sector.
2. To study the role of Employees State Insurance Corporation of India.
3. To analyse the efforts made by ESIC as regards e-management.

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Scope of the study

The study accomplishes its objectives by studying the role of Employees State Insurance Corporation of India in providing services to its 5 crore beneficiaries. This is one of the largest medical infrastructure in the country. The corporation has a significant role in the societal development of the country. ESIC has been expanding the scope of its operations over the years to give a vast coverage to its clients and also trying to give them satisfactory services for the welfare of the country. Therefore in the first part of the study, the role of the corporation is discussed specifying its major scheme benefits given to working class for their social security. The second part of the study focuses on the recent initiatives taken by ESIC for the development of new innovative schemes, medical infrastructure, quality manpower and above all digitalisation of beneficiary data and the issue of Biometric identity cards.

Role of Employees State Insurance Corporation

“Efficient service to insured-Persons” is the motto of Employees State Insurance Corporation. This shows that the corporation is working with the mission to provide service to its beneficiaries. The corporation was established in the year 1952 and from the years it is functioning as per the saying of Mahatma Gandhi, “A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider in our business. He is a part of it. We are not doing him a favour by serving him. He is doing a favour by giving us an opportunity to do so.”

Employees state insurance scheme is a social security programme which tries to maintain the productivity level of Indian workforce in the organised sector. ESIC has been very successful in providing health care to the beneficiaries who come from the organized sector working class families who are in the lower wage bracket of the society. ESIC act as a facilitator between employer and employee. This corporation is trying hard to modernize and expand its network of services. ESI scheme is the only scheme that offers such a comprehensive portfolio of medical services and cash benefits though being a government organization. The major social security benefits are medical benefit, old age medical care, sickness benefit, disablement benefit, funeral expenses, vocational rehabilitation, medical bonus and free physical aids. To provide all these benefits to its almost 5 crore clients, the corporation has

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established 783 centres all over India. It has 145 ESI hospitals and 42 annexes, 1388 ESI Dispensaries, 44 ISM Units and almost 2967 beds reserved in other hospital.

This corporation is the only key agency which emerged as a facilitator between employee development and welfare of the country. The corporation in the recent past has taken commendable initiatives to expand and retain its clients. The initiatives taken by the corporation in the recent past are as follows:

1. Setting up of new slogan 'Chinta se mukti'. ESIC is a tonic for a stress free life.
2. Enhancement of Introduction of Rajiv Gandhi Shramik Kalyan Yojna (unemployment allowance scheme).
3. Enhancement of permanent disablement benefit and dependents benefit in order to compensate the beneficiaries against rise in cost of living index.
4. Payment of PDB and DB through electronic clearance system (ECS) for providing smooth and hassle free service to its beneficiaries.
5. Amnesty scheme introduced to reduce litigation.
6. ISO certification for all ESI hospitals.
7. Grading of ESI hospitals through professional agencies.
8. Client satisfaction survey being conducted in house as well as through professional agencies.
9. Utilization of underutilized capacity in ESI hospitals to provide medical services to BPL workers under Rashtriya Swasthya Beema Yojna.
10. Modernisation / up gradation and expansion of all ESI hospitals to bring them at par with best corporate hospitals.
11. Constitution of hospital development committees in all ESI hospitals to execute financial powers.
12. Setting up of medical, paramedical, Dental and Nursing colleges and training centers to improve quality of medical care and to overcome shortage of personnel.
13. Tie up arrangements with 417 hospitals (govt./private) for providing cashless super specialty services not available in ESI hospitals anywhere in the country as per IP's choice.
14. Tie-up arrangement for primary care where 5000 insured persons are there and there is no ESI dispensary within 8 kms.

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15. Tie-up arrangement for secondary and tertiary care.
16. Treatment under AYUSH i.e. Ayurvedic, Yoga, Unani, Siddha and Homeopathy are also available in ESI hospitals and dispensaries.
17. All super speciality treatments such as kidney & liver transplant, heart treatment, Cochlear implant and joint replacement are now covered under ESI scheme.
18. All casual and contract workers under medical and educational institutions are also coverable under ESI Act, 1948.
19. To improve medical services and improvements towards better delivery of services, medical equipments like CT scan / MRI are provided in few ESI hospitals.

ESIC and e-management

Modern era is the era of information technology. It has changed the world completely and made life fast and easy. Today no sector can improve the quality and efficiency of its services without the use of I.T. Employees State Insurance Corporation is providing multifarious facilities to its clients, it is difficult for the corporation to implement them without e-management. To provide timely and efficient service to the patients, there is a need of accurate, timely, understandable and relevant information, where and when it is needed. Therefore to improve quality and prevent medical errors, health care professionals must shift from today's manual record system to trust worthy methods to gather, store and share patient's data electronically. New technologies, networks and organizations are emerging to provide greater electronic connectivity and data exchange across health care institutions and with consumers, patients and families. Customer Relationship Management by its name gives the ability to manage the customer's data for the business. It can do wonders for the Healthcare Industry. I believe it is the time to realize the benefits of IT implementation. It is believed that by 2013 the number of preventable deaths will decrease by 50% due to IT investments. CRM is one of the most useful tools for healthcare institutions, and is one of the largely accepted tool also. Effective CRM practices in a hospital may mean providing services related information to a patient very quickly. Responding to the patient appointment and an admission requests promptly, dealing with patient queries and complaints expeditiously and exercising all kinds of flexibilities in serving patients.

Keeping this object in mind, ESIC has launched 'Project panchdeep' to facilitate its consumers to get hassle free services. The project "Panchdeep" includes the work relating of

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issue of two Identity cards to the Insured Persons (one for Insured Person and one for his family) for availing of Cash and Medical Benefit from any institution of ESIC, anywhere in the country. Cards will be equipped with a magnetic chip storing the medical history of the bearer as well as his family members covered under the ESI scheme. The following benefits will be achieved by the stakeholders after successful completion of the IT Roll Out Plan:

- Higher quality services under ESI Scheme to Insured Persons.
- Family can be treated separately at different locations.
- Insured Persons can migrate without disruption of service.
- All medical records of Insured Persons available for better diagnosis.
- Online payment contribution by employers.
- Online registration of new employers and employees.
- Defaulting employers identified on regular basis.
- Control on distribution of medicines.
- Improved service delivery and interface through portals of ESIC website to beneficiaries.
- Research work and trend analysis.
- Direct connectivity with all the employers.
- Since all the information is available on 24X365 basis, the information about contribution and entitlement would be accessible on real time basis and no certificate would be required either by Insured Person or by employer.
- Better delivery of services at ESI Branch Offices, Regional Offices, Dispensaries and Hospitals.
- Services anywhere at any ESI institution
- Online registration of Employers and Insured Persons, payments of contributions, various status information., etc., for users.

ESIC is implementing this plan named “Project Panchdeep” for which work has been given to M/s WIPRO under BOOT (Build, Own, Operate and Transfer) model. ESIC not required to invest on hardware / software / networking / data centre / systems training, etc. Vendor to invest, establish, and run for an agreed period. The project covers the following five modules.

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1	Dhanvantri	All services related to the hospital and dispensary
2.	Milap	All services related to provision of networking, bandwidth, IP Telephony and video conferencing
3.	Pragati	All Services related to ERP modules
4.	Pashan	All Services related hardware for data center, disaster recovery, desktops/PCs/laptops and middleware
5.	Pehchan	All services related to issues pertaining to identification, authentication and verification

The project pehchan is one of the five components of the project Panchdeep. Two identity cards are issued with a magnetic chip storing the medical history of the bearer as well as his family members covered under the ESI scheme. These magnetic strip equipped smart cards are named as “pehchaan” and will replace the existing paper-based identity cards.

It will entitle the insured person as well as his family members to step into any ESI dispensary, accredited hospitals or branch office of the ESIC across the country. . This will enable the family members also to avail medical benefits if the insured person is not available. Their entitlement would be available on the computer on real time basis and they will not have to shuttle for entitlement certificate. The card will have the photograph of all the family members together and their biometric details will be stored in the computer. It is important to take adequate measures to prevent the card from being forged. The Employee State Insurance Corporation will soon come out with smart cards for providing medical and other benefits to employees at national level under the ESI Scheme. ESI Corporation intends to start use of smart cards for providing medical and other benefits for its beneficiaries under current and contemplated benefits of ESI Scheme or government scheme. Presently, the ESI scheme covers over 1.3 crore families and the total number of beneficiaries under the scheme are about 5 crore. It has extended its purview to shops, restaurants, cinemas including preview theatre, road motor transport undertakings and newspaper establishment, medical and educational institutions employing 20 or more persons. The scheme has been implemented across India except, Sikkim, Nagaland, Manipur, Tripura, Arunachal Pradesh and Mizoram.

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Conclusion

Employees state insurance scheme is the only scheme that provides such a comprehensive portfolio of medical services and cash benefits which cannot be matched with any other organization in the country. The workers are free from the worries of medical bills as they are taken care of by the corporation. But to keep ESIC as value based employee care in the country for the years to come, it is essential that they should provide satisfactory services from all its centres. The corporation is using its resources to serve its customers in a best possible way. It is providing green field hospitals to its customers, well qualified doctors, nurses and other para medical staff, so that they should not go to private hospitals just on account of lack of facilities in these hospitals. Moreover the pace of digitalization process will be a categorical move in this direction. This is one of the largest e-governance projects undertaken in the country. Hence when the customers will get all the facilities under one roof, it is not possible for them to shift from these hospitals to any other hospital.

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