

International Journal of Advance Research in Computer Science and Management Studies

Research Article / Survey Paper / Case Study

Available online at: www.ijarcsms.com

A Study on Perception of Consumers of Pune City on Corona Kavach Health Insurance Scheme

Kapil Kapdiya¹

Assistant Professor,

International Institute of Management Studies,
Pune, India.

Dr. Tripti Sahu²

Professor,

International Institute of Management Studies,
Pune, India.

Dr. Lokesh Arora³

Director,

International Institute of Management Studies,
Pune, India.

Abstract:

Background: -

The Health Insurance Sector plays an important role in India to protect the life of an individual or family from the risk of health, it covers the financial loss of an individual due to medical treatment. Recently due to the Covid-19 pandemic health insurance sector in India has launched the "Corona Kavach Policy" on July 10, 2020.

Objectives: -

This research paper studies the perception of consumers of Pune city on the Corona Kavach health insurance scheme. This paper will also explore the awareness and benefits of the scheme by the people of Pune city.

Methods: -

Primary data will be collected from a structured questionnaire and circulated among 100 respondents of Pune city. A simple random sampling technique will be used for the collection of data. Descriptive Statistics, Cronbach Alpha statistical tools will be used for the study from Microsoft Excel.

Findings and Conclusion: -

Mostly people are buying this policy in order to protect their life from the risk of the Covid-19 Pandemic. This policy was introduced in the market with low premium & due to the low cost of the premium even economically backward people can afford it.

Keywords: Corona Kavach Scheme, Covid-19, Health Insurance, Pune.

I. INTRODUCTION

Insurance : -

The contract between the two parties in which one party covers the risk of another party for some consideration called premium, and agrees to compensate the first party on occurrence of uncertain event with them, this contract is treated as Insurance (Dutta, M.M, 2020). The contribution of the health insurance is about 29% from the premium amongst all other insurances of general insurance (Dutta, M.M, 2020).

Health insurance: -

First health insurance policy was the Mediclaim Policy in India. In India, health insurance only remittance for inpatient hospitalization (hospitalized at least for 24 hours) for their treatment in India only. Remittance will not be done for outpatient services in health insurance policies in India (Dutta, M.M, 2020). The Government of India liberalized the insurance sector and allowed several private organizations in the insurance industry in 2000 (Dutta, M.M, 2020).

Government also encourages individuals to subscribe for health insurance by offering income tax deduction (Cleartax.in, 2021). In case, if insured (the policyholder) hospitalized due to illness or met with an accident then, the insurance company indemnifies the medical expenses to the insured, and this agreement was made between the policyholder and insurance company in health insurance (Cleartax.in, 2021). Some major players in insurance companies join hands with reputed hospitals to deliver the cashless services to the policyholder. In some cases, if insurance companies have no collaboration with the hospitals, then the insurance company reimburse the medical expenses to the policyholder (Cleartax.in, 2021).

Importance of health insurance :-

If we check the medical expenses, they are so expensive especially in private hospitals, so with regard to this, health insurance is vital for individuals and for their families too (Cleartax.in, 2021). Hospitalization can impact your finances rapidly and also very difficult for the person who is in bed and manages finances for their medical expenses. With subscribing to the health insurance policy, these issues can be averted in case of medical emergencies by only paying health insurance premium (Cleartax.in, 2021).

‘Corona Kavach’ :-

A super top-up or top-up policies of health insurance proposes indemnifications to various diseases including Covid-19. Policy titled ‘Corona Kavach’ specially designed to provide compensation for the treatment of the Covid-19 disease (Dubey, N., 2020). Several insurance companies have started this policy after the directions have been issued from Insurance Regulatory and Development Authority of India's (IRDAI). Hospitalization medical expenses which are related for the treatment of coronavirus, ‘Corona Kavach’ insurance policy coverage upto Rs. 5 Lakh to an individual and their families too (Dubey, N., 2020).

Need of the study: -

COVID-19 pandemic affects an entire world including India. The Government of India along with all State and Local Governments were working hand-on-hand to fight the COVID-19 pandemic in the country. To support financial wellbings to the consumers of India from COVID-19, Government of India launches “Corona Kavach Health Insurance Scheme.” This study is required to understand the perception, and awareness of “Corona Kavach Health Insurance Scheme.” among the consumers of Pune, and to deliver the benefits of the scheme amongst them, so that people can acquire this scheme and can take the advantages of the scheme.

II. LITERATURE REVIEW

Madhukumar, S., Sudeepa, D., & Gaikwad, V. (2012), the basic objective of this study is to analyze the awareness regarding health insurance in Bangalore rural population, to determine the consumers’ willingness to join & pay for health insurance for family & self and to understand the barriers which obstruct the subscription of health insurance. The study found that, for the low-income group people, health insurance is not a priority; the awareness regarding health insurance is very low in rural areas. The study also says that around 31% of the families are willing to pay the premium of Rs. 500/- per annum. It has found that the main reason for not subscribing to a health insurance policy is the uncertainty of income or low income of individuals.

Mall, S. (2018), the study also focuses on examining the relationship between insurance & economic growth & development in India, by considering the state-level data & contributing to the existing literature. The results of this research

paper show that insurance policies should improve the insurance penetration in different states of India, an insurance premium depends on the income of the individual.

Njegomir, V., & Rihter, J. D. (2017), this study concentrates on understanding the role & importance of insurance in supply chain management and to understand the business continuity through risk management. The business also has some risks of threat; uncertainty insurance helps to mitigate all the losses of the business. The study depicts that insurance helps to maintain all the profits of business if any uncertain situation occurs. The study also demonstrates that in developed countries insurance has the most importance, insurance for supply chain management helps to achieve business continuity through risk management.

Babuna, P., Yang, X., Gylilbag, A., Awudi, D. A., Ngmenbelle, D., & Bian, D. (2020), the foremost purpose of the study is to understand the impact of COVID-19 on the insurance industry and to measure the overall impact of COVID-19 pandemic on the insurance industry. COVID-19 is assumed to be global pandemic proportions. Study reveals that insurance companies were badly affected due to this pandemic, apart from this industry many other sectors were also affected such as Travel, Restaurant, Food, Transportation, as a result, the premium was decreased for the industry & profitability has decreased.

Ghosh, A., & Mukherjee, A. (2020), the aim of this paper is to understand the Property-Liability Insurance Sector Pre COVID-19 in India, to know the impact of COVID-19 on the Property-Liability Insurance Sector in India, and to analyze the policies & steps taken by the Government & regulatory authorities regarding insurance sector. The study found that, due to the pandemic, non-payment of renewal of new insurance in April-May 2020 had a major impact on PLI, but the situation has improved in June 2020 except marine, aviation & miscellaneous segments. The study also depicts that many improvements have taken place after the implementation of COVID-19, such as the Corona Kavach Policy has introduced, Mandatory health insurance coverage to workers and policyholders allowed to pay the health insurance premium in installments to the insurance company.

Prinja, S., Bahuguna, P., Gupta, I., Chowdhury, S., & Trivedi, M. (2019), this study was conducted to understand the role & importance of insurance for the development of the country and to know the importance of insurance to minimize the financial risk protection in India. Study shows that health insurance in its present form does not seem to provide required improvement in the insurance sector, it protects the financial well being of an individual. This study finds that in terms of no relationship between enrollment in publicly financial health insurance schemes & utilization of care or financial risk protection.

Banthin, J., Blumberg, L. J., Simpson, M., Buettgens, M., & Wang, R. (2020), this study focuses on to know the impact of COVID-19 on the insurance sector and to analyze the performance of the Health Insurance sector post-COVID-19 pandemic. The study reveals that the economic recession caused due to the COVID-19 pandemic highly affects the insurance sector. This research study also found that 2.9 million people will become uninsured because of the COVID-19. However, the earlier study declares that 5.1 million people could become uninsured because of the COVID-19 recession.

Garge, D., Tare, S., & Das, S. (2020), the basic aim of this study is to understand awareness about health insurance in India and to measure the satisfaction level of investors on the health insurance providers. Based on data collection, it has been observed in the study that in our society, there is a need to create an awareness regarding health insurance and it must be a regular habit. From this research paper, it has been observed that 79.4% of consumers are satisfied with the current service provider of health insurance. It has found that 46.4% of the respondents are aware of health insurance through their employer only.

Okaro, A. O., Ohagwu, C. C., & Njoku, J. (2010), this study concentrates to understand the awareness & perception of the existing scheme of the National Health Insurance Scheme (NHIS) among radiographers in southeast Nigeria. The study also focuses to study the knowledge and attitude towards the scheme among radiographers in southeast Nigeria. Through this research paper, it has been found that 100% of respondents are aware of the NHIS. Seminars in several hospitals were the main

source of awareness for the scheme, hence more seminars should be conducted in order to create more awareness. The study also depicts that; radiographers have positive attitudes towards NHIS.

Mathivanan, R., & Devi, D. S. (2013) this study was conducted to analyze the socio-economic status of health insurance policy customers in the study area. To know the perception of policyholders about health insurance & its utilization. The study found that the most important resource of India is health insurance, and it always comes with health problems. In order to overcome health issues, the health insurance sector plays an important role. The study also mentions that demographic variables like income, education, gender, age, marital status, and risk awareness found to be very significant in order to purchase health insurance.

Alharbi, M. F., & Qassim, K. S. A. (2017), this study was conducted to examine the customer satisfaction with Cooperative Health Insurance coverage in the Saudi Arabia region and to understand the positive & significant relationship between service characteristics (availability, accessibility, acceptability & quality customer satisfaction). Based on prior empirical findings the study has proposed that customer knowledge is an antecedent factor for customers with the Cooperative Health Insurance Program. The study also mentions that people have adequate knowledge about health insurance & its characteristics. To achieve the goals of the health care sector Saudi Arabia has started implementing CHI in 1999.

Dutta. M. M (2020), this study has focused to review the health insurance scenario in India and to study the performance of health insurance to understand the profit & loss by the application of regression analysis. Study demonstrates that the COVID-19 pandemic is a challenge for the health insurance industry, but on the other extreme, it is also an opportunity to fetch new customers. The study also reveals that the profit of health insurance is dependent on the premium earned by the companies, higher the premium-higher the profit.

III. RESEARCH METHODOLOGY

Research Design: - Descriptive research design will be used for the study.

Sample size: - Primary data through a structured questionnaire from 91 respondents of Pune city have collected.

Sampling Technique: - Simple Random Sampling technique will be used for the study.

Data Collection: -

- **Primary data:** - A structured questionnaire will be prepared and circulated among the investors of Pune city.
- **Secondary data:** - Contents from several research papers and online content will be gathered and used for the study.

Statistical tools: - Descriptive Statistics and Cronbach Alpha have been used for the study and Microsoft Excel 2019 will be used for the purpose of data analysis in the study.

Objectives of the study: -

- To inspect an awareness of Corona Kavach Health Insurance Scheme amongst consumers of Pune city.
- To examine the perception of Corona Kavach Health Insurance Scheme amongst consumers of Pune city.
- To know the benefits of the Corona Kavach Health Insurance Scheme from the point of view of consumers of Pune city.
- To understand the need and importance of the Corona Kavach Health Insurance Scheme for the consumers of Pune during the pandemic of Covid 19.

IV. RESULTS AND DISCUSSIONS

Descriptive Analysis: -

Table 1: - Descriptive Statistics as per Demographic Profile

	Age of the Respondents	Gender	Marital Status	Qualification of the Respondents	Occupation of the Respondents	Annual Income
<i>Mean</i>	1.89010989	1.494505495	1.571428571	1.67032967	1.945054945	2.318681319
<i>Standard Error</i>	0.122499956	0.052701445	0.054454464	0.075033481	0.129205932	0.11470525
<i>Median</i>	1	1	2	2	1	2
<i>Mode</i>	1	1	2	1	1	2
<i>Standard Deviation</i>	1.168575101	0.502739747	0.519462482	0.715773786	1.232546031	1.09421835
<i>Sample Variance</i>	1.365567766	0.252747253	0.26984127	0.512332112	1.519169719	1.197313797
<i>Kurtosis</i>	0.471814099	-2.04494382	-1.452470744	0.048694268	-1.033213622	-0.211565017
<i>Skewness</i>	1.200586387	0.022349446	-0.049621683	0.770276475	0.761769986	0.581282038
<i>Range</i>	4	1	2	3	4	4
<i>Minimum</i>	1	1	1	1	1	1
<i>Maximum</i>	5	2	3	4	5	5
<i>Sum</i>	172	136	143	152	177	211
<i>Count</i>	91	91	91	91	91	91

For the research study a total of 91 responses were recorded. Out of 91 respondents, 46 respondents (50.54%) were male and 45 respondents (49.45%) were female. 48 respondents (52.75 %) were in the age group of 18-29 years, 20 respondents (21.98 %) were in the age group of 30-39 years, 12 respondents (13.18 %) were in the age group of 40-49 years, 7 respondents (7.69 %) were in the age group of 50-59 years, and 4 respondents (4.40 %) were in the age group of above 60 years. Although, the level of education of the respondents were also recorded and it was found that, 42 respondents (46.15%) were from Post-Graduate, 38 respondents (41.75%) were belonging to from Under-graduate, 10 respondents (10.98%) were from HSC, and 1 respondent (1.098%) were from SSC. The marital status of the respondents has also been checked and around 40 respondents (43.95 %) out of 91 were married, 50 respondents (54.94 %) out of 91 were female and 1 respondent has not mentioned their marital status. As far as occupation as concern, the study found that 55 respondents (60.43 %) were private employees, 4 respondents (4.40 %) were government employees, 18 respondents (19.78 %) were in business and profession, 14 respondents (15.38 %) were student, 1 respondent (1.09 %) were housewife, and 1 respondent (1.09 %) were retired person. The income of the respondents was also recorded for the study, an income of around 24 respondents (26.37 %) was below 2 lacs rupees, an income of around 30 respondents (32.96 %) was between 2 to 5 lacs rupees, an income of around 25 respondents (27.47 %) was between 5 to 10 lacs rupees, an income of around 8 respondents (8.79 %) was between 10 to 15 lacs rupees, and an income of around 4 respondents (4.40 %) was above 15 lacs rupees.

Cronbach Alpha: -

Table 2: - Calculation of Cronbach Alpha

<i>Cronbach Alpha</i>	
<i>Cronbach Alpha</i>	0.915519

Table 2 of the study focuses on checking the reliability of the questionnaires hence researchers use Cronbach Alpha as a statistical tool to know the reliability of the questionnaire. Table 2 reveals that Cronbach Alpha for the questionnaire was 0.915519. Here, the reliability of the questionnaire is considered as a very good level of reliability and it is acceptable.

V. FINDINGS AND SUGGESTIONS**Findings:**

A study found following findings, which are:-

- The study found that 72.53% of respondents were aware of the Corona Kavach Health Insurance Scheme.
- Around 41.76% of the respondents agree that Corona Kavach Health Insurance Scheme is beneficial for the consumers of Pune city, whereas 30.77% of respondents strongly agreed with the same. Around 25.27% of respondents were neutral to the statement, and 2.20% of respondents disagreed with the statement.
- The study also depicts that 54.95% of respondents are agreeing that Corona Kavach Health Insurance Scheme helps to protect from the Medical Expenses of COVID-19 disease, & 14.29% of respondents strongly agreed with the same. Whereas 28.57% of respondents are neutral & the rest 2.20% of respondents disagree with the statement.
- The study also demonstrates that only 23.08% of respondents have acquired the Corona Kavach Health Insurance Scheme, and 76.92% of respondents have not acquired Corona Kavach Policy in the Pune region.
- The study also found that 42.86% of respondents agreed with the statement that Corona Kavach Health Insurance Scheme providers deliver wonderful services to their clients, whereas around 12.09% of respondents strongly agreed with the statement. The study also shows, 40.66% of respondents assume neutral, and 2.20% of respondents have disagreed with the above statement.
- Around 51.65% of respondents believe that Corona Kavach Health Insurance Scheme is important for the consumers of the Pune region, whereas 23.08% of the respondents were strongly agreed with it, and approximately 24.18% of the respondents are neutral about it, and below 1% of the respondent were disagreed to the above statement.
- The study also depicts that the majority of the respondents i.e. 59.34% were agreed that schemes like Corona Kavach Health Insurance Schemes were needed in India, whereas around 21.98% of respondents strongly agreed about the same. And approximately 16.48% of respondents are neutral, and below 2% of the respondents disagreed with it.
- The study also demonstrates that 49.45% of respondents agreed that the premium of Corona Kavach Health Insurance Schemes is very low, around 6.59% of respondents strongly agreed, 38.46% of respondents feel neutral on it, and below 5% of respondents disagreed about it.
- Approximately 57.14% of respondents believe that Corona Kavach Health Insurance Scheme has many benefits such as it provides financial well beings, easy reimbursement policy, cashless facility over network hospitals, and it also covers the entire expenses of COVID-19.

Suggestions:

A study shows the following suggestions, which are:-

- From this research paper, it has been observed that the majority of people around 72.53% were aware of Corona Kavach Health Insurance Scheme, but only 23.08% of respondents have acquired this scheme, so the Central Government of India, State Governments of all states in India, and Health Insurance Companies should focus more on advertising and marketing for the benefits of these kinds of schemes for the consumer in India.
- The study also suggests that more people should acquire Corona Kavach Health Insurance Scheme to take incredible benefits of the scheme as compared to its cheap premium. Covid pandemic is very uncertain, hence every consumer of India should acquire this scheme for themselves and their family members too.

- The study also recommends to the consumer that they should encourage others to acquire this scheme, as it would help others as well to protect from the medical expenses, and provide financial wellbeing to an individual for COVID-19 treatment.

VI. CONCLUSION

This study was conducted to understand the awareness, perception, benefits, need, and importance of the Corona Kavach Health Insurance Scheme amongst consumers of Pune city in the state of Maharashtra. For the study, data have been collected from 91 respondents of the Pune region, and a simple random sampling technique was followed to collect the primary data. A structured questionnaire was prepared and circulated amongst the consumers of Pune city to gather their responses. Descriptive statistics on the demographic profile were used for the study and to check the reliability of the questionnaire Cronbach Alpha was used. The result from Cronbach Alpha demonstrates as 0.915519, which shows a very good level of reliability.

The study found that the majority of the people were aware of the Corona Kavach Health Insurance Scheme, but a low number of respondents have acquired this scheme in Pune. This study also suggests that the Central Government of India, State Governments of all states in India, and Health Insurance Companies should focus more on advertising and marketing for the benefits of these kinds of schemes for the consumers in India so that maximum people could acquire this scheme. The study also found that the majority of the respondents believed that Corona Kavach Health Insurance Scheme is essential for the consumer of Pune region and there is the need for Corona Kavach Health Insurance Scheme.

References

1. Ahlin, T., Nichter, M., & Pillai, G. (2016). Health insurance in India: what do we know and why is ethnographic research needed. *Anthropology & medicine*, 23(1), 102-124.
2. Alharbi, M. F., & Qassim, K. S. A. (2017). An empirical analysis of customer satisfaction with cooperative health insurance in Saudi Arabia: The role of customer knowledge, service characteristics, and national culture. *International Journal of Health Science and Research*, 7(11), 234-246.
3. Babuna, P., Yang, X., Gyllbag, A., Awudi, D. A., Ngmenbelle, D., & Bian, D. (2020). The impact of Covid-19 on the insurance industry. *International journal of environmental research and public health*, 17(16), 5766.
4. Banthin, J., Blumberg, L. J., Simpson, M., Buettgens, M., & Wang, R. (2020). Changes in health insurance coverage due to the COVID-19 recession: preliminary estimates using microsimulation. Washington, DC: Urban Institute.
5. Dubey, N. (2020, September 04), Should you buy Corona Kavach policy or a top up or super top up plan for your existing health insurance?, *The Economic Times Wealth*, Retrieved from <https://economictimes.indiatimes.com/wealth/insure/health-insurance/should-you-buy-corona-kavach-policy-or-a-top-up-or-super-top-up-plan-for-your-existing-health-insurance/articleshow/77926232.cms?from=mdr>, Retrieved on 24-3-21
6. Dutta, M. M. (2020). Health insurance sector in India: an analysis of its performance. *Vilakshan-XIMB Journal of Management*.
7. Garge, D., Tare, S., & Das, S. (2020). A study on consumer's understanding of health insurance benefits. *Journal of Dental Research and Review*, 7(5), 62.
8. Ghosh, A., & Mukherjee, A. (2020). COVID-19 and Property-Liability Insurance in India: Impact and Prospect.
9. Ireland, D. (2020). Impact of COVID-19 on the Insurance Sector. Belfast, dostupno na: <https://www2.deloitte.com/global/en/pages/about-deloitte/articles/covid-19/understanding-covid-19-s-impact-on-the-insurance-sector-.html>, 15(5), 2020.
10. Lim, M. K., Yang, H., Zhang, T., Feng, W., & Zhou, Z. (2004). Public perceptions of private health care in socialist China. *Health affairs*, 23(6), 222-234.
11. Long, S. K., & Dimmock, T. H. (2015). Consumer Satisfaction with Health Insurance Coverage in Massachusetts. *AMA journal of ethics*, 17(7), 656-664.
12. Madhukumar, S., Sudeepa, D., & Gaikwad, V. (2012). Awareness and perception regarding health insurance in Bangalore rural population. *International Journal of Medicine and Public Health*, 2(2).
13. Mall, S. (2018). Contribution of Insurance on Economic Growth in India: An Econometric Approach. *Journal of Applied Business & Economics*, 20(1).
14. Njegomir, V., & Rihter, J. D. (2017). The role and importance of insurance of business and supply chain interruptions. *Management: Journal of Sustainable Business and Management Solutions in Emerging Economies*, 20(77), 53-60.
15. Okaro, A. O., Ohagwu, C. C., & Njoku, J. (2010). Awareness and perception of national health insurance scheme (NHIS) among radiographers in south east Nigeria. *Am J Sci Res*, 8, 18-25.
16. Pham, V. K., Do Thi, T. H., & Ha Le, T. H. (2020). A study on the COVID-19 awareness affecting the consumer perceived benefits of online shopping in Vietnam. *Cogent Business & Management*, 7(1), 1846882.
17. Prinja, S., Bahuguna, P., Gupta, I., Chowdhury, S., & Trivedi, M. (2019). Role of insurance in determining utilization of healthcare and financial risk protection in India. *PloS one*, 14(2), e0211793.
18. Ray, S., Thakur, V., & Bandyopadhyay, K. (2020). India's insurance sector: challenges and opportunities.
19. Mathivanan, R., & Devi, D. S. (2013). A study on customers perception and satisfaction towards health insurance. *International Journal of Marketing and Technology*, 3(11), 47.
20. Vanessa C. Forsberg, (2020), COVID-19 and Private Health Insurance Coverage: Frequently Asked Questions, Congressional Research Service, <https://crsreports.congress.gov/R46359> • version 3 • updated, pp. 1-17.
21. Wahed, W. Y. A., Hefzy, E. M., Ahmed, M. I., & Hamed, N. S. (2020). Assessment of knowledge, attitudes, and perception of health care workers regarding COVID-19, a cross-sectional study from Egypt. *Journal of community health*, 45(6), 1242-1251.
22. The Importance of Health Insurance. (2021, January 30). Retrieved from <https://cleartax.in/s/health-insurance>, Retrieved on 24-3-21

ANNEXURE: -

Annexure 1- Cronbach Alpha

Anova: Two-Factor Without Replication

<i>SUMMARY</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
1	7	9	1.285714286	0.238095238
2	7	9	1.285714286	0.238095238
2	7	19	2.714285714	0.238095238
2	7	20	2.857142857	0.142857143
2	7	14	2	0
2	7	20	2.857142857	0.476190476
1	7	16	2.285714286	0.904761905
2	7	13	1.857142857	0.142857143
2	7	20	2.857142857	0.142857143
1	7	14	2	0
1	7	17	2.428571429	0.285714286
1	7	13	1.857142857	0.142857143
1	7	15	2.142857143	0.142857143
1	7	18	2.571428571	0.285714286
1	7	15	2.142857143	0.142857143
1	7	10	1.428571429	0.285714286
1	7	13	1.857142857	0.142857143
1	7	16	2.285714286	0.904761905
2	7	16	2.285714286	0.238095238
1	7	16	2.285714286	0.238095238
1	7	16	2.285714286	0.238095238
1	7	10	1.428571429	0.285714286
1	7	10	1.428571429	0.285714286
2	7	19	2.714285714	0.238095238
1	7	17	2.428571429	0.285714286
2	7	16	2.285714286	0.238095238
1	7	16	2.285714286	0.238095238
2	7	19	2.714285714	0.238095238
1	7	13	1.857142857	0.142857143
1	7	20	2.857142857	0.142857143
2	7	14	2	0.333333333
1	7	18	2.571428571	0.285714286
2	7	13	1.857142857	0.142857143
1	7	17	2.428571429	0.285714286
2	7	20	2.857142857	0.142857143
2	7	20	2.857142857	0.142857143
2	7	20	2.857142857	0.142857143
1	7	13	1.857142857	0.142857143
2	7	20	2.857142857	0.142857143
2	7	19	2.714285714	0.238095238
2	7	26	3.714285714	0.571428571
1	7	13	1.857142857	0.142857143

1	7	9	1.285714286	0.238095238
1	7	20	2.857142857	0.142857143
1	7	18	2.571428571	0.285714286
1	7	12	1.714285714	0.238095238
1	7	13	1.857142857	0.142857143
2	7	24	3.428571429	0.952380952
1	7	13	1.857142857	0.476190476
1	7	13	1.857142857	0.142857143
1	7	19	2.714285714	0.571428571
1	7	13	1.857142857	0.142857143
2	7	20	2.857142857	0.142857143
1	7	7	1	0
1	7	9	1.285714286	0.238095238
2	7	15	2.142857143	0.142857143
2	7	18	2.571428571	0.285714286
2	7	20	2.857142857	0.142857143
1	7	7	1	0
1	7	15	2.142857143	0.142857143
2	7	19	2.714285714	0.238095238
1	7	17	2.428571429	0.285714286
1	7	14	2	0.333333333
1	7	15	2.142857143	0.476190476
1	7	11	1.571428571	0.285714286
1	7	18	2.571428571	0.285714286
1	7	10	1.428571429	0.285714286
1	7	19	2.714285714	0.238095238
1	7	14	2	0
1	7	12	1.714285714	0.238095238
1	7	9	1.285714286	0.238095238
1	7	14	2	0
1	7	14	2	0
1	7	11	1.571428571	0.285714286
1	7	13	1.857142857	0.142857143
1	7	10	1.428571429	0.285714286
1	7	14	2	0
1	7	12	1.714285714	0.238095238
1	7	16	2.285714286	0.238095238
1	7	13	1.857142857	0.142857143
1	7	8	1.142857143	0.142857143
1	7	8	1.142857143	0.142857143
1	7	14	2	0
1	7	14	2	0
1	7	15	2.142857143	0.142857143
1	7	14	2	0.333333333
1	7	11	1.571428571	0.285714286
1	7	9	1.285714286	0.238095238

1	7	11	1.571428571	0.285714286
1	7	12	1.714285714	0.238095238
1	7	12	1.714285714	0.571428571
Do you believe that Corona Kavach Health Insurance Scheme is beneficial for the consumers of Pune city?	91	181	1.989010989	0.655433455
Corona Kavach Health Insurance Scheme helps you to protect from the Medical Expenses of Covid 19 disease.	91	199	2.186813187	0.486935287
Have you acquired the Corona Kavach Health Insurance Scheme?	91	161	1.769230769	0.179487179
Corona Kavach Health Insurance Scheme providers deliver wonderful services to their clients.	91	212	2.32967033	0.512332112
Corona Kavach Health Insurance Scheme is important for the consumers of Pune region.	91	185	2.032967033	0.521123321
There is a need of schemes like Corona Kavach Health Insurance Schemes in India.	91	181	1.989010989	0.477655678
Premium of Corona Kavach Health Insurance Schemes very low?	91	221	2.428571429	0.492063492

Calculation of Cronbach Alpha

Anova						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	198.59	90	2.206558521	11.83699822	3.3E-82	1.28582
Columns	27.9089	6	4.651491366	24.95274633	3.6E-26	2.11536
Error	100.662	540	0.186412001			
Total	327.162	636				
Cronbach Alpha						0.915519