THE STUDY ON POST- PANDEMIC CHANGES IN CONSUMER ATTITUDES TOWARDS HEALTH INSURANCE PRODUCTS WITH REFERENCE TO UDUPI & DAKSHINA KANNADA DISTRICT

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ABSTRACT

This study investigates the profound shifts in consumer attitudes towards health insurance products in Udupi and Dakshina Kannada districts in the aftermath of the COVID-19 pandemic. Employing a structured questionnaire administered to 200 respondents, the research explores how increased health risk awareness and evolving financial considerations have reshaped health insurance purchasing behaviours and preferences. Key findings indicate a notable surge in demand for comprehensive coverage and extensive hospital networks, becoming paramount factors for consumers. Furthermore, the study reveals that demographic variables such as income, education, and occupation significantly influence attitudes towards specific aspects of health insurance, including the perceived importance of flexible coverage options, the clarity and engagement of online platforms and social media campaigns, and the trustworthiness of information provided by insurance agents. The findings underscore the critical need for health insurance providers to strategically adapt their product offerings, marketing communication, and distribution channels to align with these nuanced and dynamically changing consumer attitudes in the post-pandemic landscape.

Keywords: Consumer attitudes, Health insurance, Post-pandemic, Udupi, Dakshina Kannada, Coverage, Online platforms, Marketing strategies, Demographic influence.

INTRODUCTION

Insurance is purchased to provide financial protection or reimbursement against losses resulting from accidents, injury, or property damage. An insurance company pools clients' risks to make payments more affordable for the insured. Insurance is a way to manage your financial risks. When you buy insurance, you purchase protection against unexpected financial losses. The insurance company pays you or someone you choose if something bad occurs. If you have no insurance and an accident happens, you may be responsible for all related costs. Insurance helps protect you, your family, and your assets. An insurer will help you cover the costs of unexpected and routine medical bills or hospitalization, accident damage to your car or injury of others, and home damage or theft of your belongings. An insurance policy can even provide your

survivors with a lump-sum cash payment if you die. In short, insurance can offer peace of mind regarding unforeseen financial risks.

The primary purpose of insurance is to provide financial protection and security against unforeseen events and risks. It helps individuals and businesses manage potential financial losses by transferring those risks to an insurance company in exchange for a premium. This allows individuals to cope with unexpected events like accidents, illnesses, or property damage without facing severe financial hardship

Insurance in terms of the relationship between the insured & the insurer – transfer device: According to this school, Insurance may be defined as the transfer of pure risk from the insured to the insurer. The insured is the person or firm or company confronted by risk and the insurer is a person or firm or company, which specializes in the assumption of risk. The primary business of the insurer is risk assumption for a fee.

Technical -This school of thought defines Insurance in terms of techniques or mechanics it involves. According to Prof Mehr & Cammack, Insurance is a device for reducing risk by combining a sufficient number of exposure units to make their individual losses collectively predictable. The predictable loss is then shared proportionately by all units in the combination. Therefore, it implies both that uncertainty is reduced & losses are shared. Further, it is said that a device will be deemed Insurance if, it implies the law of large numbers so that the requirement of future funds to cover losses are predictable with reasonable accuracy. (ii) it provides some definite method for raising these funds by levies against the units covered by the scheme. In short, the essential features of Insurance are the manner in which losses are predicted & shared.

Combination - According to the third school of thought, Prof. Willet defines Insurance as a social device for making accumulations to meet uncertain losses of capital, which is carried out through the transfer of risks of many individuals to one person or to a group of persons. Wherever there is accumulation for uncertain losses, or wherever there is transfer of risk, there is one element of Insurance, only when these are joined with the combination of risk in a group is the Insurance complete.

LITERATURE REVIEW

- **Sellappan et al. (2010)** found high awareness but low perceived benefits of life insurance among young Indian adults, who often perceived it as complex and expensive. They recommended product simplification, improved customer service, and digital channel utilization.

- **Rajeswari et al. (2011)** explored customer satisfaction with life insurance services in Tamil Nadu, highlighting LIC's dominant position and generally positive perceptions, despite areas for improvement.

- **Gautam (2011)** compared service quality perceptions between public and private sector insurance companies in Hyderabad, revealing higher ratings for public sector companies, particularly in empathy, reliability, and assurance.

- **Chandrasekaran (2010)** emphasized the continued importance of insurance agents in promoting products and building customer relationships, despite digital channels.

- **Acharya (2018)** focused on Indian college students, revealing their perception of life insurance as primarily for family financial security, and their preference for online research and peer recommendations.

- **Pandey et al. (2018)** examined millennial perceptions of major life insurance brands in India, identifying core values, assurance, and other factors influencing brand perception.

- **Vethirajan (2019)** revealed a significant gap in health insurance awareness among college students in Tirunelveli District, emphasizing the need for targeted educational initiatives.

- **Vishnoi et al. (2020)** explored customer perceptions of general insurance in Gwalior, identifying loyalty, transparency, proficiency, reliability, and convenience as crucial to customer satisfaction.

- **Vaish et al. (2022)** examined buyer perceptions of life insurance in Indore, finding it often viewed as an investment and tax-saving tool, with low insurance knowledge and literacy among buyers.

- **Anuja et al. (2022)** focused on consumer perceptions in Nashik, finding a preference for traditional insurance products and emphasizing the need for consumer education and simplified buying processes.

- **Meenakshi et al. (2022)** investigated the influence of personality traits on health insurance perceptions, finding correlations between personality and preferences for service quality factors.
- **Ramanathan (2022)** explored insurance product perceptions in Bangalore, finding high awareness but low understanding, and highlighting the need for clear communication, trust-building, and localized strategies.

- **Prabha et al. (2023)** examined the impact of digital marketing on insurance sales in India, finding it effective for reaching and engaging young consumers, particularly through social media and mobile advertising.

- **Shetty et al. (2024)** investigated the impact of the COVID-19 pandemic on health insurance attitudes among youth in Karnataka, highlighting the need for increased awareness and understanding.

- **Leong et al. (2024)** explored millennial insurance purchasing intentions in Malaysia post-COVID, identifying income protection, financial stability, and perceived value as key drivers.

OBJECTIVES OF THE STUDY

- To study the profile of health insurance consumers and understand how the pandemic affected their health awareness and finances.
- To examine how consumers choose health insurance and what factors are important to them after the pandemic.
- To identify where consumers get health insurance information and how their background affects their views on marketing strategies.
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TESTING OF HYPOTHESIS

- Hypothesis on demographic profile & perceived importance of health insurance before vs. after the pandemic
- Hypothesis on demographic profiles and their attitudes toward key drivers for health insurance purchase
- Hypothesis on demographic profile and effectiveness of post-pandemic health insurance marketing and communication strategies

SOURCES OF DATA

This study comprises data from two sources, primary and secondary data.

Primary Data

The paper focuses on primary data collected through a Questionnaire from 200 respondents who are individuals who work in various sectors in and around the Udupi & Dakshina Kannada Districts are taken for Study.

Secondary Data

Secondary data is collected from various journals, magazines and articles published both online and offline. Several books have also been referred to get in-depth knowledge about the subject matter.

METHOD OF SAMPLING

The study has used primary data for analysis according to the objectives set out in the study. Simple frequency tables and pie charts are presented for analysis of data.

SAMPLE SIZE

In this particular study, the sample size is 200. The respondents are individuals who work in and around in Udupi and Dakshina Kannada District.

TOOLS USED FOR ANALYSIS

Tools used for the study are the Percentage method, Pie chart, Tabular, Pivot tables and SPSS.

ANALYSIS AND INTERPRETATION

The study consists of details regarding the analysis of the data collected from the sample respondents through a structured questionnaire and the percentage method is used for the data analysis and interpretation. The number of respondents is 200.

Age of Respondents

Particulars	No of Respondents	Percentage (%)
18-22	109	54.5
23-27	60	30
28-32	7	3.5
33-37	24	12
Total	**200**	**100**

(Source: Primary Data)

The above chart and table indicate that 54.5% of the respondents belong to the age group of 18-22, 30% of the respondents belong to the age group of 23-27, 3.5% of the respondents belong to the age group of 28-32 and 12% of the respondents belong to the age group of 33-37.

Occupation of Respondents

Particulars	No.of respondents	Percentage (%)
Student	142	71
Self Employed	14	7
Employed	36	18
Home maker	8	4
Total	**200**	**100**

(Source: Primary Data)

The preceding chart and table indicate that 71% of the respondents are students, 7% of the respondents are self-employed,18% of the respondents are employed, 4% of the respondents are home maker.

Monthly Income of Respondents

Particulars	No.of respondents	Percentage (%)
Less than Rs.20,000	65	32.5
Rs.20,001- Rs.40,000	43	21.5
Rs. 40,001- Rs.60,000	39	19.5
Rs.60,001- Rs.80,000	21	10.5
Rs. 80,001 & Above	32	16
Total	**200**	**100**

(Source: Primary Data)

The referred chart and table display the monthly income of respondents, 32.5 of respondents receiving a monthly income less than Rs. 20,000, 21.5% of the respondents come under the income bar between Rs.20,001 to Rs.40,000, 19.5% of the respondents are said to receive Rs. 40,001 to Rs. 60,000 income per month, monthly income of Rs. 60,000 to Rs. 80,000 is received by 10.5%, following 16% of the respondents enjoy receiving more than Rs. 80,001 per month.

Education Qualification of Respondents

Particulars	No.of respondents	Percentage (%)
High School	3	1.5
Pre University	20	10
Bachelor's Degree	55	27.5
Master's Degree	119	59.5
Illiterate	0	0
Others	3	1.5
Total	**200**	**100**

(Source: Primary Data)

The table and chart illustrate the educational qualifications of 200 respondents. A significant majority, 59.5%, hold a Master's Degree, while 27.5% possess a Bachelor's Degree. Pre-University education accounts for 10% of respondents, and only a small fraction have High School (1.5%) or other qualifications 1.5%. Notably, none of the respondents reported being illiterate.

Type of health insurance of Respondents

Particulars	No.of respondents	Percentage (%)
Individual	77	38.5
Family floater	55	27.5
Employer provider	23	11.5
Government Scheme	12	6
Others	33	16.5
Total	**200**	**100**

(Source: Primary Data)

The table and chart illustrate, the most common type of health insurance among respondents is individual policies, covering 38.5% of the total. Family floater plans are the second most prevalent at 27.5%. Employer-provided insurance covers 11.5% of respondents, while government schemes account for 6%. The remaining 16.5% falls under other types of health insurance.

Impact of pandamic regarding perception of health risk of respondents

Particulars	No.of respondents	Percentage (%)
Increased awareness	152	76
Heightened Anxiety	62	31

Emphasis on prevention	87	43.5
Health care System Strain	64	32
Others	11	5.5
Total	**200**	**100**

(Source: Primary Data)

The table and chart reveals that the pandemic significantly increased health risk awareness among respondents, with 76% reporting this impact. A substantial portion 43.5% also indicated a greater emphasis on preventive measures. Heightened anxiety affected 31% of respondents, while 32% perceived a strain on the healthcare system. A small fraction 5.5% cited other impacts regarding their perception of health risks.

Impact of pandamic on financial stability of respondents

Particulars	No. of respondents	Percentage (%)
Significant impact	65	32.5
Moderate impact	87	43.5
Minimal impact	38	19
No impact	10	5
Total	**200**	**100**

(Source: Primary Data)

The table and chart indicates that the pandemic had a moderate impact on the financial stability of the largest group of respondents 43.5%. A significant impact was reported by 32.5% of participants. Meanwhile, 19% experienced a minimal impact on their financial situation. Only a small percentage 5% reported no impact on their financial stability due to the pandemic.

Changes in the health insurance budget since pandamic of respondents

Particulars	No.of respondents	Percentage (%)
Significant increased	37	18.5
Somewhat increased	81	40.5
Remained the same	63	31.5
Somewhat decreased	15	7.5
Significantly decreased	4	2
Total	**200**	**100**

(Source: Primary Data)

Since the pandemic, the health insurance budget for the largest portion of respondents 40.5% has somewhat increased. A notable 31.5% reported that their health insurance budget remained the same. Meanwhile, 18.5% experienced a significant increase in their health insurance budget. Only a smaller fraction saw a decrease, with 7.5% reporting a somewhat decreased budget and 2% a significantly decreased budget.

Respondents reviewing health insurance coverage

Particulars	No.of respondents	Percentage (%)

More frequently	54	27
Same frequency	94	47
Less frequency	25	12.5
No Changes	27	13.5
Total	**200**	**100**

(Source: Primary Data)

The survey reveals that 47% of respondents review their health insurance coverage with the same frequency as before the pandemic. However, a significant 27% now review their coverage more frequently. Only 12.5% review their coverage less frequently than before. Interestingly, 13.5% of respondents reported no changes in their review habits

Respondents behaviour on health insurance since pandamic

Particulars	No.of respondents	Percentage (%)
Switched to comprehensive	47	23.5
Maintained same	105	52.5
Reduced coverage	22	11
Lost insurance	11	5.5
Gained for first time	15	7.5
Total	**200**	**100**

(Source: Primary Data)

Since the pandemic, the majority of respondents (52.5%) have maintained the same level of health insurance coverage. A notable 23.5% switched to a more comprehensive plan. Conversely, 11% reduced their coverage to save money, and 5.5% lost their insurance altogether. On a positive note, 7.5% of respondents gained health insurance for the first time during this period.

Factors considered by respondents while purchasing health insurance after pandamic

Particulars	No.of respondents	Percentage (%)
Coverage	130	65
Premium	106	53
Network hospital	118	59
Claim settlement ratio	91	45.5
Customer service	92	46
Others	18	9
Total	**200**	**100**

(Source: Primary Data)

When purchasing health insurance after the pandemic, coverage was the most significant factor for respondents, cited by 65%. Premium cost was also a major consideration for 53% of

participants. Network hospitals were important for 59%, indicating the preference for accessible healthcare providers. Claim settlement ratio and customer service were considered by 45.5% and 46% of respondents, respectively. Other factors collectively influenced 9% of the decisions.

Respondent's Primary source of health insurance information

Particulars	No. of respondents	Percentage (%)
Online advertisement	37	18.5
Social media	32	16
Insurance agents	73	36.5
Family/Friends	47	23.5
Newspapers/magazine/televisions	8	4
Company	2	1
From banks and other agency	1	0.5
Total	**200**	**100**

(Source: Primary Data)

The chart and table above specify the primary source of health insurance information of the respondents, from the chart it's visible that most of the respondents are aware through insurance agents, family/friends, online advertisements or social media, whereas others source are newspaper/magazines/televisions, company and from banks and other agency.

HYPOTHESIS TESTING

Hypothesis on demographic profile perceived importance of health insurance before vs. after the pandemic.

H_0: There is no significant difference between demographic profile of the respondents and perceived importance of health insurance before vs. after the pandemic.

H_1: There is an significant difference between demographic profile of the respondents and perceived importance of health insurance before vs. after the pandemic.

Table 4.13 Chi-square values showing the perceived importance of health insurance before vs. after the pandemic.

SL NO.	Statements	Age		Income		Education	
		Calculated Value	P - value	Calculated Value	P - value	Calculated Value	P - value
1.	How important did you consider health insurance before the pandemic	13.634	0.325	11.069	0.805	25.452	0.062*
2.	How concerned were you about your health before the pandemic	14.896	0.247	16.121	0.445	25.892	0.057*

(Source: Authors compilation)   **Significant at 5%*

This table presents the results of Chi-square tests to determine if there's a significant difference in the perceived importance of health insurance and concern about health before the pandemic, based on demographic profiles (Age, Income, Education). For "How important did you consider health insurance before the pandemic?", the p-values for Age (0.325), Income (0.805), and Education (0.062) are all greater than the conventional significance level of 0.05. This indicates that demographic factors like age, income, and education did not significantly influence the perceived importance of health insurance before the pandemic. Similarly, for "How concerned were you about your health before the pandemic?", the p-values for Age (0.247), Income (0.445), and Education (0.057) are also above 0.05. Therefore, we fail to reject the null hypothesis for all presented comparisons, concluding that there is no statistically significant association between the demographic profiles and the perceived importance of health insurance or health concerns before the pandemic.

Hypothesis on demographic profiles and their attitudes towards key drivers for health insurance purchase.

H_0: There is no significant relationship between respondents' demographic profiles (age, gender, income, education, employment status, marital status, location) and their attitudes towards key drivers for health insurance purchase

H_1: There is a significant relationship between respondents' demographic profiles (age, gender, income, education, employment status, marital status, location) and their attitudes towards key drivers for health insurance purchase

Table 4.14 : Chi-square values showing the attitudes towards key drivers for health insurance purchase.

SL NO.	Statements	AGE		GENDER		OCCUPATION	
		Calculated Value	P - Value	Calculated Value	P - Value	Calculated Value	P - Value
1.	The availability of COVID-19 related coverage is a key driver for my health insurance purchase	6.489	0.690	8.089	0.044	4.586	0.869
2.	The ease of online policy purchase and renewal is a key driver for my health insurance purchase	12.469	0.409	5.565	0.234	6.550	0.886
3.	The reputation of the insurance provider is a	9.175	0.688	4.171	0.383	9.222	0.684

	key driver for my health insurance purchase						
4.	The flexibility in choosing coverage options is a key driver for my health insurance purchase	6.034	0.914	8.497	0.075*	5.616	0.934
5.	The availability of telemedicine services is a key driver for my health insurance purchase	8.148	0.773	9.228	0.056*	12.697	0.391

(Source: Authors compilation)   **Significant at 5%*

This table presents the results of Chi-square tests examining the relationship between demographic profiles (Age, Gender, Occupation) and attitudes towards key drivers for health insurance purchase. For statements like "The availability of sufficient and broad coverage is a key driver for my health insurance purchase," "The ease of online policy purchase and renewal is a key driver," and "The flexibility in choosing coverage options is a key driver," the p-values for Age, Gender, and Occupation are consistently greater than 0.05. This indicates that demographic factors such as age, gender, and occupation do not significantly influence respondents' attitudes towards these key drivers for health insurance purchase. Therefore, we fail to reject the null hypothesis across these comparisons, implying that these demographic variables do not have a statistically significant association with how individuals perceive these specific factors driving health insurance purchases. The results suggest that the attitudes towards these key drivers are relatively consistent across different demographic groups examined in the study.

Table 4.15 : Chi-square values showing the attitudes towards key drivers for health insurance purchase

SL NO.	Statements	INCOME		EDUCATION		DOMICILE	
		Calculated Value	P - Value	Calculated Value	P - Value	Calculated Value	P - Value
1.	The availability of COVID-19 related coverage is a key driver for my health insurance purchase	11.226,	0.510	11.226	0.510	3.612	0.729
2.	The ease of online policy purchase and renewal is a key driver for my health insurance purchase	4.884	0.996	4.884	0.996	4.452	0.814
3.	The reputation of the insurance provider is a key driver for my health insurance purchase	25.627	0.060*	25.627	0.060*	8.675	0.370
4.	The flexibility in choosing coverage options is a key driver for my health insurance purchase	26.441	0.048*	26.441	0.048*	8.432	0.392
5.	The availability of telemedicine services is a	22.066	0.141	22.066	0.141	10.649	0.222

	key driver for my health insurance purchase					

(Source: Authors compilation)   **Significant at 5%*

This table presents Chi-square test results analysing the relationship between income, education, and domicile with attitudes towards key drivers for health insurance purchase. For "The availability of COVID-19 related coverage" and "The ease of online policy purchase and renewal," the p-values across income, education, and domicile are all greater than 0.05, indicating no significant association. However, for "The flexibility in choosing coverage options," the p-values for both income and education are 0.048, which is less than 0.05, suggesting a statistically significant relationship between these demographic factors and the perceived importance of flexible coverage options as a key driver. Conversely, for "The reputation of the insurance provider" and "The availability of telemedicine services," the p-values are mostly above 0.05, implying no significant association with income, education, or domicile. Overall, the findings suggest that while most key drivers are not significantly influenced by these demographic variables, the preference for flexible coverage options shows a notable association with income and education levels.

Hypothesis on demographic profile and effectiveness of post-pandemic health insurance marketing and communication strategies

H_0 : There is no significant relationship between respondents' demographic profiles and effectiveness of post-pandemic health insurance marketing and communication strategies.

H_1 :There is a significant relationship between respondents' demographic profiles and effectiveness of post-pandemic health insurance marketing and communication strategies.

Table 4.16 Chi-square values showing the demographic profile and effectiveness of post-pandemic health insurance marketing and communication strategies

SL NO.	Statements	AGE		GENDER		OCCUPATION	
		Calculated Value	P - Value	Calculated Value	P - Value	Calculated Value	P - Value
1.	Insurance companies' advertisements effectively convey the importance of health insurance in the post-pandemic era	4.557	1.974	0.740	0.510	4.376	0.976
2.	Insurance companies' online platforms provide clear and adequate information about their health insurance products	7.360	4.671	0.323	0.996	7.426	0.828
3.	The information provided by insurance agents is helpful and trustworthy	12.177	2.402	0.662	0.060*	25.654	0.012*
4.	Insurance companies' social media campaigns are informative and engaging	9.191	4.234	0.375	0.048	10.210	0.598

5.	The customer support of insurance companies is satisfactory	15.349	7.094	0.131	0.141	11.394	0.495

(Source: Authors compilation)   ****Significant at 5%***

This table presents Chi-square test results examining the relationship between demographic profiles (Age, Gender, Occupation) and the perceived effectiveness of post-pandemic health insurance marketing and communication strategies. For "Insurance companies' advertisements effectively convey the benefits of health insurance," "Insurance companies' online platforms provide clear and complete information," and "Insurance companies' social media campaigns are informative and engaging," the p-values for Age and Gender are consistently above 0.05, indicating no significant association. However, for "The information provided by insurance agents is helpful and trustworthy," the p-value for Occupation is 0.017, which is less than 0.05. This suggests a statistically significant relationship between an individual's occupation and their perception of the helpfulness and trustworthiness of information provided by insurance agents. Overall, while most marketing and communication strategies are perceived similarly across age and gender, the effectiveness of information from insurance agents appears to be influenced by one's occupation.

Table 4.17 : Chi-square values showing the demographic profile and effectiveness of post-pandemic health insurance marketing and communication strategies

SL NO.	Statements	INCOME		EDUCATION		DOMICILE	
		Calculated Value	P - Value	Calculated Value	P - Value	Calculated Value	P - Value
1.	Insurance companies' advertisements effectively convey the importance of health	14.435	0.566	5.330	0.994	12.770	0.120

	insurance in the post-pandemic era					
2.	Insurance companies' online platforms provide clear and adequate information about their health insurance products	17.829	0.334	26.746	0.044	5.705	0.680
3.	The information provided by insurance agents is helpful and trustworthy	19.840	0.228	16.192	0.440	6.956	0.541
4.	Insurance companies' social media campaigns are informative and engaging	11.852	0.754	32.509	0.009	6.788	0.560
5.	The customer support of insurance companies is satisfactory	21.233	1.170	7.618	0.959	7.254	0.510

(Source: Authors compilation)   *Significant at 5%*

This table presents Chi-square test results examining the relationship between income, education, and domicile with the perceived effectiveness of post-pandemic health insurance marketing and communication strategies. For "Insurance companies' advertisements effectively convey the importance" and "The customer support of insurance companies is satisfactory," the p-values across income, education, and domicile are consistently above 0.05, indicating no significant association. However, for "Insurance companies' online platforms provide clear and adequate information," the p-value for Education is 0.044, which is less than

0.05, suggesting a statistically significant relationship between education level and the perceived clarity of online platforms. Similarly, for "Insurance companies' social media campaigns are informative and engaging," the p-value for Education is 0.009, also less than 0.05, indicating a significant association. Overall, while most aspects of marketing and communication strategies are perceived similarly across income and domicile, the effectiveness of online platforms and social media campaigns appears to be significantly influenced by the level of education

FINDINGS

- The survey predominantly included young respondents (54.5% aged 18-22 and 30% aged 23-27), with a significant student population (71%) and a majority holding Master's (59.5%) or Bachelor's degrees (27.5%).
- A significant 76% of respondents reported increased health risk awareness due to the pandemic, with 43.5% emphasizing preventive measures. Heightened anxiety affected 31%, and 32% perceived strain on the healthcare system.
- The pandemic moderately impacted the financial stability of 43.5% of respondents, while 32.5% experienced a significant impact. Consequently, 40.5% somewhat increased their health insurance budget, and 18.5% significantly increased it.
- A majority (52.5%) maintained their existing health insurance coverage, while 23.5% switched to more comprehensive plans, and 7.5% gained insurance for the first time.
- Post-pandemic, the most critical factors when purchasing health insurance were coverage (65%), network hospitals (59%), and premium cost (53%).
- Insurance agents (36.5%) and family/friends (23.5%) were the primary sources of health insurance information.
- Hypothesis Testing Outcomes:
  o Demographic factors (age, income, education) did not significantly influence the perceived importance of health insurance or health concerns before the pandemic.
  o There was no significant relationship between age, gender, and occupation with attitudes towards most key drivers for health insurance purchase, such as coverage or online purchase ease.
  o Income and education significantly influenced the perceived importance of flexibility in choosing coverage options.
  o Occupation significantly impacted the perception of information provided by insurance agents as helpful and trustworthy.
  o Education level significantly influenced the perceived clarity of online platforms and the informativeness/engagement of social media campaigns.

CONCLUSION

This dissertation, "Study on Post-Pandemic Changes in Consumer Attitudes Towards Health Insurance Products with Reference to Udupi and Dakshina Kannada District," aimed to analyse the evolving perceptions and behaviours of consumers in the wake of the COVID-19 pandemic. The findings reveal a significant shift in health risk awareness, with a majority of respondents reporting increased concern and a greater emphasis on preventive measures. This heightened awareness translated into changes in health insurance budgeting and purchasing behaviours, as

individuals sought more comprehensive coverage and maintained or increased their insurance investments.

The study highlighted that post-pandemic, factors such as broad coverage and extensive network hospitals became paramount in the decision-making process for health insurance. Furthermore, while initial perceptions of health insurance's importance might not have been strongly tied to demographics, the pandemic influenced how specific demographic groups interacted with and valued certain aspects of health insurance. Notably, income and education levels significantly impacted the preference for flexible coverage options, while education also influenced the perceived clarity and engagement of online platforms and social media campaigns. The trustworthiness of information from insurance agents was found to be significantly associated with the respondent's occupation.

In conclusion, the post-pandemic era has undeniably reshaped consumer attitudes towards health insurance in Udupi and Dakshina Kannada. Consumers are more health-conscious and discerning, valuing comprehensive coverage and the convenience of digital platforms. The study underscores the critical need for health insurance providers to adapt their product offerings, marketing strategies, and communication channels to align with these evolving consumer preferences, particularly by considering the nuanced influences of demographic factors to effectively cater to the diverse needs of the local population.

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