Online Medical History Repository System and Medical Insurance Cover

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Abstract- In India, the new generation is now a days understanding the need and importance of insurance of their assets, family-health, children's future plans, etc.

To give their family and himself/herself a secured cover of financial help in crisis, We plan to get insured for future. In mostly cases the insurance service provider's team will go through from various documentation analysis and processing phases to keep the company at a safe side from frauds and scams. In terms of "medical insurance policies" for a person required a thoroughly analyzed documents procedure, for providing that particular person a "medical insurance policy cover".

I. INTRODUCTION

B ackground:
As we all know very well that Person's medical insurance or family's medical insurance cover is a very needful thing that will play a major role at the time of crisis when there is a need of financial help to come up from the situation.

The "medical cover insurance policies" required to be thoroughly analyzed procedure of person's past medical history so based on that the team can conclude the person's health issues and possibilities of future health causes.

This procedure will provide a helpful deliverables for the best suitable policy plan to the person who needs an insurance cover..

II. DESCRIPTION

As we can find there is a paper already published, titled as "*Medical information registration and retrieval apparatus and method regular*", which stores a particular person's medical history in their respective registered account, on-Air cloud database.

So it's become a very easy task for physicians to track and go through with a particular person's medical history in emergency conditions to handle the situation on basis of previous treatments and medical practices.
As the above discussed system will be useful for physicians to study and analyze the patient's medical reports till the date. So if the medical condition of patient is at severe stage, in that case the physicians can cure him.

III. FIELD OF INVENTION

What we suggest based on this existing invention above discussed is that we can use the above system in insurance field.

So that, in some kind of policies where a person's health plays a major role to pass the policy acceptance procedure to next level. The insurance provider team can be able to access a centralized data repository system to study a particular person's medical history, instead of manually collecting each and every possible medical records of the person by interacting with him/her as many times as required to satisfy the study and analyzing procedure.

What we are suggesting is that N*ational Insurance Authorities* should provide a platform to the medical practitioners throughout the country so that they are able to access the centralized system as authorized personnel to create and feed information about person's medical history as and when he/she is consulted with the physicians about his/her health problems.

So that the centralized repository system will maintained by each medical practitioners who is authorized with the system and insurance & medical authorities. So in case of any fraud of data updating will track the physician at any moment.
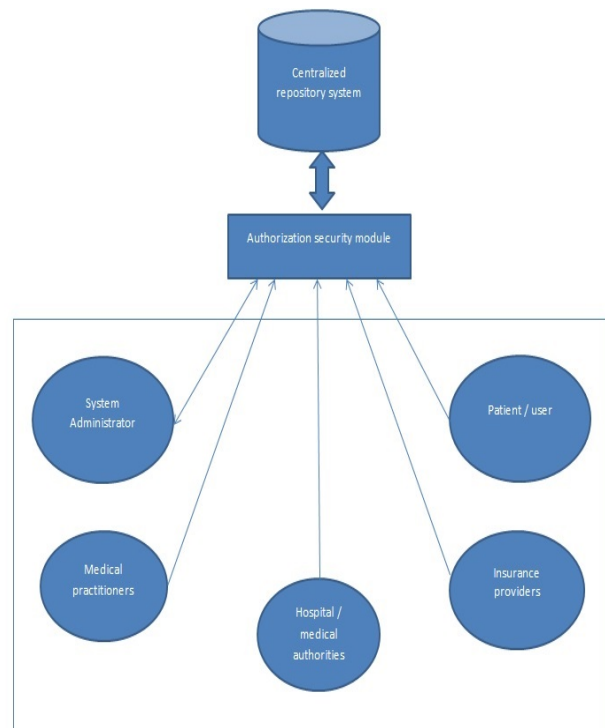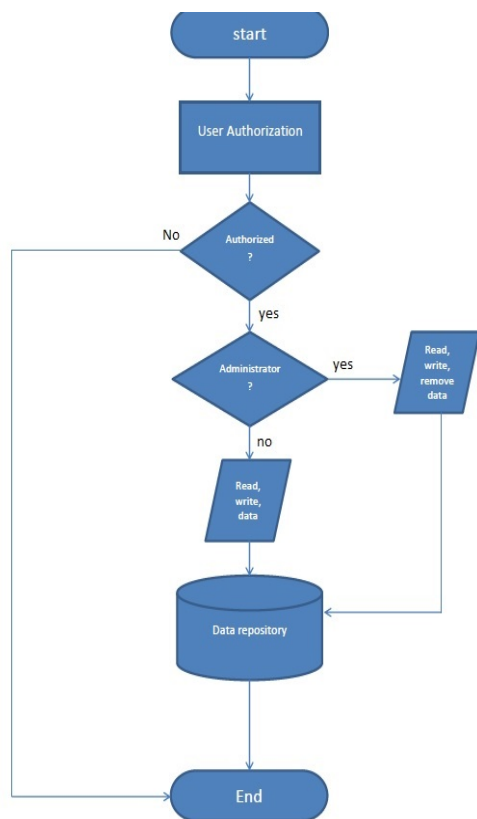
IV. IMAGES

image1

Image2

Image explanation

Image1: in this image a centralized repository system database module is there which can be accessed by any authorized user after passing to the security authentication test.

Users can be administrator, patient/ user, insurance provider, hospital/ medical/ insurance authorities, medical practitioners, etc.

Such users can access the system for monitoring and maintaining the system's data.

Image2: In this image a simple flowchart is there which shows a simple access flow of the system. User has to pass the security check to the system. After successfully authentication the administrator have all access rights on data but rest of the users will given access rights according to their role in the system so that data access protection can be maintained.

V. SUMMARY

After studied the existing systems, we feel that the insurance policy sector should also be connected with online medical history repository system. So that it would be easy for insurance provider' agencies to study the medical history of a particular person by accessing it from the centralized system.

the centralized system will be helpful for insurance providers to thoroughly study of the medical history of the person and come to the conclusion whether it will be beneficial for the organization to provide medical cover to the applicant.

For the medical practitioners it will provide a complete health causes and treatment to that particular cause to cure it. Physicians can study the treatments given to the patient. And which were suitable to the patient body. Based on that the practitioners can be able to come to the final conclusion for the next treatment to be provided that can be cure the health condition of the patient.

Also for user itself the repository will play a major role to track the medical care and cures he provided as his/ her growing. So that the patient also updated about his/her health causes and future possibilities of health problems , if any.

VI. CONCLUSION

Today's growing Insurance service providers and awareness in the new generation for various aspects of human life that can be covered with getting insurance policies, so even in the situation of any crisis there is one hope that policy holder's family can be able to survive as per the financial help provided by the policy.

And also to discover a fast and reliable procedure that will help to fast the process of providing insurance cover to the applicant with a secured and safe way so that none of the applicant and policy provider will become a victim of fraud and scams. The Information Technology can be implemented to establish a system that will be centralized and will be operated under Government security and supervision.

REFERENCES

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