

# Health Shield

Report : Health Insurance



## Project 3

M.Des (Communication Design)

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Guide : Prof. Bharat Parmar

**IDC** School of Design  
अभिकल्प विद्यालय



**IIT Bombay**



# Approval Sheet

This project report titled "Health Shield" by Abhishek Yadav Roll no: 22M2268 is approved for partial fulfilment of the requirements of the Master of Design Degree in Communication Design, IDC School of Design, IIT Bombay.

Project Guide:

  
29/05/2024

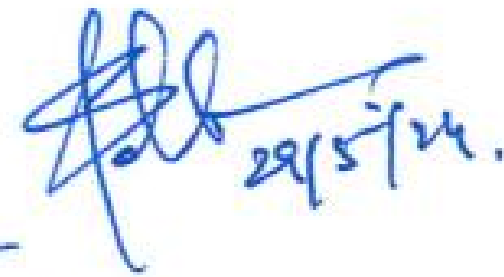
External Examiner:



Internal Examiner:



Chairperson:

  
29/5/24.

Date:

29/5/24.

# Declaration

I declare that this written submission represents my ideas in my own words and where other's ideas or words have been included, I have adequately cited and referenced the original sources. I also declare that I have adhered to all principles of academic honesty and integrity and have not misrepresented or fabricated or falsified any ideas, data, facts or sources in my submission.

I understand that any violation of the above will be cause of disciplinary action by the institute and evoke penal action from the sources which have thus not been properly cited or from whom proper permission has not been taken when needed.



Place: Mumbai

Roll No: 22M2268

Date: 25/5/2024

Abhishek Yadav

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# Abstract

Health Shield seeks to dispel common myths & misconceptions about health insurance and empower Indian consumers with easily understandable information by addressing regular problems. The project's output includes an explanation video and a collection of icons designed to help customers understand and navigate the insurance process. These icons in the explainer improve the entire process—from the foremost explanation to the last payment stage —by increasing recall value and creating a unique style through their consistent visual design.

User feedback and iterative revisions provided the final video helped user preferences and requirements, building a more appealing, consistent, approachable, and explainer tool. For Indian users, Health Shield effectively demystifies the health insurance procedure, making it better, i.e. more accessible and understandable.

# Contents

Introduction Insurance Health Insurance .....	1	Ai ? .....	24-25
Why this Topic .....	2	Style Explorations .....	26-39
Problem statement .....	3	Why Style Explorations?	
Health insurance coverage in India .....	4	Feedback & improvement .....	40
Why do you need health insurance? .....	5-6	Storyboard .....	41-42
Users: Nature		Visual Style	
Areas of Discussion .....	7	Motion in Icons .....	43
Questionnaire .....	8	Icons .....	44-50
Users: Evolution .....	9	Visuals from Explainer video .....	51-52
Questionnaire: Evolved .....	10	Key Design Decisions .....	53
Quotes of participants in interview .....	11	How is it better? .....	54
Problem statement Re-defined .....	12	Learnings .....	55
Process Flow : Phonepay .....	13	References .....	56
Policybazar .....	14		
Existing solutions? .....	15-17		
Information chunking .....	18 - 19		
Kinetic Typo .....	20		
Final information .....	21 -22		
Why icons? .....	23		

# Introduction

## Insurance

**“Insurance is a contract, represented by a policy, in which a policyholder receives financial protection or reimbursement against losses from an insurance company.”**

There are many types of insurance policies. Life, health, homeowners, and auto are among the most common forms of insurance. The core components of most insurance policies are the premium, deductible, and policy limits.

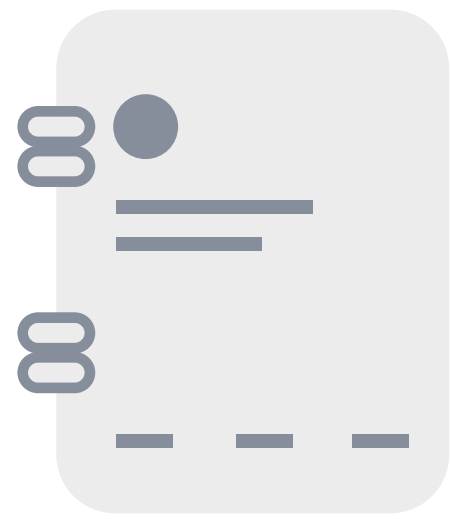
## Health Insurance

**“Health insurance policy is an assurance which provides immediate financial help in case when any medical emergency arises.”**

It is a contract between a policyholder and the insurance company that covers medical expenses due to illness, injury or accident.

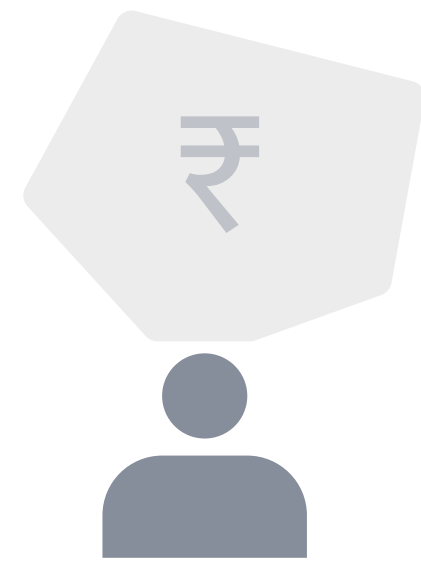
Simply put, the health insurance company promises to pay the hospitalization and medical costs of the insured when you buy health insurance online or offline.

# Why this Topic



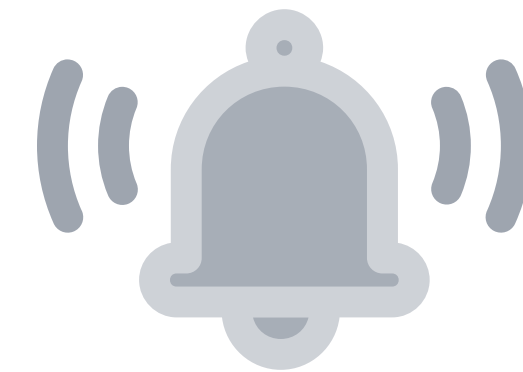
## Project 02

During my Project 2, I simplified the chemotherapy journey for patients but discovered a significant financial challenge: most lacked health insurance, leading to substantial out-of-pocket expenses for treatment.



## Added burden

The hardship people experience in managing their finances while dealing with diseases adds to the burden of the disease.



## Alarming stats

In urban locations, a considerable portion of the residents without health insurance coverage further emphasized the urgency of addressing this issue and increasing accessibility to health insurance options.

# Problem statement

This problem statement served as the initial assessment, later refined and updated based on insights gathered through interviews and field research.

**Many Indians encounter difficulties understanding health insurance due to factors like awareness, complex terms, and the process involved; as a result, they choose not to get insured.**

**This project aims to identify and understand the reasons behind their reluctance and design solutions to bridge those gaps.**

# Health insurance coverage in India is far from satisfactory.

India is home to many lifestyle diseases such as heart strokes, diabetes and many respiratory diseases. All these conditions are very much treatable in India, but cure costs are sky-rocketing

The average cost of Cancer Treatment in India is INR Rs. 5,00,000. The maximum charge for cancer therapy in India is up to INR Rs. 2750,000.

**At least 40% of the population, is called the missing middle - lack any financial protection for health**

The "missing middle" refers to a group of individuals who don't have health insurance. They're better than those who receive government help or are part of the well-off groups covered by social or private insurance.

# Why you need health insurance ?

## **Body is the most important asset**

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Your health is invaluable. Just like car or life is insured, it's also important to protect the most precious asset – your body. Health insurance ensures that an individual can access good quality medical care without stressing about the financial burden.

## **Uncertainty with diseases**

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There is a lot of uncertainty with diseases a comprehensive health insurance policy covers COVID-19 treatment and other illnesses, offering peace of mind in uncertain times.

## **Savings are saved**

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If you don't have health insurance, an unexpected illness or injury might quickly deplete your finances. Health insurance helps you and your family maintain a stable financial situation by preventing medical expenses from wiping out your hard-earned funds.

## **Rising healthcare costs & medical tourism**

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Healthcare expenses are rising, and medical tourism is seeing a rise in India's influence. Health insurance guarantees you won't have to worry about paying for high-quality medical care.

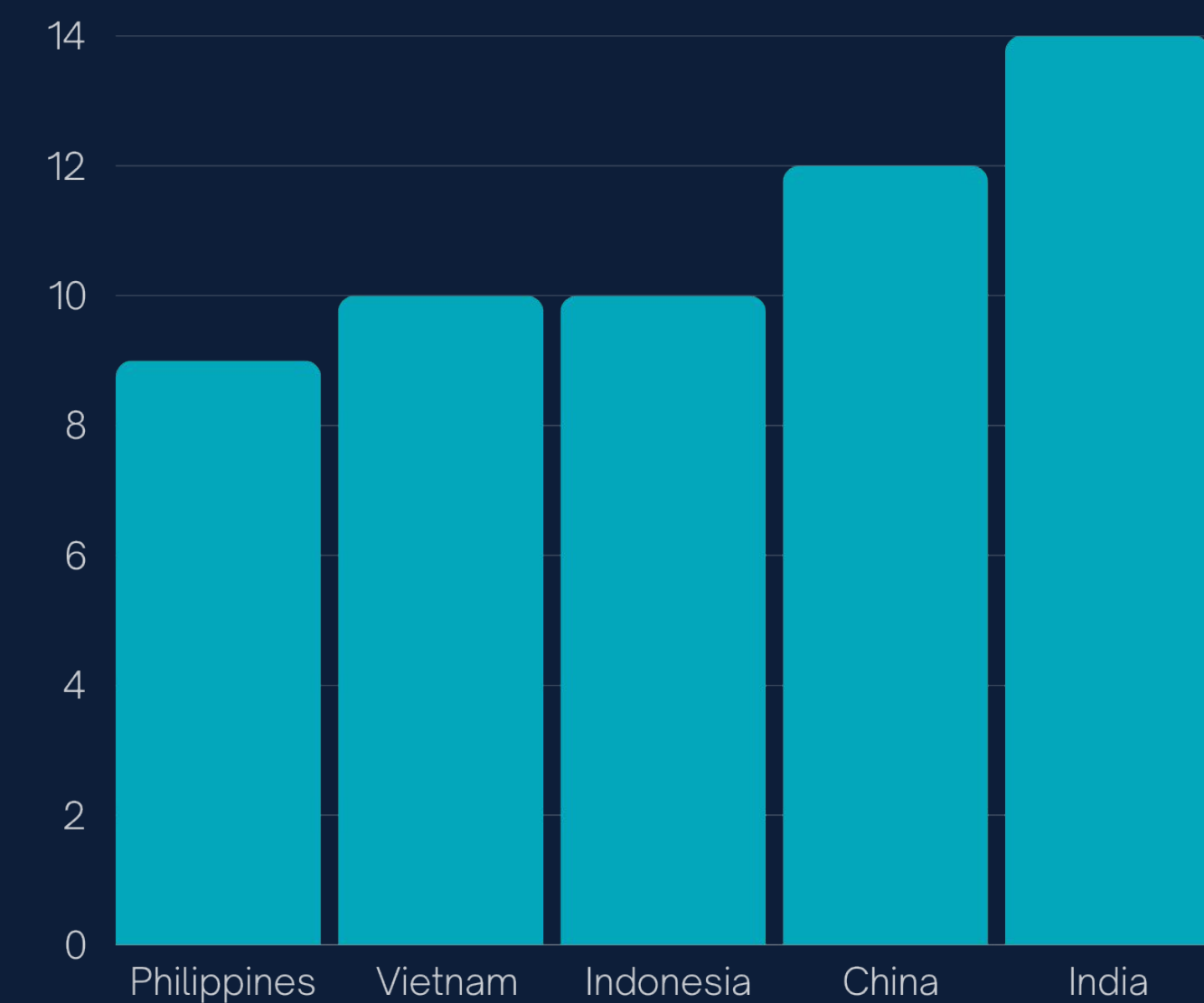
# Health inflation in India

Why you need health insurance ?

The pace of increase in the cost of healthcare goods and services over time is known as health inflation in India.

India topped the list with the highest medical inflation rate (14%), followed by the Philippines (9%), Vietnam (10%), China (12%), and Indonesia (10%).

Health inflation dramatically affects people's lives, families, and companies. Growing healthcare expenses put a financial strain on people and families, which causes medical care to be delayed or of poor quality. High healthcare costs raise the cost of providing employee benefits to firms, which may lead to higher premiums or fewer options for coverage.



# Users

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## Nature

I had phone conversations and in-person conversations with people who were having trouble paying for health insurance. I started by posing queries and conducting more thorough follow-ups. However, since many of them were ignorant about insurance, they often told long, detailed tales of their prior encounters.

I modified the questions to be more direct to increase precision. It wasn't easy to come to any definitive conclusions, though, because the data I gathered needed to be more precise even with these improvements.

## Areas of Discussion

1. Understanding Health Insurance
2. Affordability Concerns
3. Trust in Health Insurance Companies
4. Past Experiences and Perceptions
5. Awareness and Information Sources
6. Misconceptions and Myths
7. Challenges with Policy Understanding
8. Satisfaction with Coverage and Benefits
9. Suggestions for Improvement

# Questionnaire

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Occupation: \_\_\_\_\_

Monthly Household Income (approx.): \_\_\_\_\_

## Ethics

1. Informed Consent
2. Confidentiality
3. Voluntary Participation
4. Respectful Treatment
5. Privacy Assurance
6. Avoid Leading Questions
7. Beneficence
8. Transparency
9. Debriefing
10. Data Security

## 1. Status

- Do you currently have health insurance coverage?

No

## 2. Understanding and Awareness

- Why haven't you purchased health insurance?
- Have you ever considered purchasing health insurance in the past?
- If so, what did you find?
- Where do you usually get information about health insurance?
- What do you know about health insurance and how does it work?
- Have you had any previous experiences dealing with health insurance companies, either positive or negative?

## 3. Affordability

- How do you feel about the cost of health insurance policies?
- Do you think health insurance is affordable?

## 4. Trust and Perception of Risk

- What concerns do you have about health insurance companies?
- How likely will you need to use health insurance in the future?

## Probing Questions

- What could be done to improve awareness about health insurance among people like yourself? [2]
- Are there specific features or benefits you would be willing to pay more for in a health insurance plan?
- Can you share any misconceptions or myths you've heard about health insurance?
- What aspects of health insurance policies do you find confusing or difficult to understand? [2]
- Can you describe any experiences that have influenced your perception of health insurance? [2]
- How likely is it that you'll experience a health issue that requires expensive medical treatment? [3]
- How does the cost of health insurance compare to other financial priorities in your household?
- Can you tell me more about your concerns regarding the cost of health insurance? [3]
- How much do you trust health insurance companies to provide coverage when needed? [4]

### Yes

- Can you share any challenges you've encountered while understanding or navigating your health insurance policy?
- Have you ever faced difficulties in getting your insurance claims processed or reimbursed? If so, can you describe the experience?
- How satisfied are you with the coverage and benefits provided by your health insurance plan?
- Are there any areas where you feel the coverage is lacking?

# Users

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## Evolution

After getting feedback from Sir, I changed the questionnaire to concentrate on five key questions to gather critical information for the project. I minimised asking follow-up questions and focused on being precise. I also shared my prior interview experiences and ideas. I also asked a question about media because, based on earlier answers, it was a helpful tool. Enquiries such as "Have you tried before? How?" enabled me to determine the points at which participants gave up and the problematic aspects of the procedure. It worked out better, and I gained some knowledge to continue walking along the route.

1. Barriers to Health Insurance Purchase
2. Information Search Methods
3. Challenges and Concerns
4. Simplifying the Purchasing Process
5. Role of Media

# Questionnaire

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Occupation: \_\_\_\_\_

## Those who are willing to buy, but cannot. Identifying in the process where they stop or reasons for not continuing.

- What are the main reasons you haven't purchased health insurance yet? f you previously tried, where did you stop in the process?
- If you were to start looking for health insurance, where and how would you begin your search?
- What challenges or concerns do you face when trying to decide on a health insurance plan?
- How could the process of purchasing health insurance be made easier for individuals like yourself?
- Do you think visual media can help in this ?



I don't know much about it ... the thing is there are so many things and I keep thinking what is best for me, I will search for it online.

Paperwork bhaut hota hai agent to agent jao ... thoda process easy ho jaye online ho jaye tho asan hai ... easy process hona chayaie

Jaise government paperwork hai go in circle and circle .. complicated process.

Online work karega

Meri knowledge ke hisab se mere relative ne buy karne ke kosish kare the but it was very complicated to understand.

Mein dekhta hu ki uske andar choti choti chizo mein bhaut sare chize likhe huye hote hai ...

Har health insurance ke ek limit hote hai, India ke andar jaise manlo cancer hai tho cancer ke treatment bhaut mehnagi padhati hai jo ki insurance hoga na tumhare pass fir bhi tumko paise lagagae ...

tho bharne ka matlav hi nahi retha ki jab kam padhe na ho

Hum tho daru bhi pete hai company vale hi mana kar denge

Nhai nhai itna jhanjat hai yar kon kahan tak dekhage kya kya tho bharo kuch nhai tho 10 - 12 din chale jayange. Kidhar se time nikalu abb aur bhi pata nhai lag jaye tho kuch form mein idhar udhar ho gaya tho

Mein tho fass gaye the ek bar uske bad se fir try nhai kara details bhare the par policy mein pata nahi cashless kuch tho fir addons kitna complicated hai sidha sidha samjhta bhi nahi hai koi salesmen alag pareshan karte hai fir tho kon hi kuch karega

20-25 call aa gaye the kitne uthaunga yar cancel hi kar diya

Papa ne karaya tha phele par fir premium nhai bhara mughe dusri company ka dekhna tha fir ruk gaya unhe hi pata hai paperwork vgarah zayda hai na

Online tho mughe nahi pata tha ho jayage easily jaise aap bata rahe ho yar yeh tho badyia chiz hai

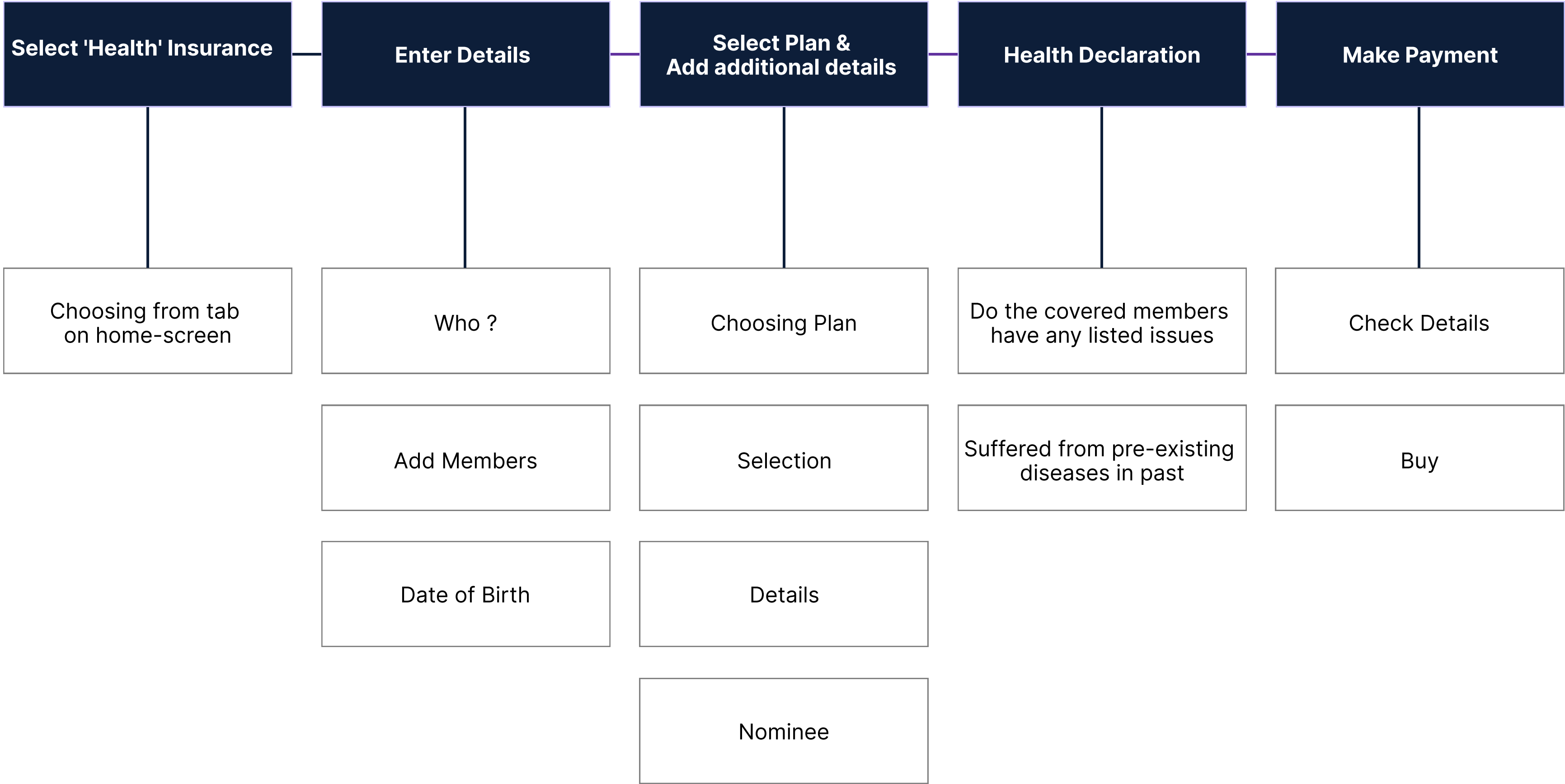
Health insurance karna tho tha mugher par kya kya hota hai jake karne padage .. dekhta hu



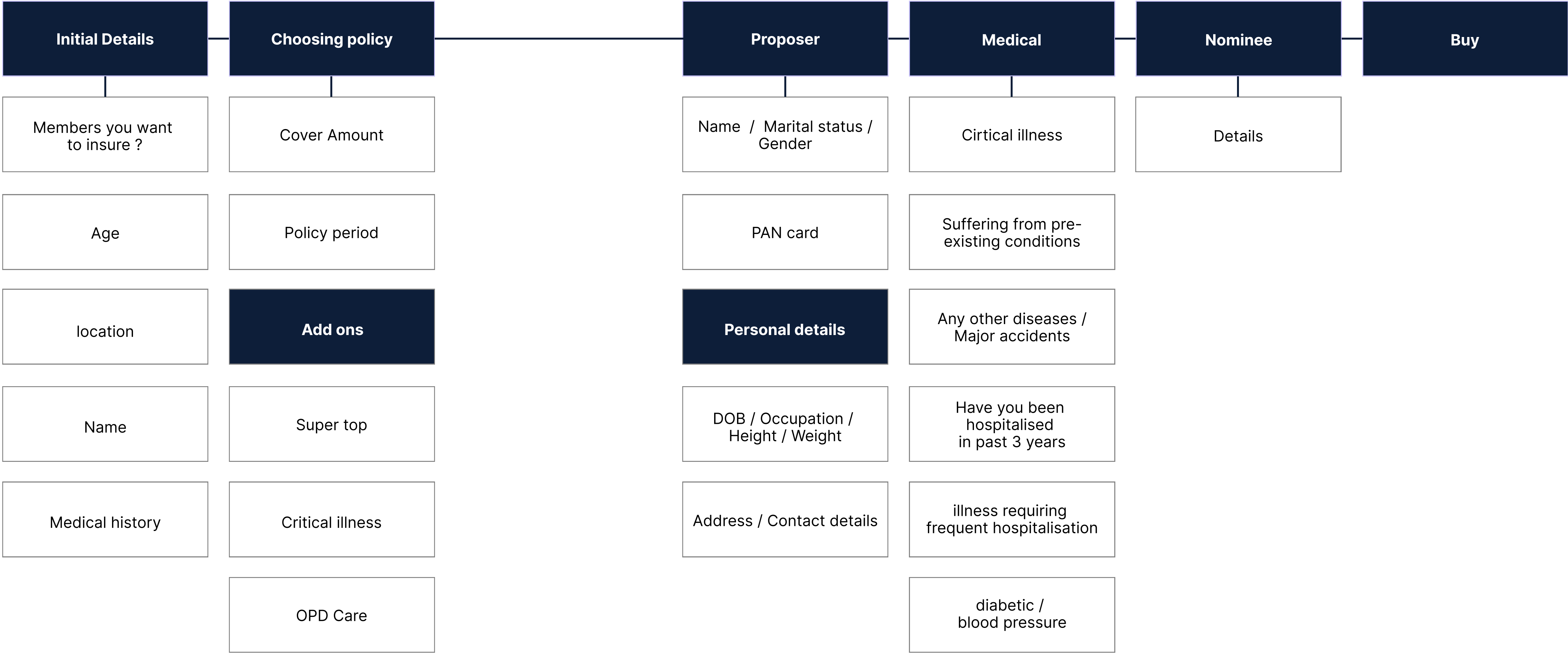
# Problem statement Re-defined

**Indian users often find it challenging to navigate the health insurance system due to inefficiencies in matching their needs with suitable plans. This inefficiency stems from a complex buying process, limited access to plan evaluation information, widespread common misconceptions, and lack of visual support.**

# Phonepe : Process Flow



# Policybazar



Credits : Policybazar process : website

# Existing solutions ?

**Complexity:** Explainer videos, blogs, and social media posts frequently utilise technical jargon or complicated terminology without providing an explanation, which makes it challenging for regular people to comprehend important health insurance topics.

**Information Overload:** Users may become disengaged and less likely to remember essential elements due to lengthy explanatory videos or complex blogs with abundant information.

**Language Barriers:** Many of the solutions that are now in use are only available in English or a small number of other languages, which excludes non-English speakers and makes them inaccessible to different populations.

**Insufficient Visual Support:** To help consumers better understand complex ideas or follow step-by-step directions, specific current systems can benefit from adding more visually appealing features, including icons or pictures.

**Inconsistencies in design elements,** such as disparities in illustration styles across various mediums, are referred to as design inconsistencies.

← Go back to Proposer



### Help us know the medical condition, if any

We'll only ask for the details insurance companies need

#### Medical Questions for Abhishek Yadav

Are you suffering from any of the listed Critical Illnesses?

Yes
  No

- Cancer or Malignant Neoplasm/Myocardial Infarction/Heart Ailments/Chronic Kidney Disease
- Benign Brain Tumor/Blindness/Deafness/End Stage Lung Failure
- Loss of Limbs/Major Head Trauma/Sarcoidosis/Epilepsy

Summary	
Plan for: Self	
<b>New India Assurance - Yuva Bharat Gold Health Policy</b> Cover: ₹5 Lakh	
Base Premium - 1 Year	₹5,239
<b>Total premium</b>	<b>₹ 5,239</b>

#### STEP 3/5

1. Select 'Health' Insurance

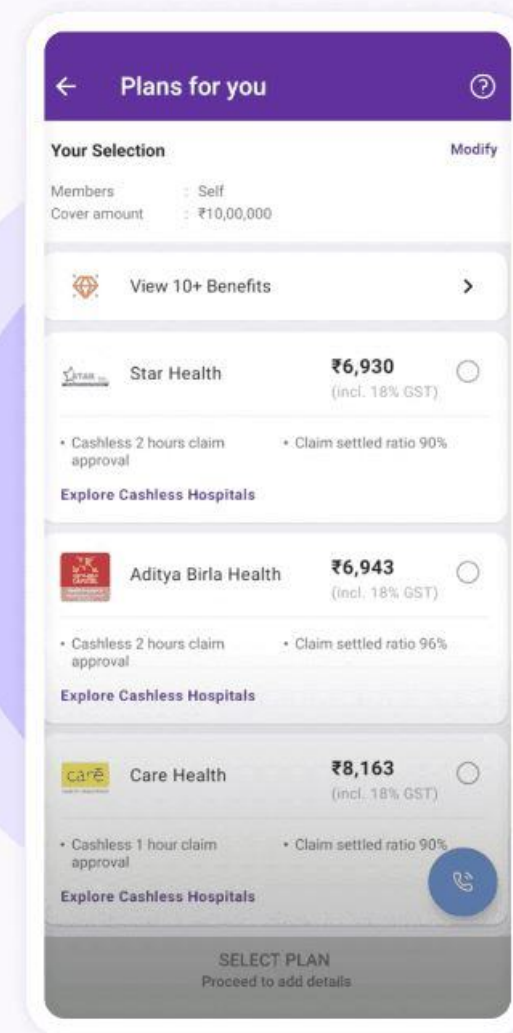
2. Enter Details

3. Select Plan & Add additional details

Select the plan & add additional details such as nominee details

4. Health Declaration

5. Make Payment



## Features

Cashless hospitals

Your questions answered

Claims

### Highlights

Coverage

Value added services

Waiting periods

Additional features

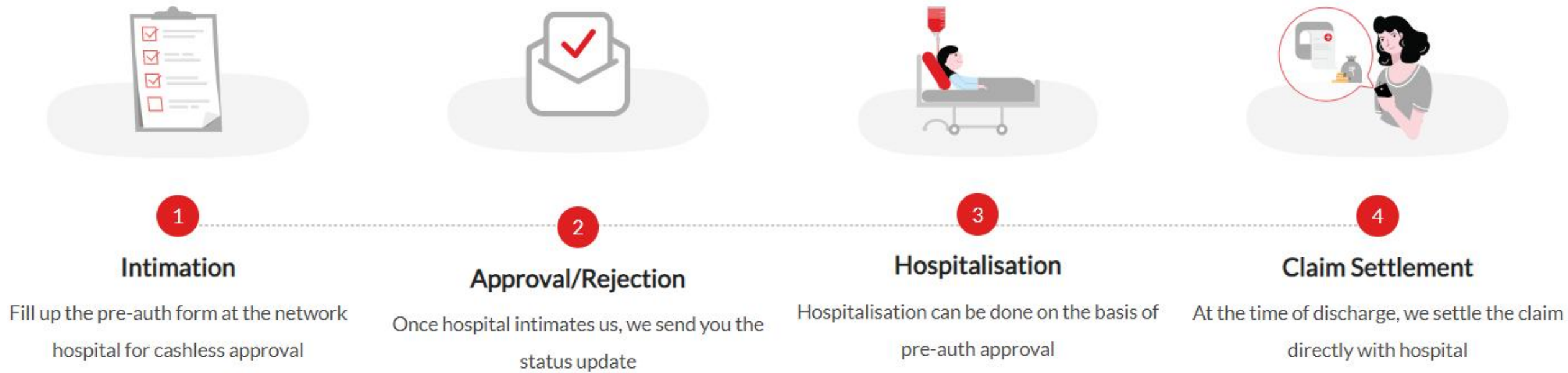
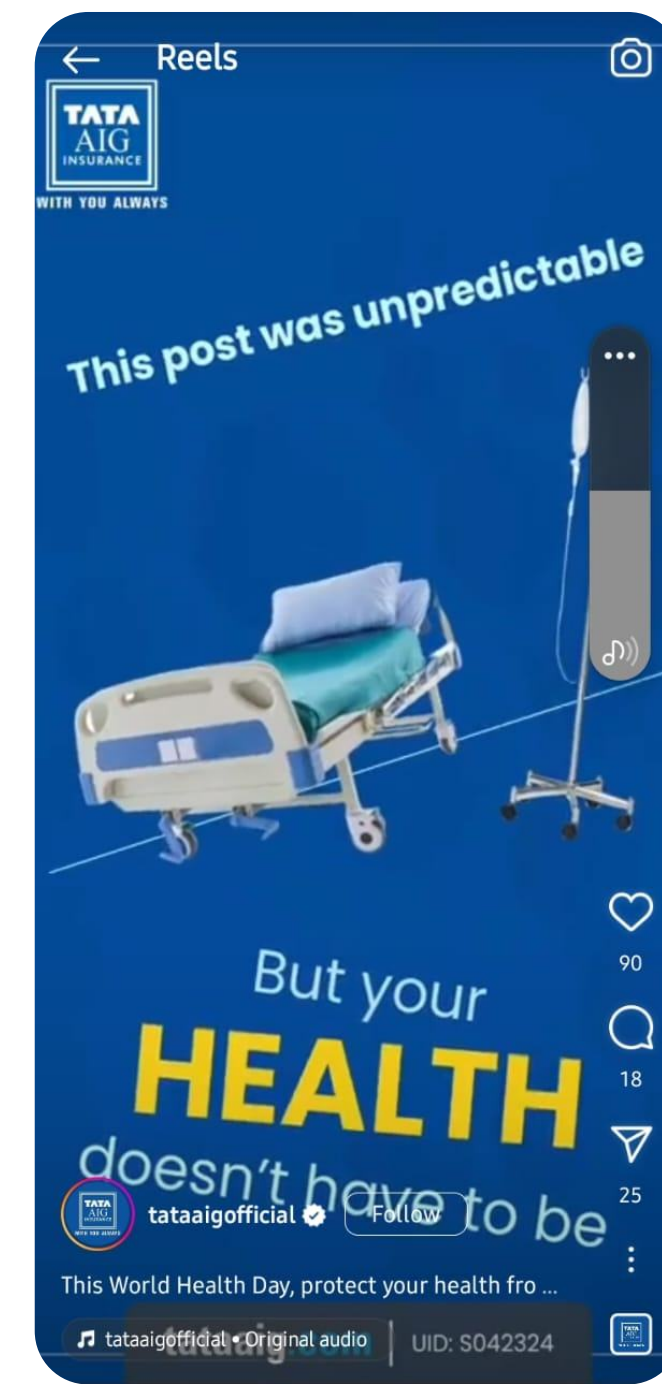
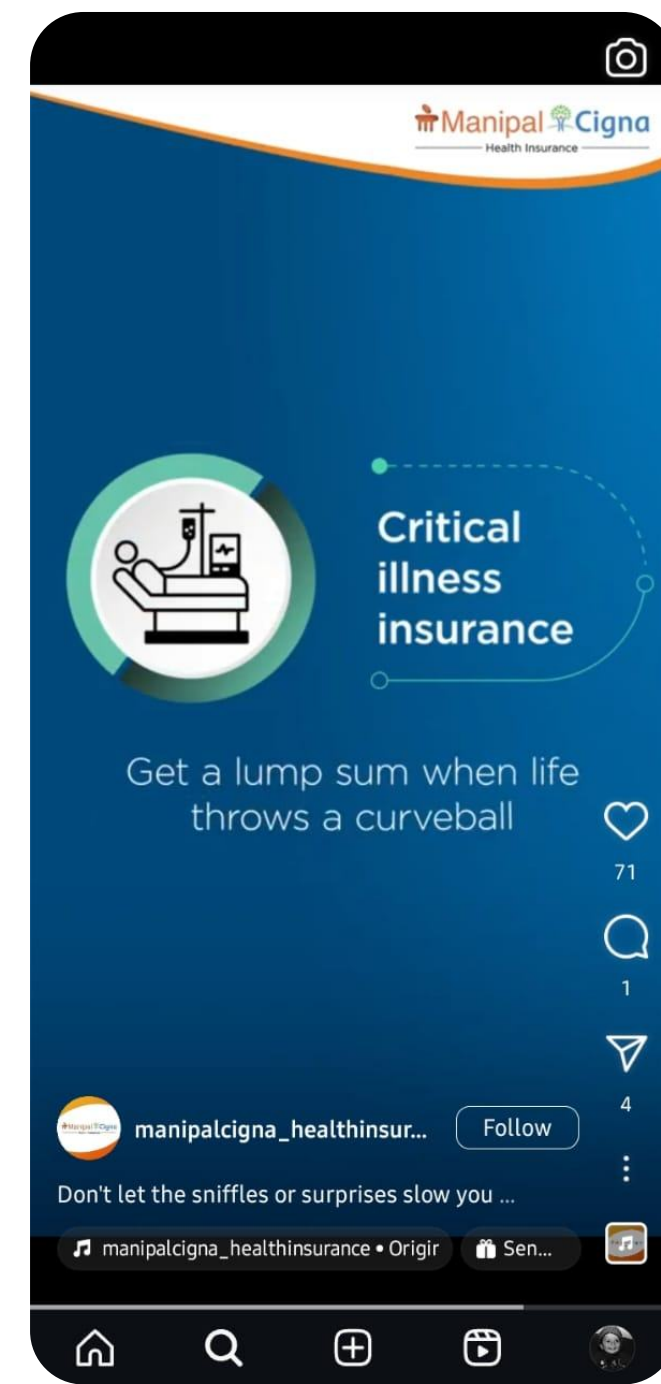
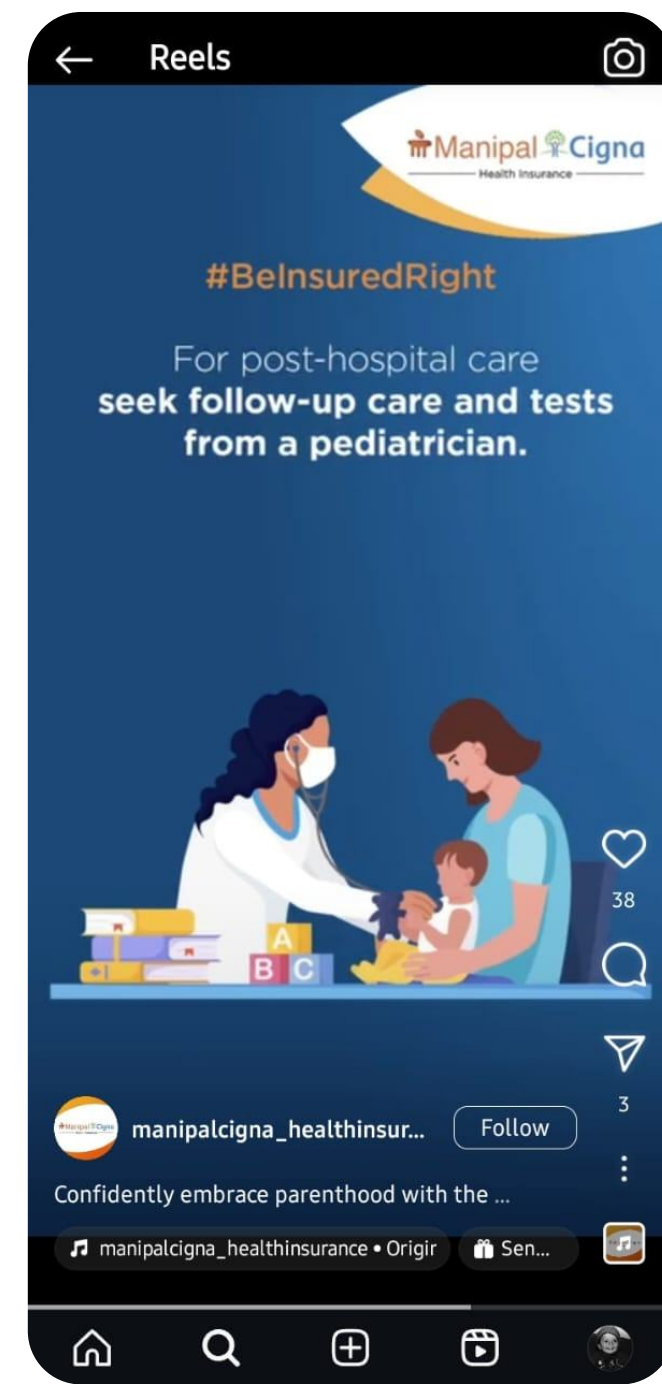
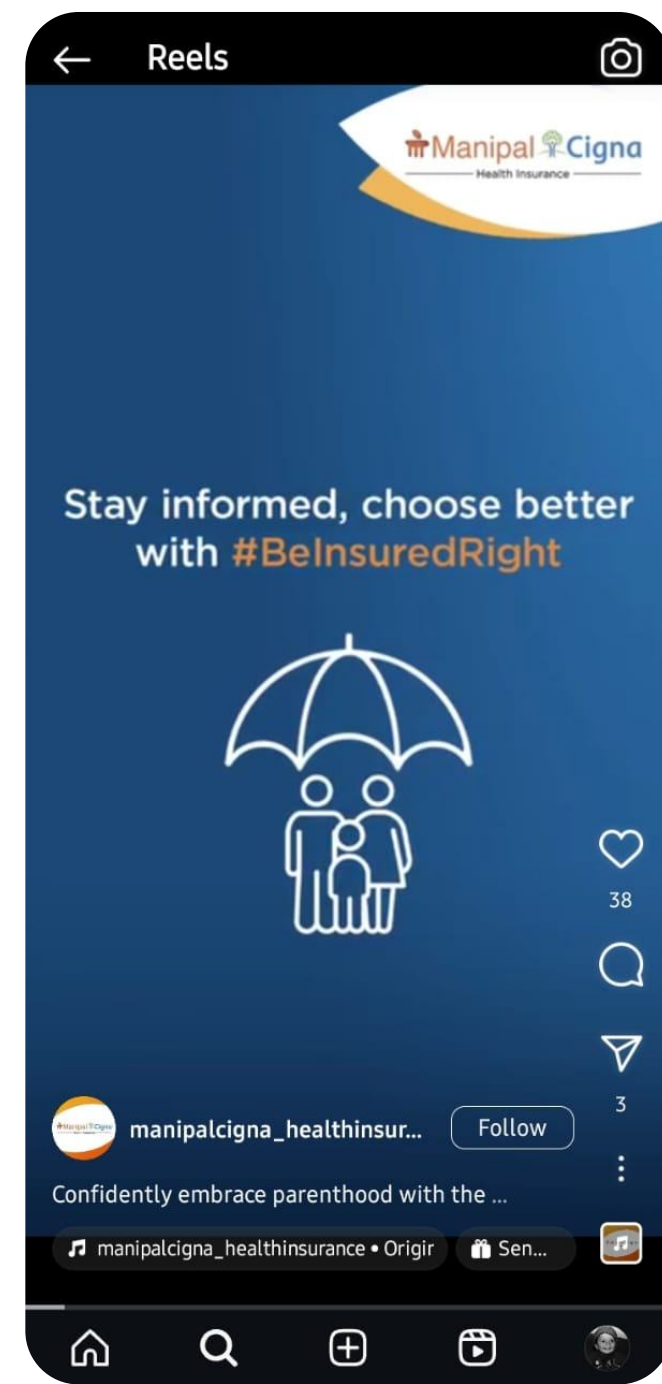
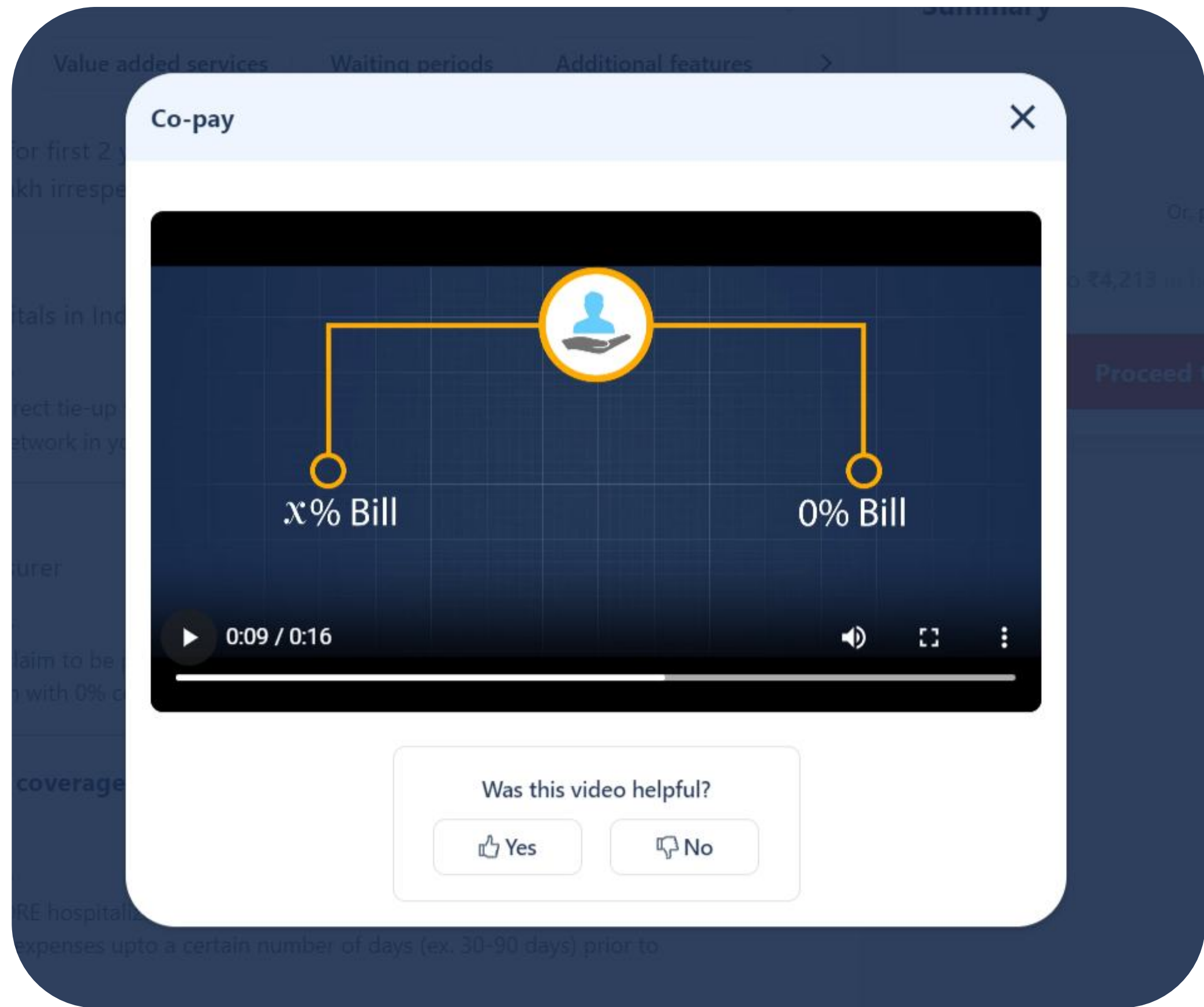
✓ **RENEWAL BONUS**  
Rs 7.5 lakh per year for first 2 years and Rs 5 lakh per year for next 3 years up to maximum of Rs 35 lakh irrespective of claim

✓ **Cashless hospitals**  
11480 cashless hospitals in India  
**What you should know**  
Hospitals that have a direct tie-up with the insurance company, where insured can avail cashless treatment. Larger the network in your area, better it is.

✓ **Co-pay** ▶  
100% paid by the insurer  
**What you should know**  
Co-pay is the share of claim to be paid by the policyholder, while the rest is paid by the insurer. Always look out for plan with 0% co-pay or minimum co-payment.

✓ **Pre-hospitalization coverage** ▶  
60 days  
**What you should know**  
Expenses incurred BEFORE hospitalization, such as doctor visits, diagnostic tests etc. Insurance company pays for such expenses upto a certain number of days (ex. 30-90 days) prior to hospitalization.

✓ **Post-hospitalization coverage** ▶



<p><b>Hospitalization Expenses</b></p> <p>Just like every other health insurance plan, we also cover your hospitalization expenses such as room rent, ICU, investigations, surgery, doctor consultations etc due to illnesses and injuries seamlessly.</p>	<p><b>Mental Healthcare</b></p> <p>We believe mental healthcare is just as important as hospitalization due to physical illness or injury; hence, we cover hospitalization expenses incurred for treating mental illnesses.</p>	<p><b>Pre &amp; Post Hospitalisation</b></p> <p>It means all your pre hospitalization expenses up to 60 days before the date of admission and post-hospitalization expenses up to 180 days after discharge from the hospital are covered.</p>
<p><b>Day Care Treatments</b></p> <p>Medical advancements help in wrapping up important surgeries and treatments in less than 24 hours, and guess what? We cover you for that as well.</p>	<p><b>Home Healthcare</b></p> <p>Cashless Home Healthcare for medically necessary treatment of illnesses, if prescribed by treating medical practitioner.</p>	<p><b>Sum Insured Rebound</b></p> <p>This benefit adds to the Sum Insured, an amount equivalent to the claim amount, up to basic sum Insured, on subsequent Hospitalization.</p>

# Information chunking

The division of the procedure, key takeaways, myths, and other essential elements into five sections effectively achieved clarity and facilitated execution. Because each chunk included a smaller quantity of material than the others, the overall content could be better structured and understood. Because the information was divided into manageable portions, viewers could comprehend it more efficiently and prevent cognitive overload. The explainer videos' order and coherent narrative flow were also made possible by the content chunking method.

The first information content added is understanding users' choices of information or data. These words were difficult and had more wrong solutions, or users needed to be closer to guessing. Some identical or basic information essential for the users is also added to the information chunk.

## Personal Details

- Members You Want to Insure?
- Age
- Location
- Name
- Phone Number
- Medical History
- PAN Card
- Personal Details
- Date of Birth (DOB)
- Occupation
- Height
- Weight
- Address
- Contact Details

## Choosing Policy

### Understanding: Things to Check

- Cashless Treatment
- Network Hospitals
- Coverage for Pre and Post Hospitalization
- Claim Settlement Ratio
- Restoration Benefits
- Co-pay Calling
- Insurance Cap
- Waiting Period
- No Claim Bonus

## Health Declaration

- Critical Illness
- Suffering from Pre-existing Conditions
- Any Other Diseases
- Major Accidents
- Have You Been Hospitalised in the Past 3 Years?
- Illness Requiring Frequent Hospitalisation
- Diabetic
- Blood Pressure

## Final Details Check & Payment

- Nominee Details
- Check all entered details
- Pavement

### Myths and Misconceptions

- Companies don't pay claims
- I will require full body check-up documents
- People who smoke and drink can't buy

# Kinetic Typo

At first, I thought about explaining health insurance with kinetic text and typing adornment words. However, I saw that this would need clarification with all the insurance jargon. Additionally, individuals who speak different languages could find it challenging. Thus, I decided to use icons in its place. In any case, they're easier to understand in any language. This eliminates uncertainty and effectively modifies video language in frames with distinct audio. Anyone can now quickly obtain the information they require regarding health insurance.



# <final info>

<At Home > On the bed, temperature rises, BP Increases, and Heart rate is low

(Notes) Separate patient body from bed (differentiate from hospital bed)

~ Sound ~ Beep beep from hospital machines

Audio : Hospital hospital

<At Ambulance > Ambulance sound : Position of patient fixed / Ambulance designed in such a way that patient remained fixed and visible.

Patient body in <Hospital>

Patient body in <Operation>

Patient body in <Hospital Room>

~ Sound ~ Hospital beep beep / ATM Money withdrawal sound

Everything with a money tag on it

Relatives are sitting with a credit tag of 1 lakh.

TV Extra / Food Extra / Hospital Room Charges / Doctor Consultation Fees / Surgery Costs / cost of Medication / Diagnostic Tests / Operation Theater Charges / ICU charges.

Patient body <For sale Car / Home loan / Relative credit>

Bills / Bills / Bills / Bills

So many financial problems, and the solution is

Health insurance : A contract between a policyholder and the insurance company which covers medical expenses in return for payment of a monthly premium.

But .....

\*Comments Displayed on screen\*

So much paper work / Complicated process / It would take a lot of time / No at least a day / I won't even try / I have to get full body check-up / I don't have enough time for it / I will have to go to insurance company office / It won't be online / Health insurance is very expensive / Savings account is way better than health insurance / I don't know how to do health insurance, process and steps / I think this is all a fraud for money / Lot of Work here and there for health insurance get full body checkup, fill forms, read and understand terms / Health insurance is too expensive; I can't afford the premiums. / I rarely get sick, so paying for insurance seems like a waste of money. / The claims process is so complicated and time-consuming. / Insurance companies always find loopholes to deny my claims. / The coverage limits are too low to be useful in case of a major illness. / I don't trust insurance companies to pay out when I need them. / Pre-existing conditions aren't covered, so it's useless for me. / The policies have too many exclusions and fine print. / I had a bad experience with a previous insurer who didn't cover my hospitalization. / Government hospitals are free; why should I pay for insurance? / The waiting period for coverage to start is too long. / I prefer saving money in a fixed deposit rather than paying insurance premiums.

Remove all this Transition

It's easy, let me guide you.

First Sign up on the website.

<Website + Login page>

-----  
Add your details.  
-----

Choose a policy that fits your budget.  
-----

Remember these important points while choosing the policy.

Cashless Treatment: you don't have to pay upfront; insurance company settles the bill directly with the hospital.

Reimbursement: You pay the hospital bill upfront and then claim the amount from the insurance company.

Network Hospitals: Hospitals partnered with your insurance company.

Waiting Period: The period for which you need to wait before getting the insurance benefits.

Coverage for Pre & Post Hospitalization: Coverage for expenses related to tests, doctor consultations, and medicines before and after hospitalisation.

Claim Settlement Ratio: A percentage of claims that an insurance provider settles in a year out of the total claim.

Co-pay Calling: fixed percentage of the claim amount is borne by you and the remaining amount is paid by company..

Insurance Cap: Maximum limit set for specific treatments

No Claim Bonus (NCB): Rewards for not making any claims

Compare different plans and read the policy terms carefully  
-----

Be honest in your health declaration and fill in all the required details.  
-----

- Critical Illness
  - Suffering from Pre-existing Conditions
  - Any Other Diseases
  - Major Accidents
  - Have You Been Hospitalised in the Past 3 Years?
  - Illness Requiring Frequent Hospitalisation
  - Diabetic
  - Blood Pressure
- 

Remember to add nominee details for your policy.

Finally, ensure all details are correct before making the payment.  
-----

And Done  
-----

Insurance stats

Still think insurance companies don't pay premium  
-----

Most plans don't require a full body check up

Smoker or drinker? Health plans are still available.

There are health insurance plans available to suit every budget.

Young and healthy? You still need it!  
-----

Text: You're one hospital bill away from wiping out all your savings

And a few clicks away from keeping them safe.

Choice is yours

Money sound, click click.

# Why icons ?

Icons are desirable for various design applications because they provide several advantages over other visual formats. First, icons are incredibly adaptable and instantly recognisable, even in small sizes, because of their simplified and symbolic nature. They are, therefore, perfect for swiftly and effectively conveying information, particularly in digital interfaces with little area. Furthermore, icons can effectively communicate with a wide range of people due to their adaptive appeal and ability to transcend language barriers.

Additionally, icons may be readily adjusted and scaled, making them appropriate for use on various media and devices. Icons uphold uniformity in graphic language while retaining impact and clarity on websites, printed materials, and mobile apps.

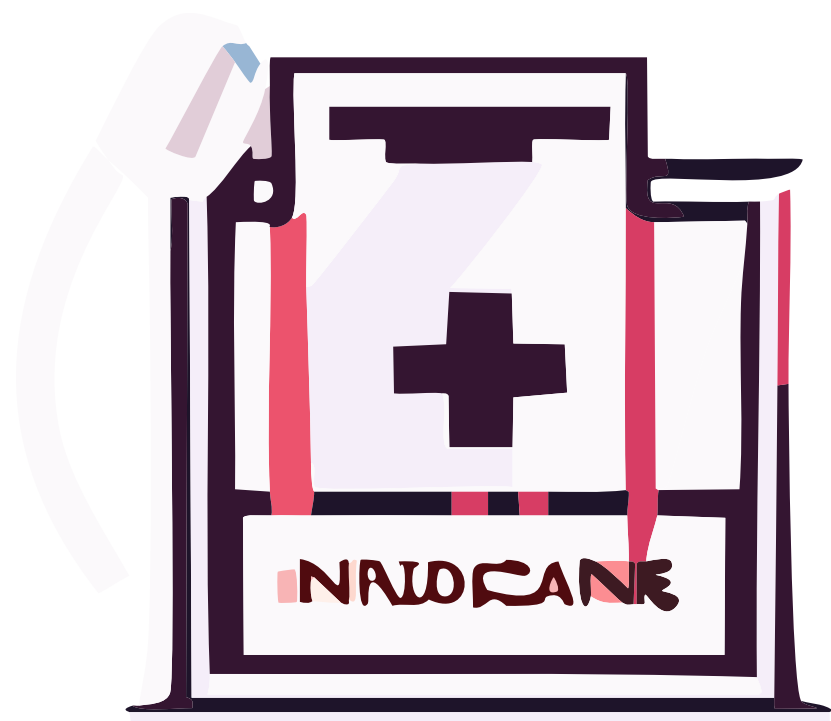


# Ai ?

I attempted to create icons using AI. However, the results fell short of expectations. Various marks, such as a bank with insurance, were received; the results could have been more consistent even with the explicit prompts. The absence of consistency made the structure appear disjointed and made it challenging to sustain visual language.

The AI-generated icons frequently exclude the intended meaning and could be more effective at simplifying complex material. Additionally, the process took a long time because each icon needed to be extensively modified, which called into question the effectiveness of deploying AI.

In the end, conventional design techniques worked better. By creating the icons by hand, I ensured that they were clear and consistent in style while also being suited to the project's requirements. This method gave the artist more freedom.

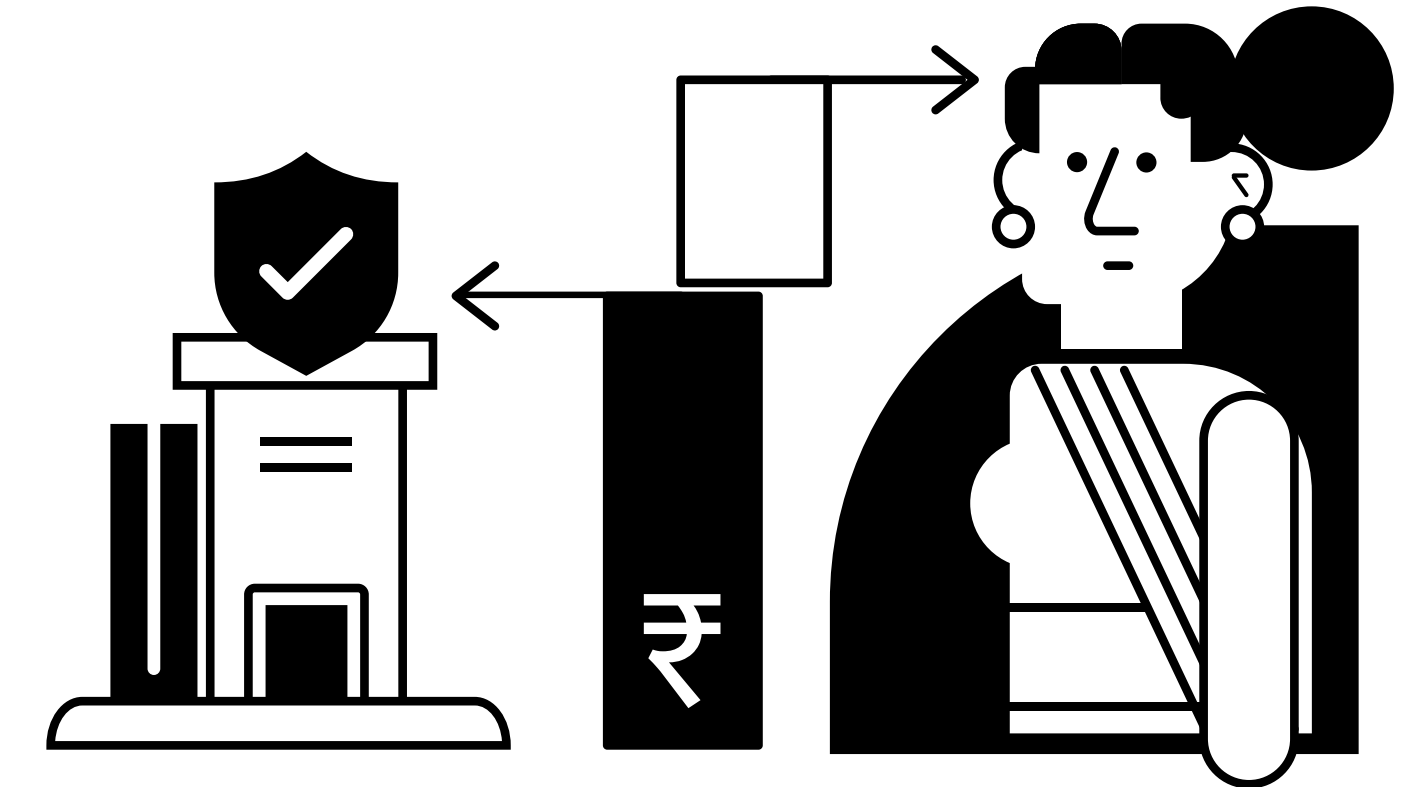
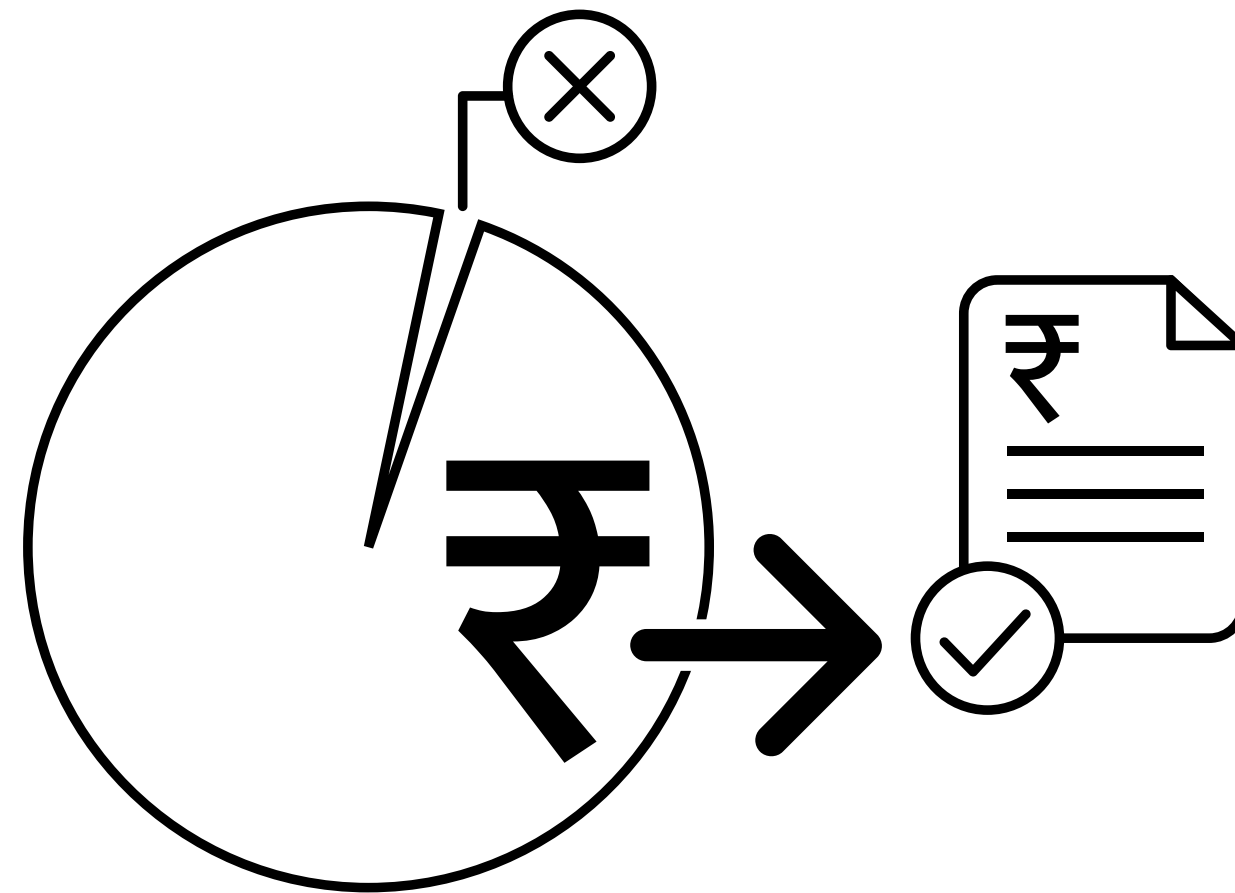
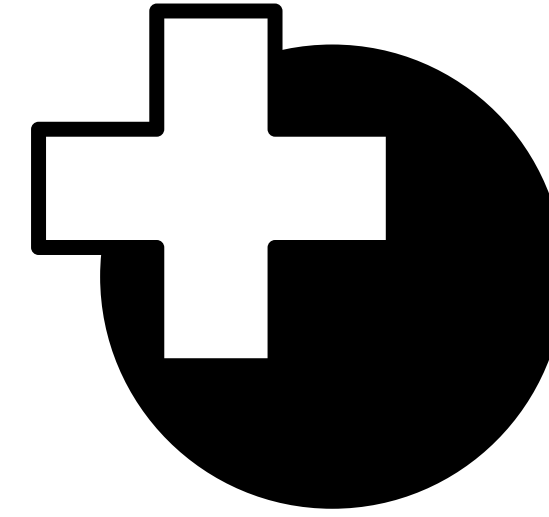
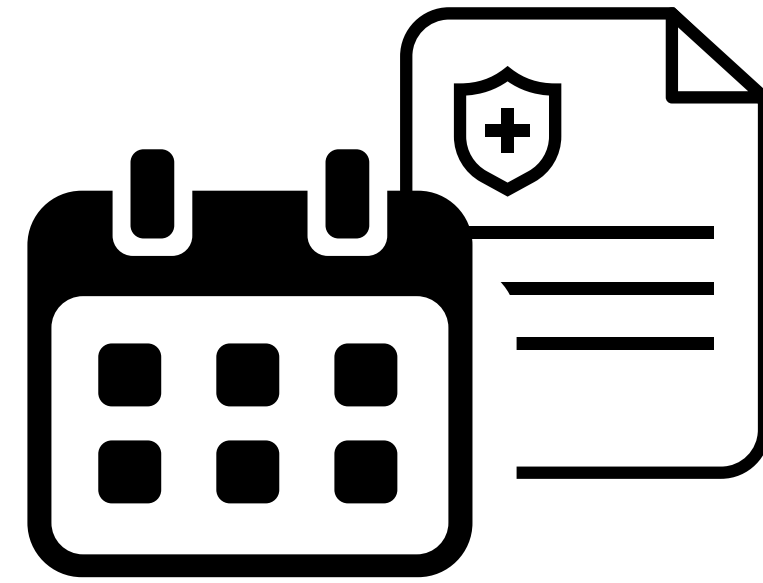
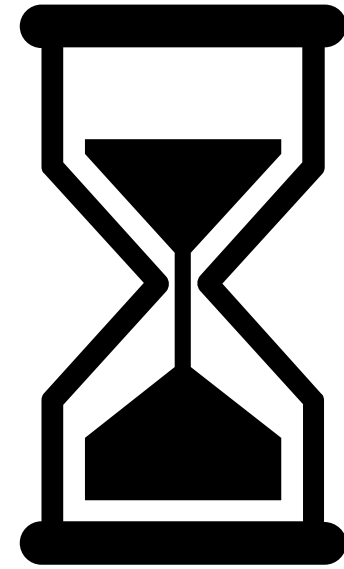
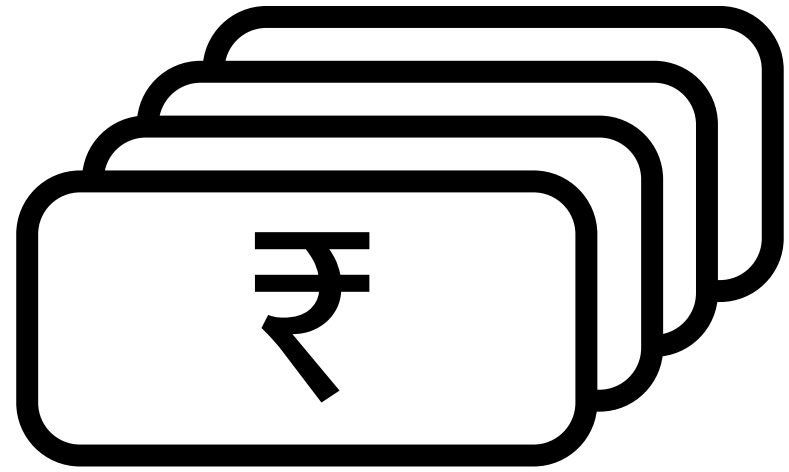
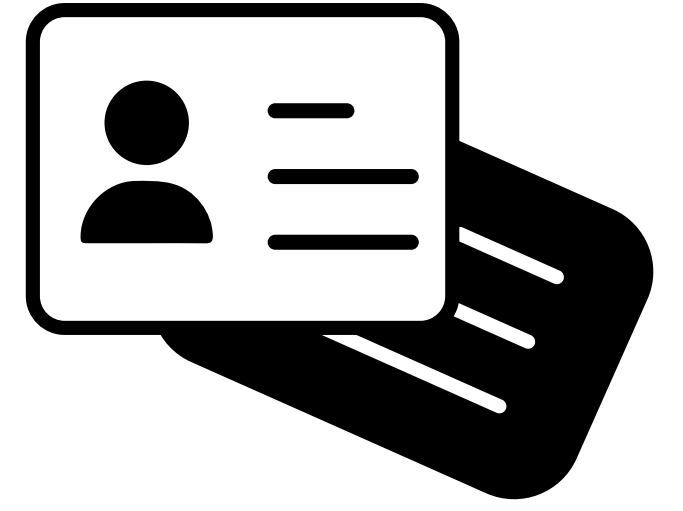
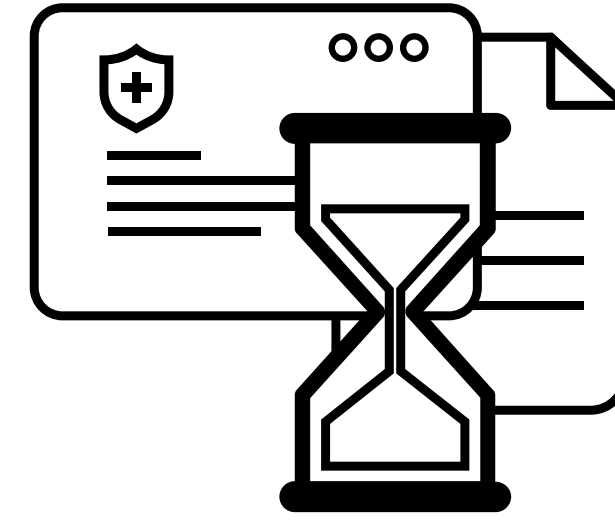
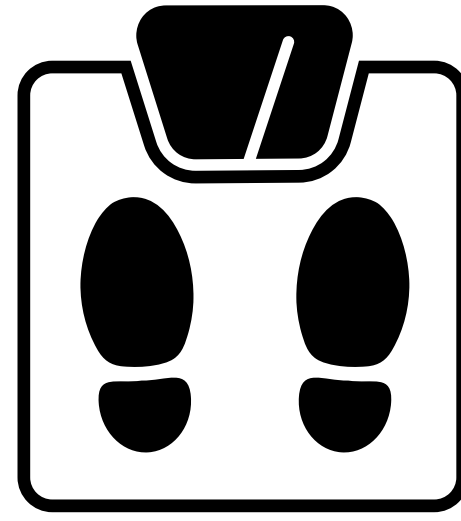


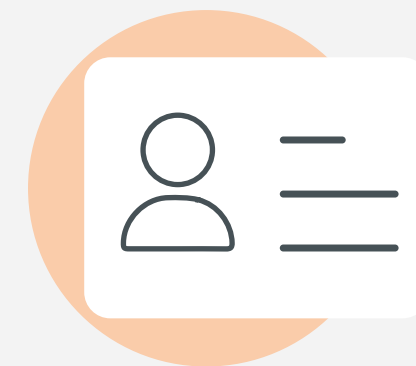
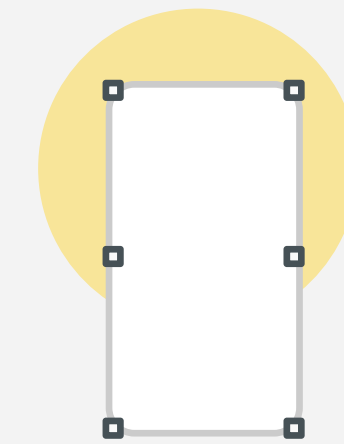
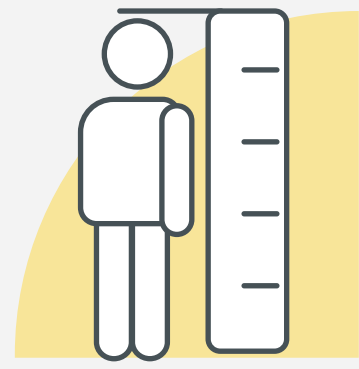
# Style Explorations

Having more time, I dedicated myself to further style research for the project. I wanted to distinguish between the styles of the icons completely, so I experimented with various approaches to see which would work best for textual support and communication.

These methods were also applied to various styles, such as isometric designs, gradients, inflated icons, modern outlines, and minimalistic, intricate designs. I've also played with several artsy textured brushes and handwriting brush strokes. Such probes enhanced the preference of what each visual representation could or could not give.

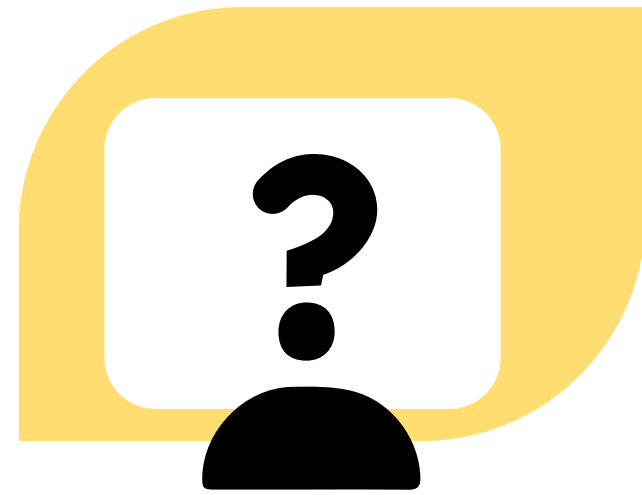
I also used features like shapes and lines strategically so that they conveyed the message intended more effectively. In this way, they seemed reasonable and would be easy for people to connect with quickly and easily comprehend. Therefore, methodical exploration refined the visual language throughout the project, making it clear-cut and homogeneous using different methods.





**Who ?**

Members You Want to Insure?

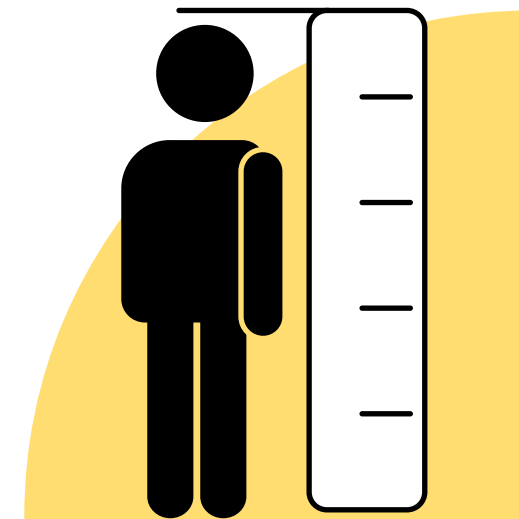
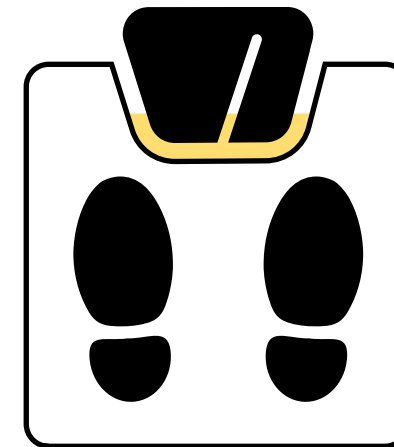


**Location**

Address / City / State

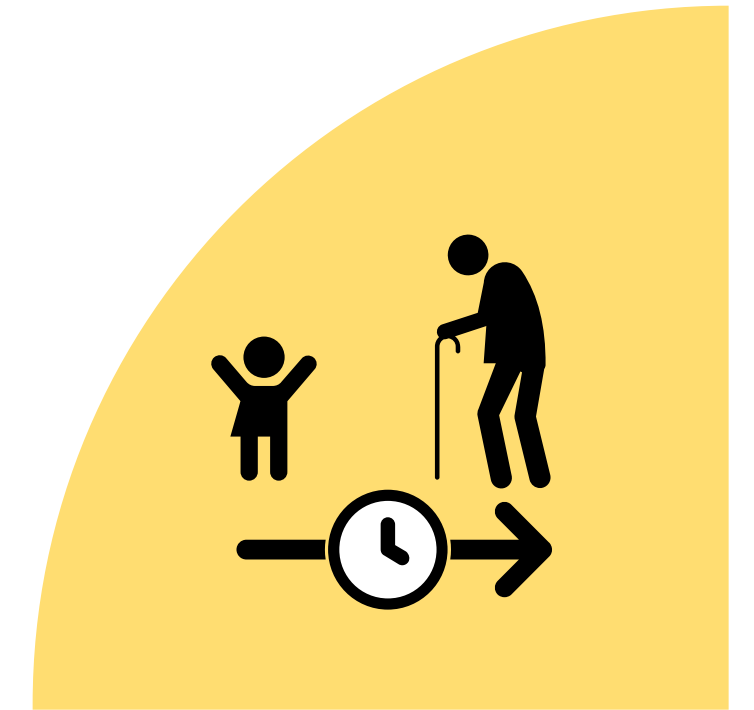


**Weight / Height**



**Age**

Address / City / State



**Date of Birth**



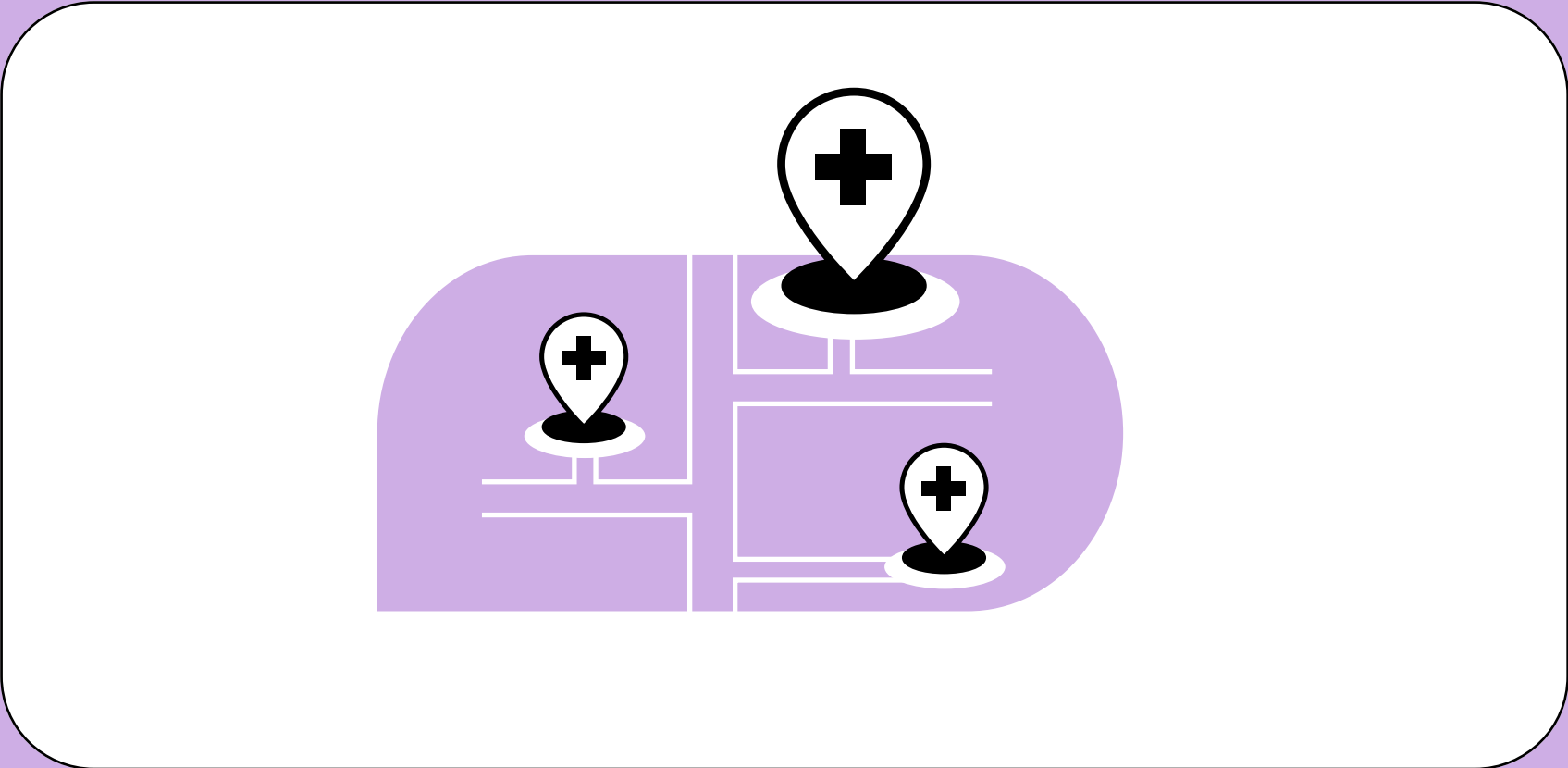
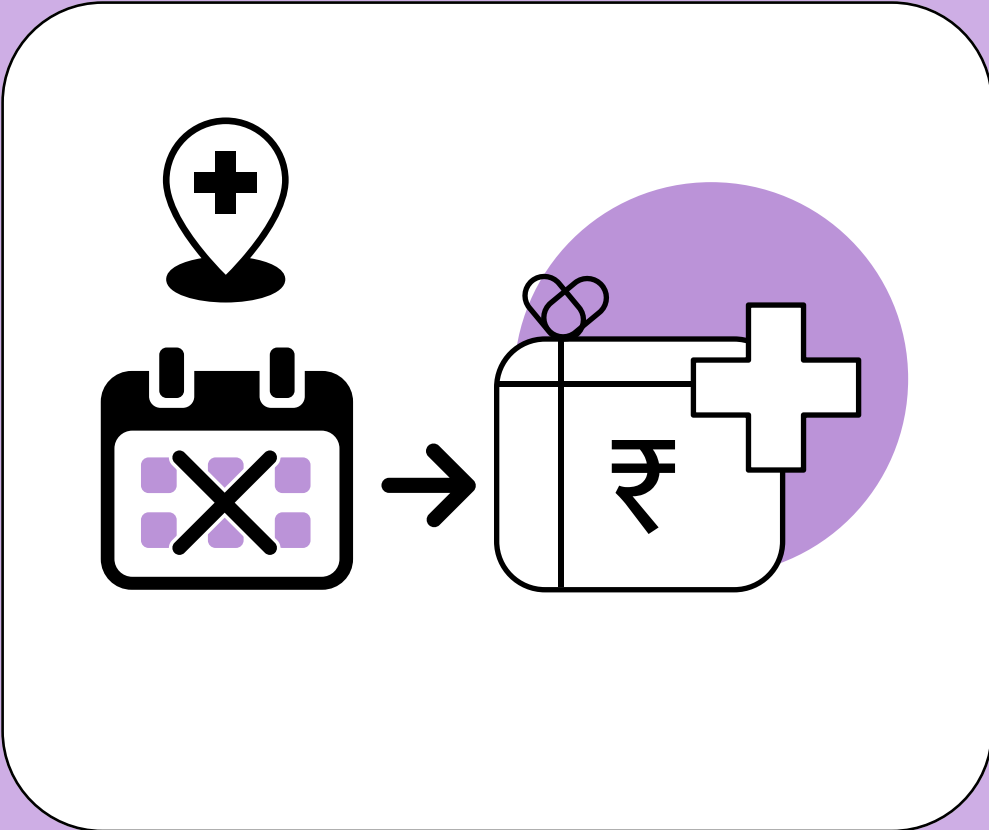
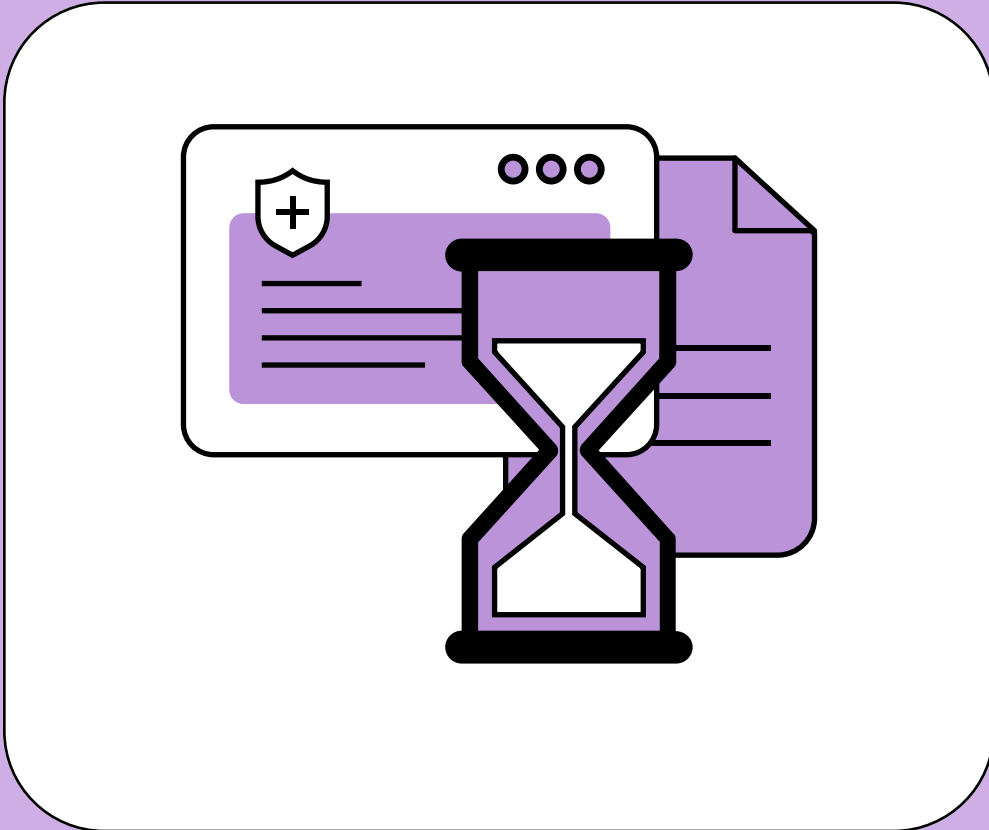
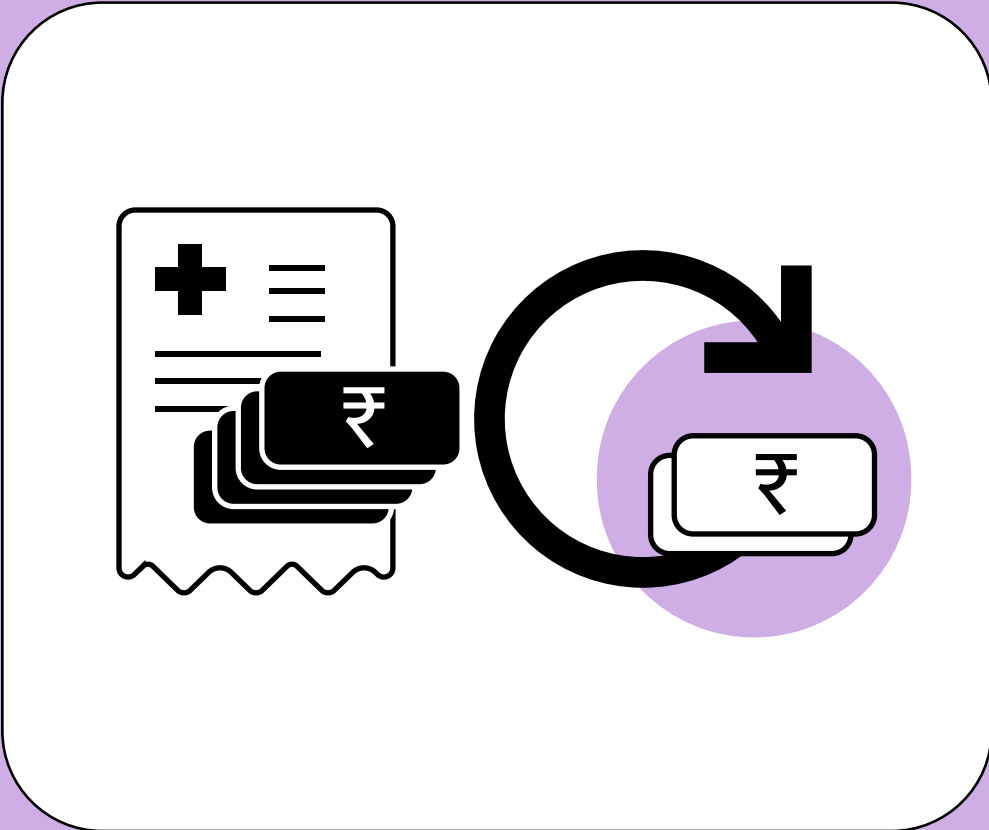
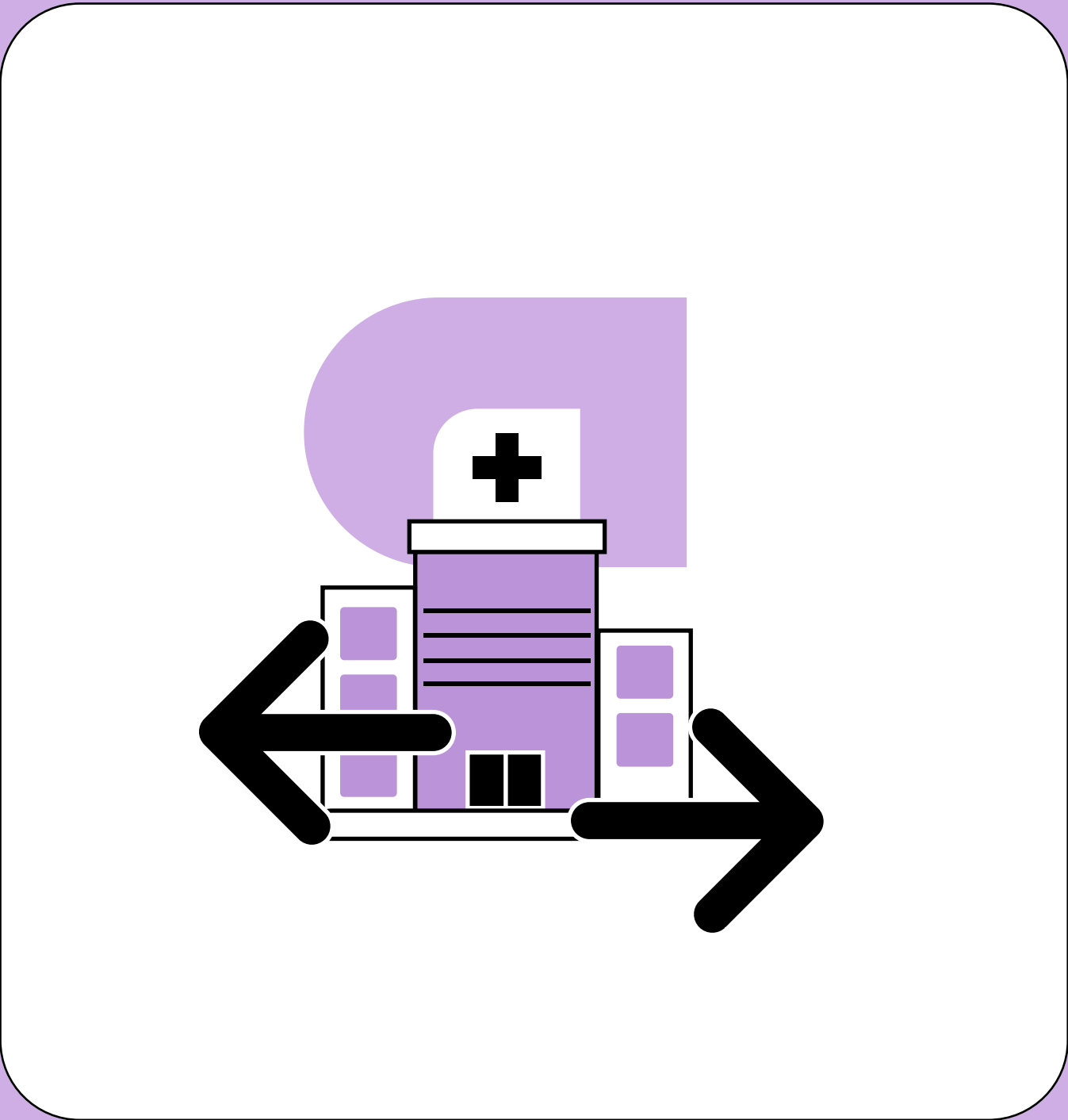
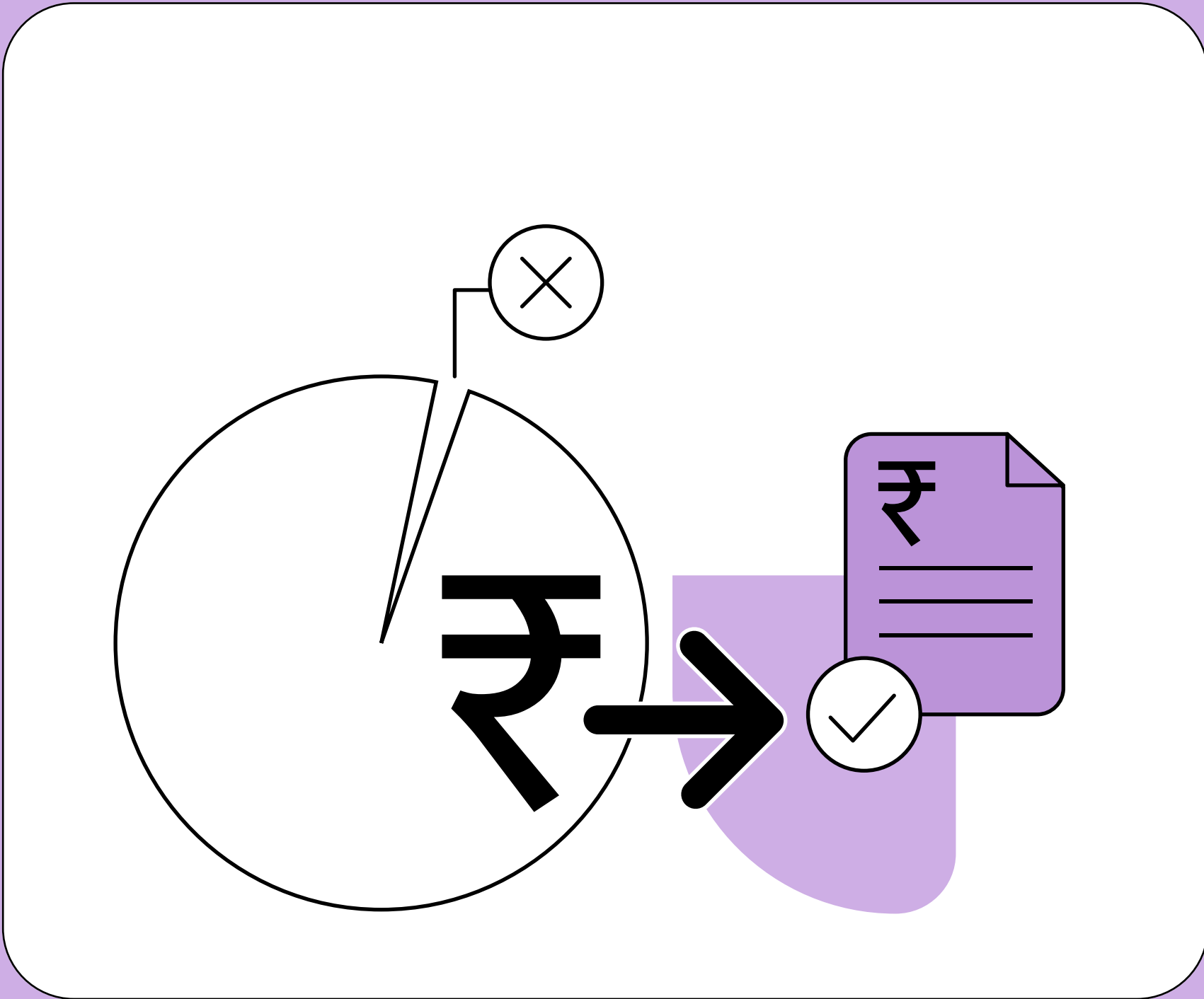
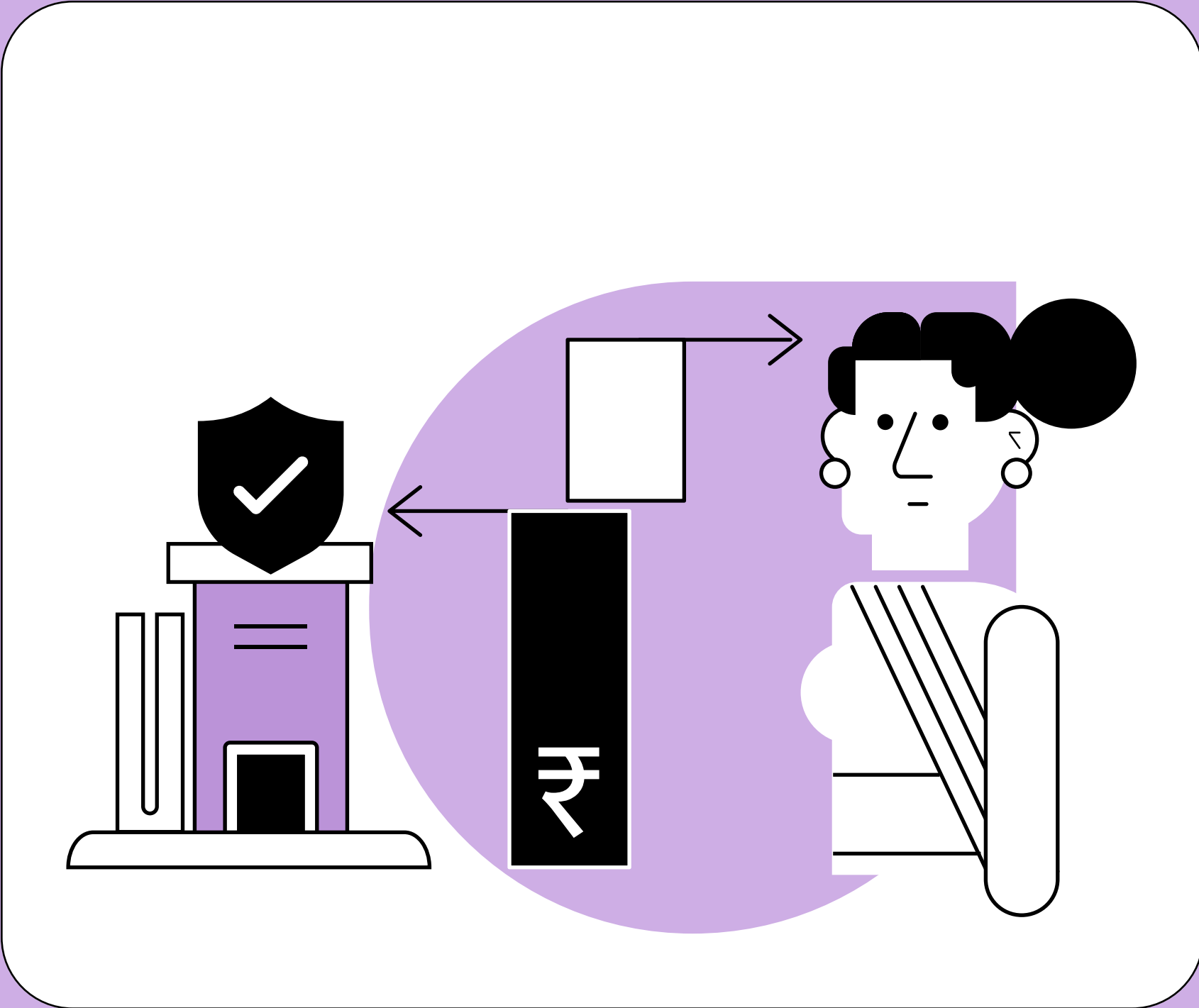
**ID Proof / documents**

- PAN Card
- Aadhar Card
- etc.



**Any other family member**





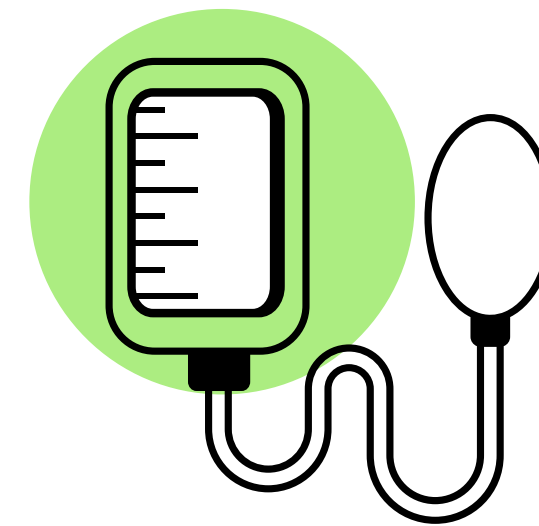
Hospitalised in past \_ years



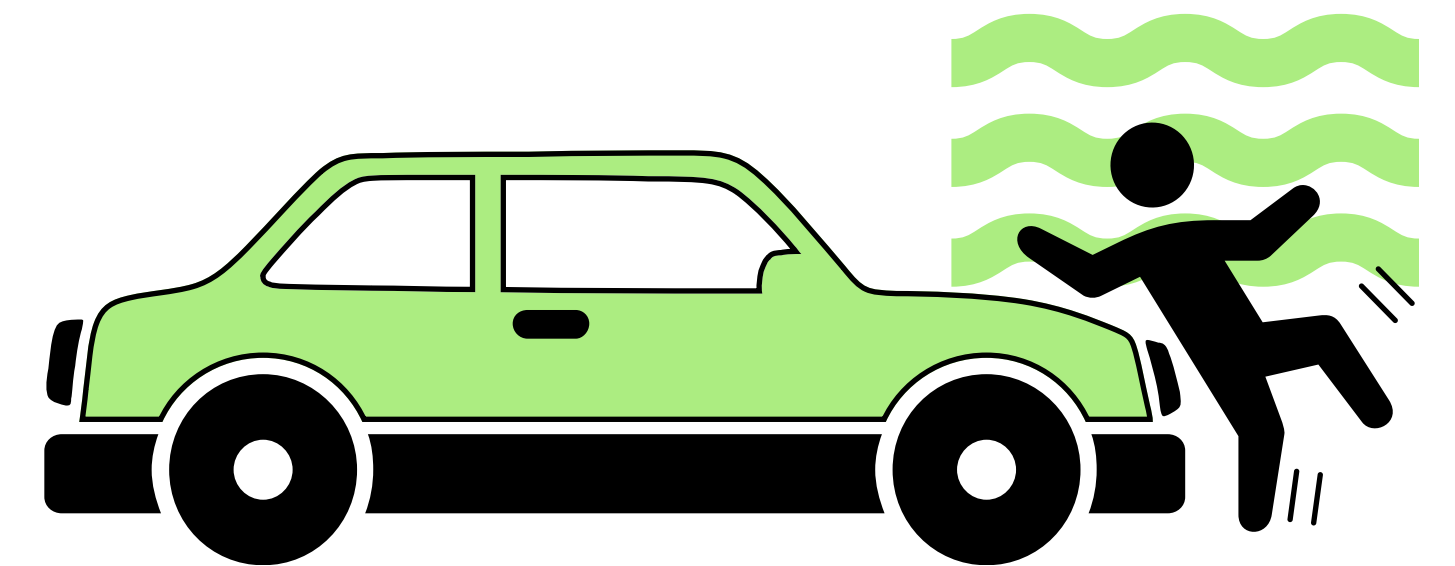
Any other diseases



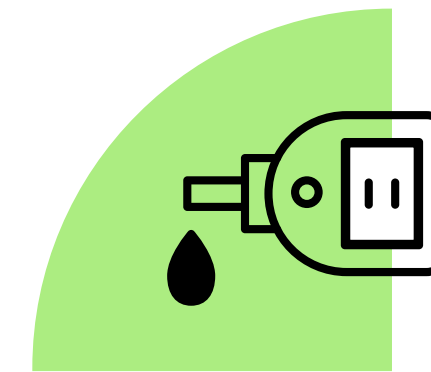
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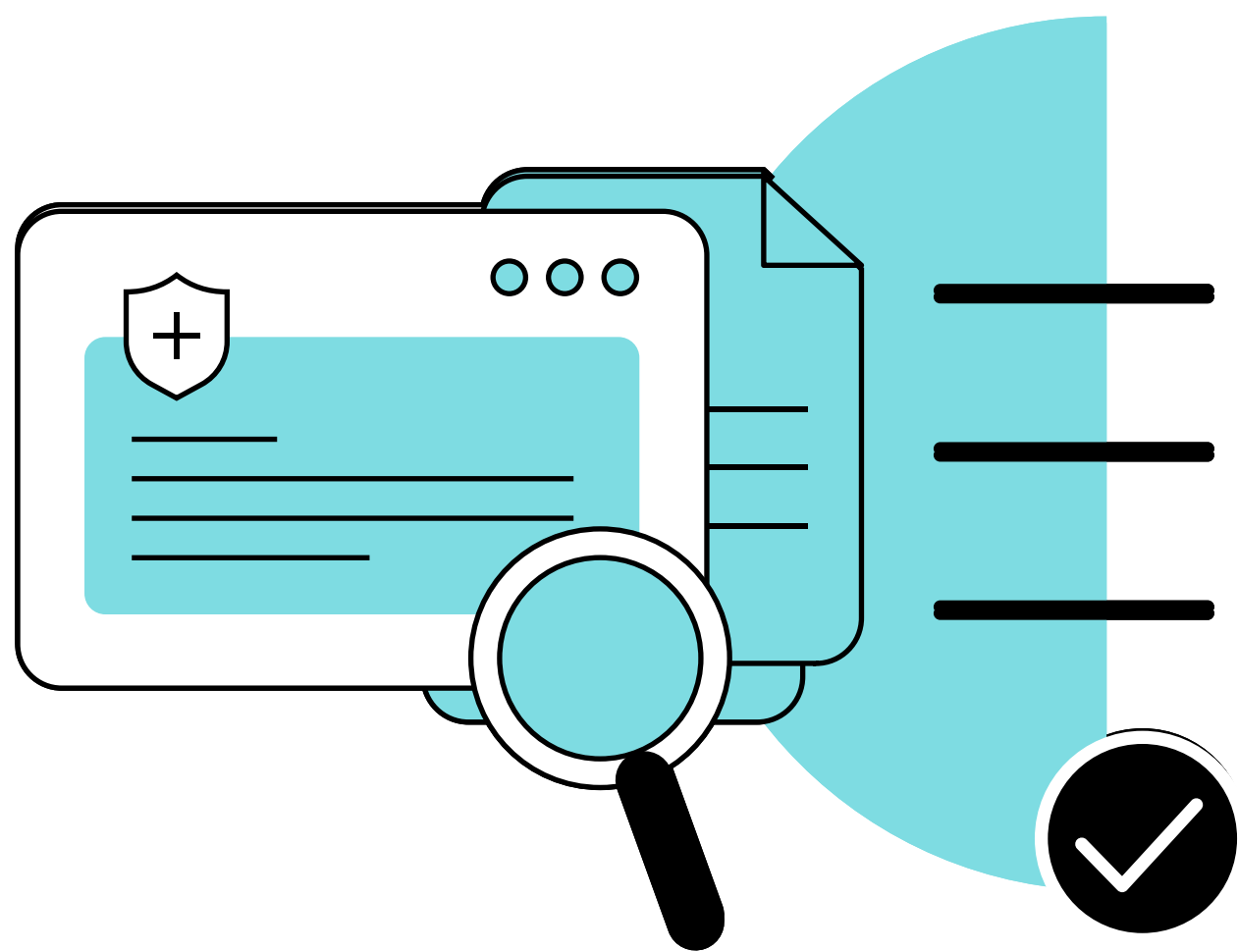
Major accidents



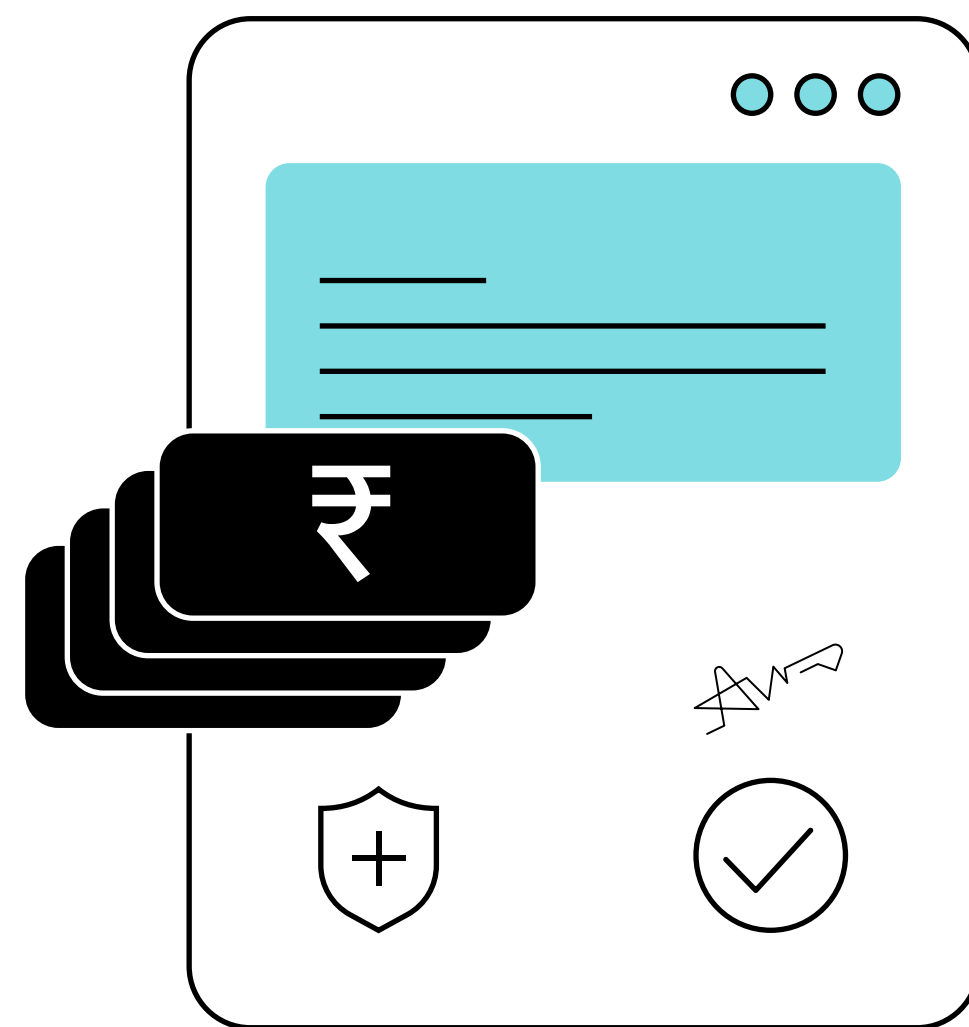
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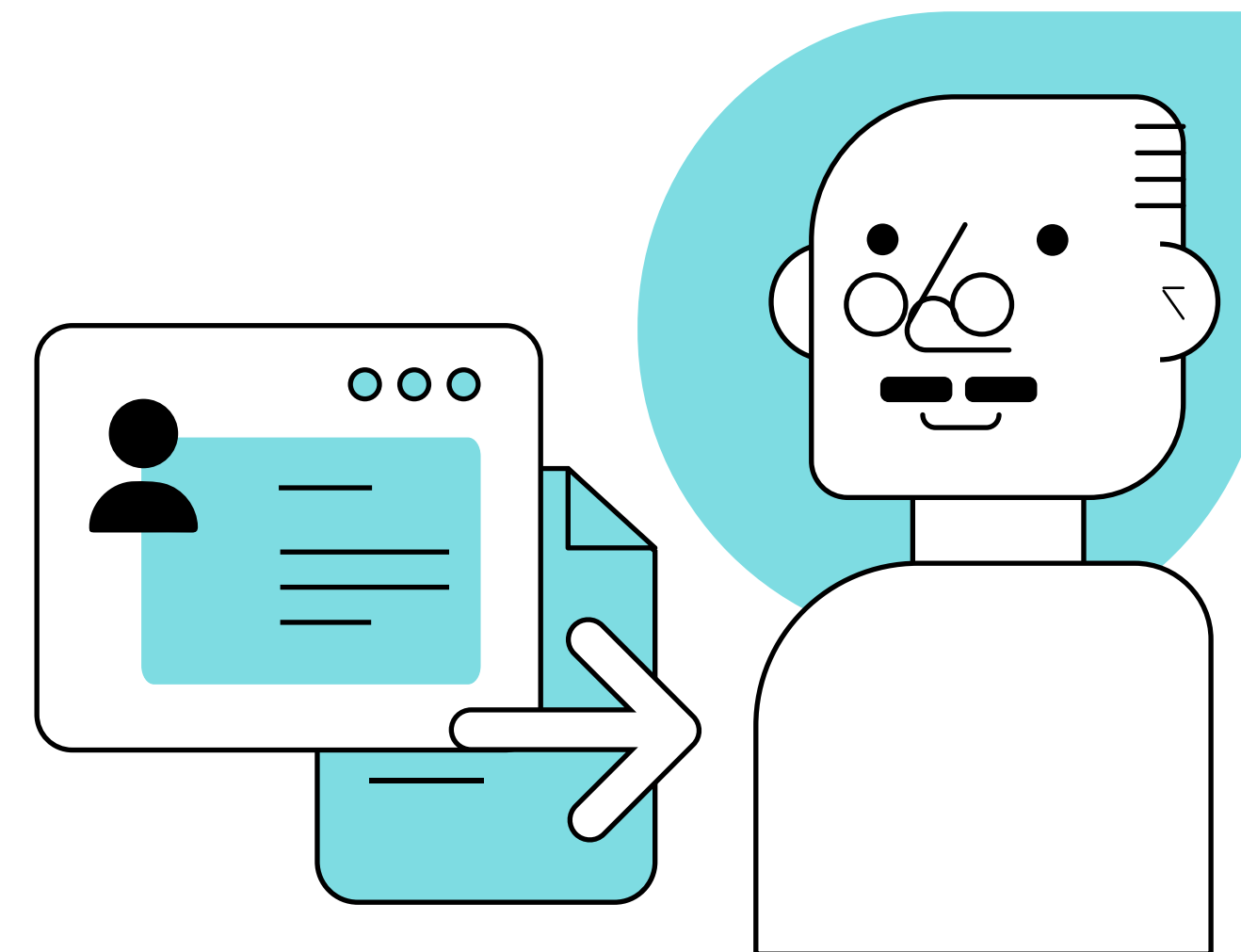
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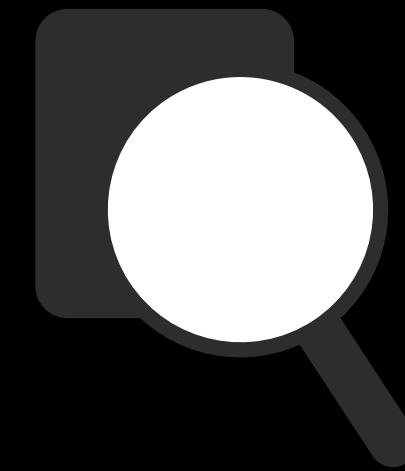
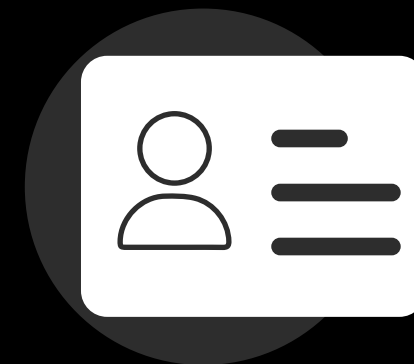
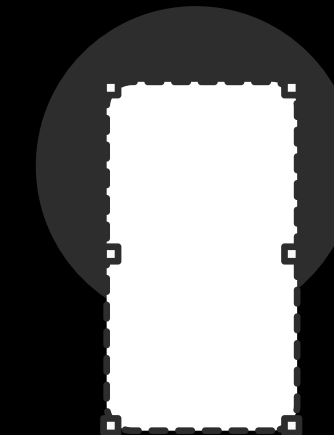
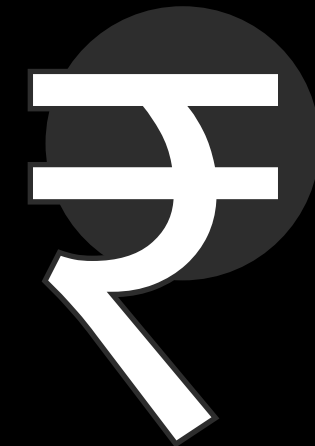
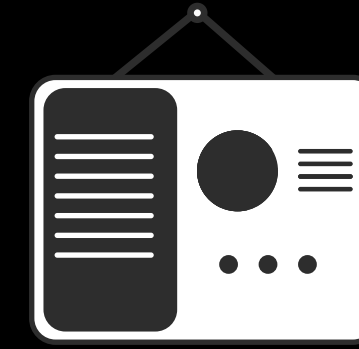
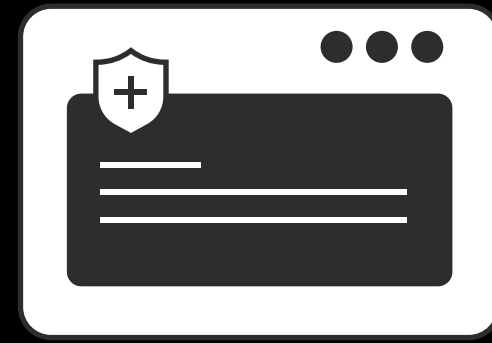
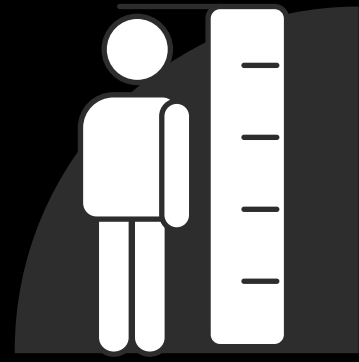


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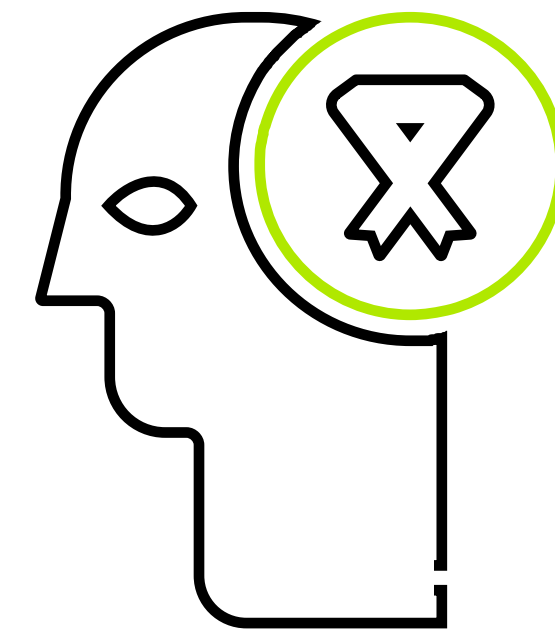
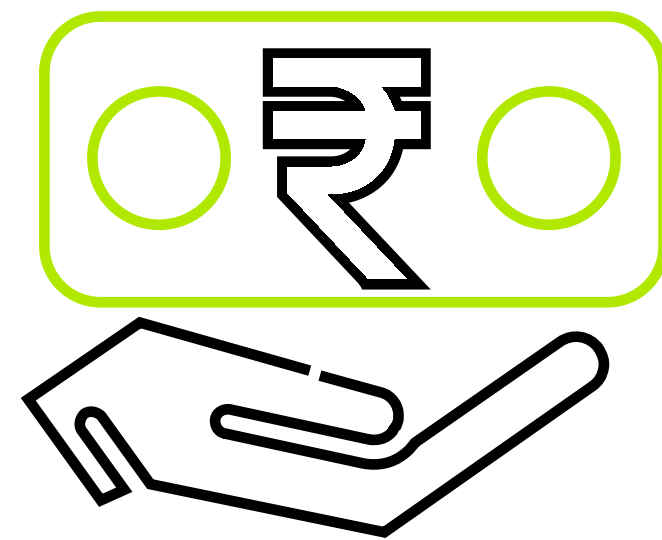
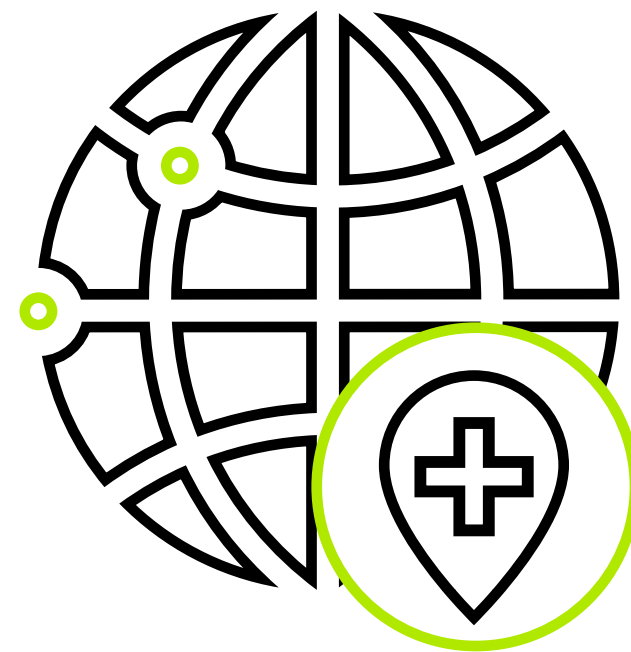
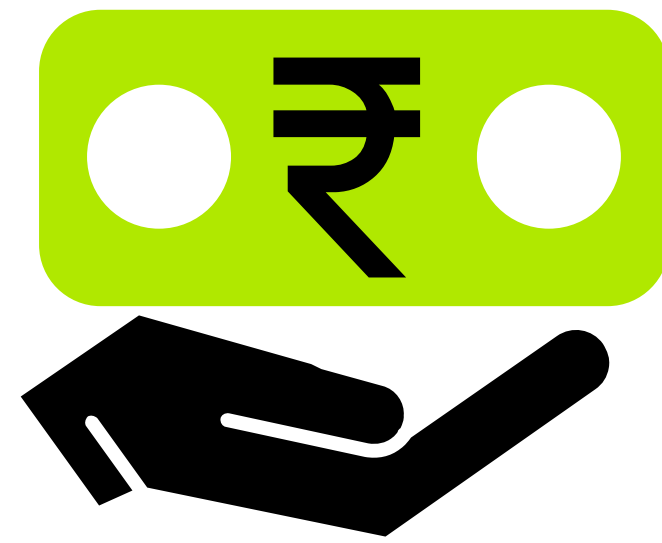


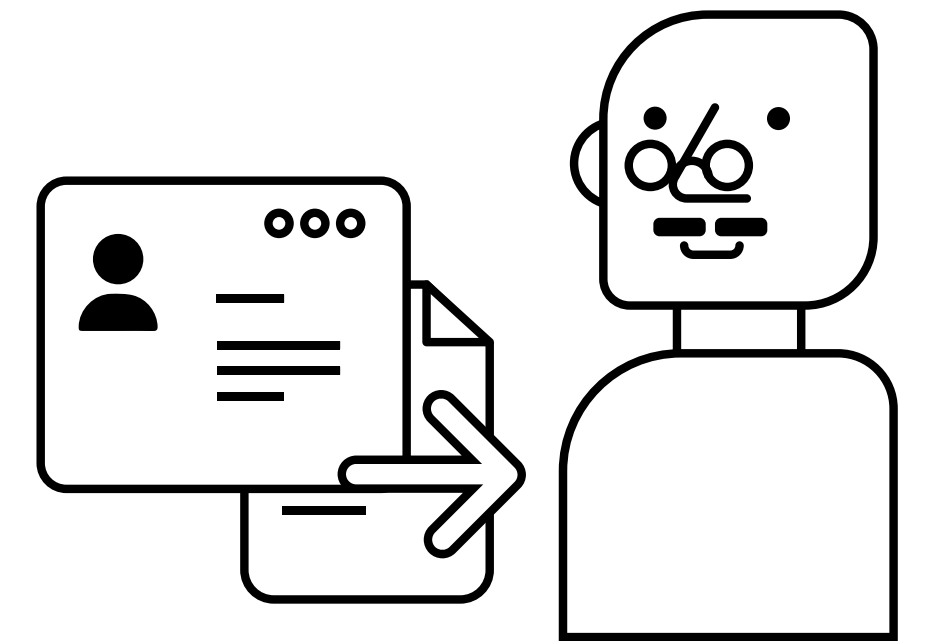
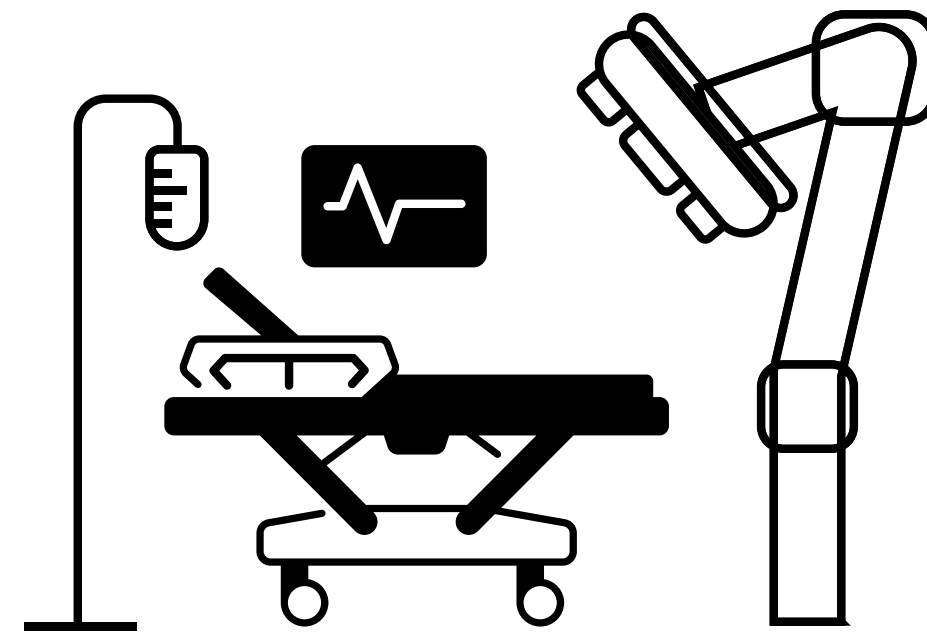
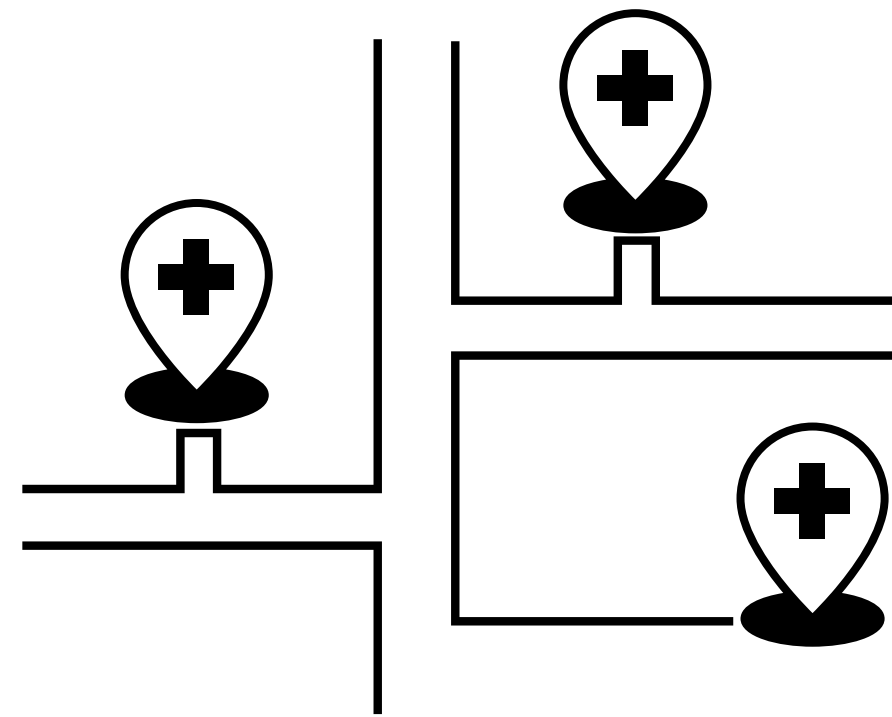
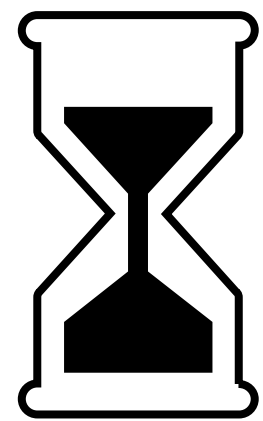
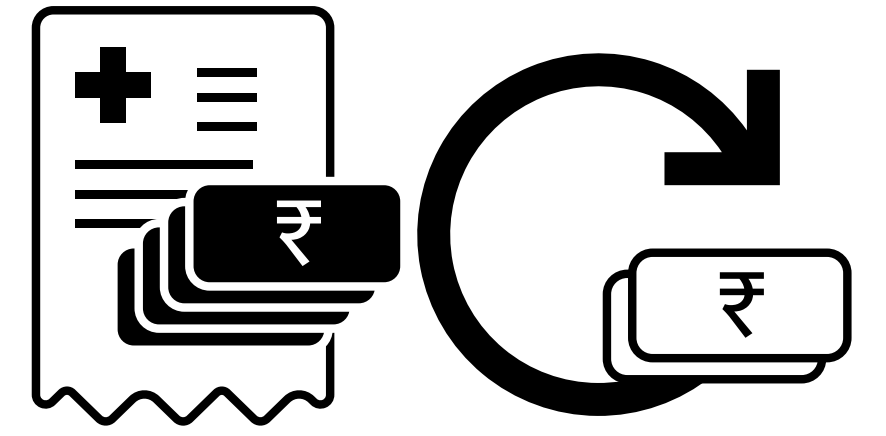
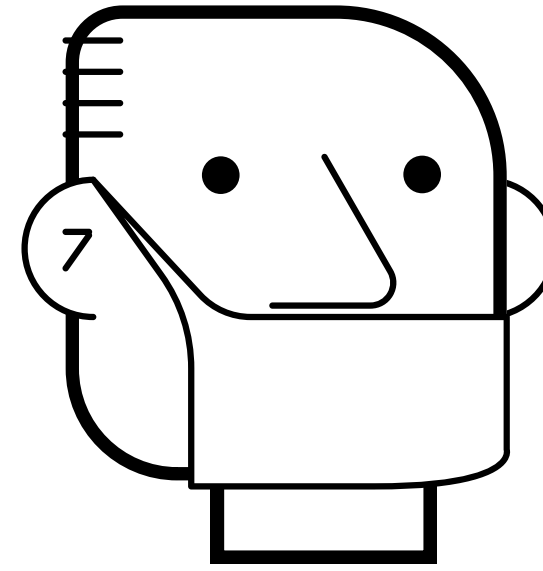
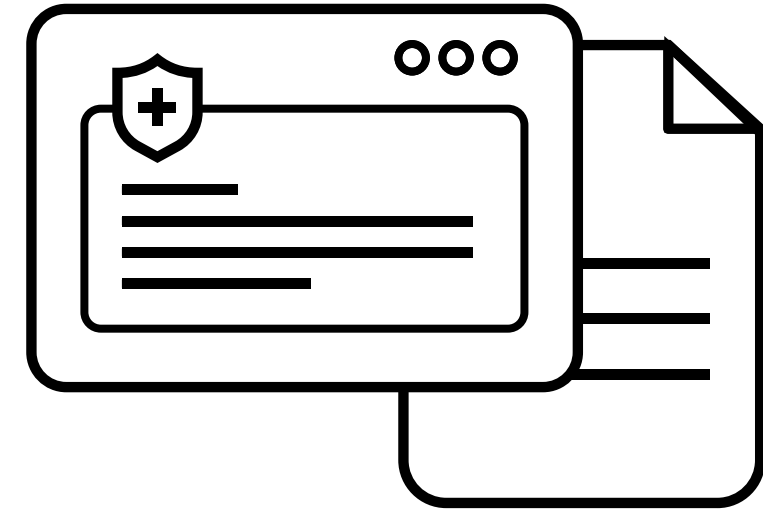
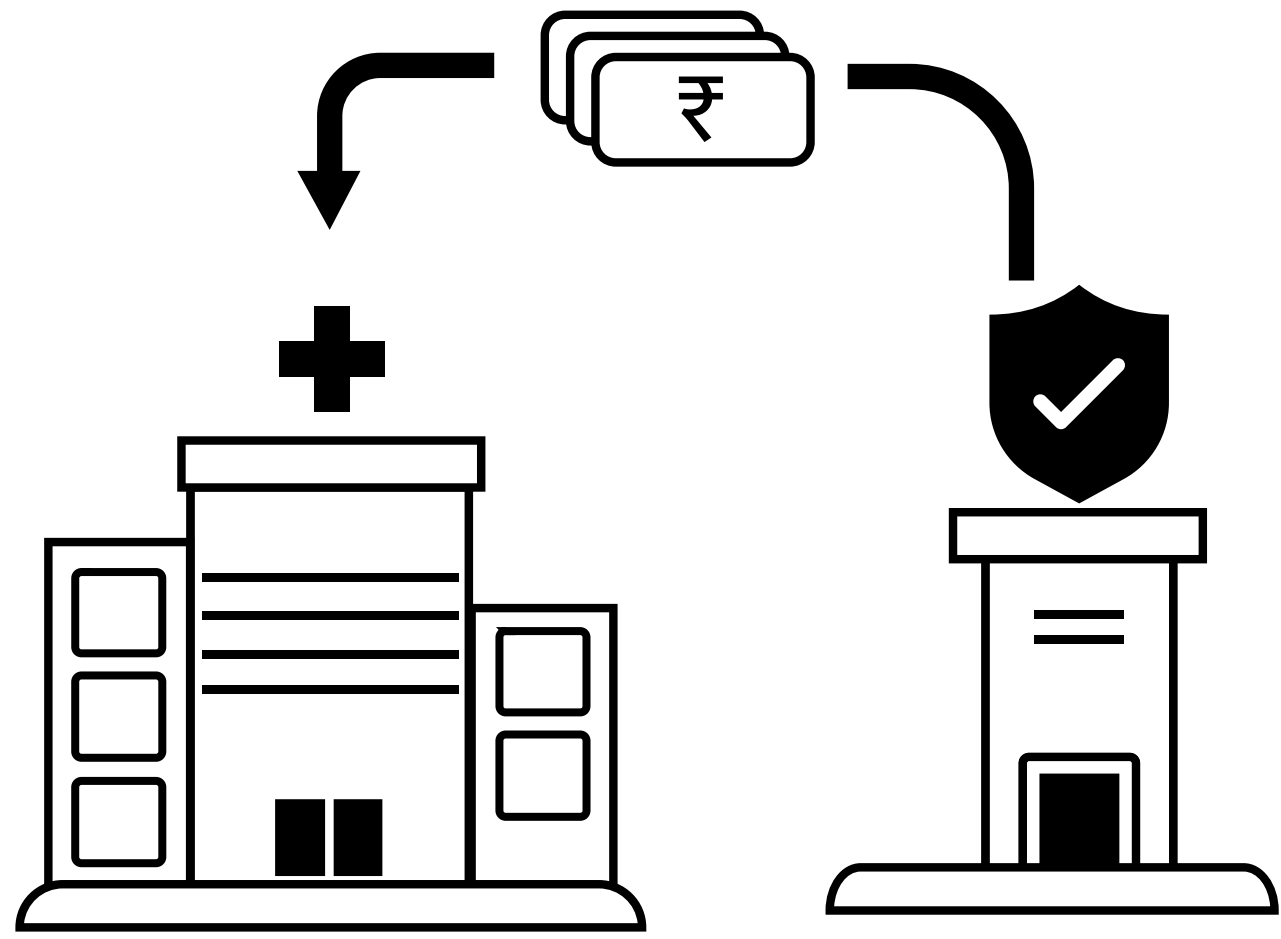
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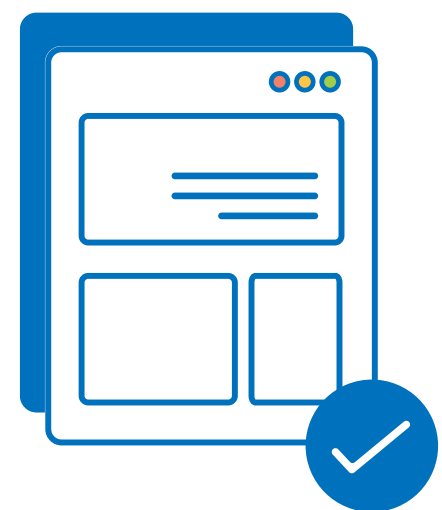
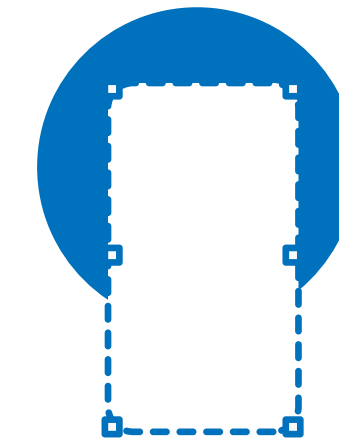
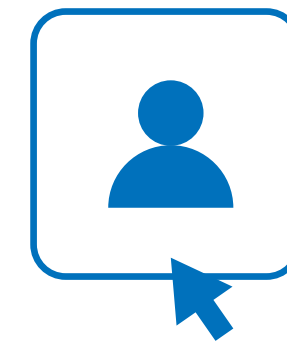
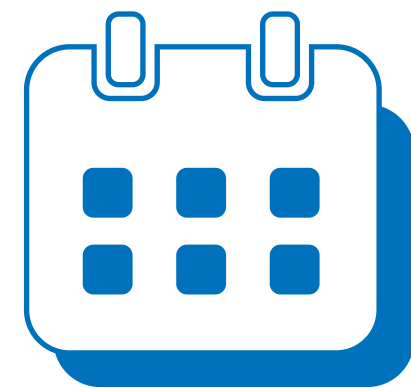
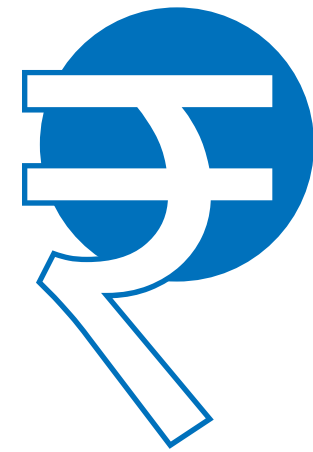
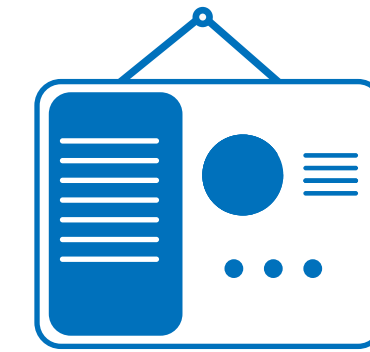
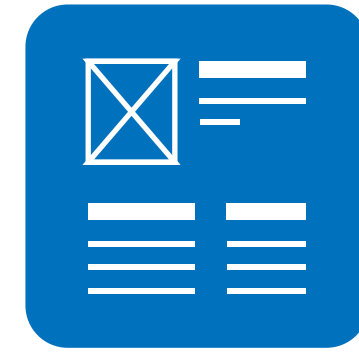
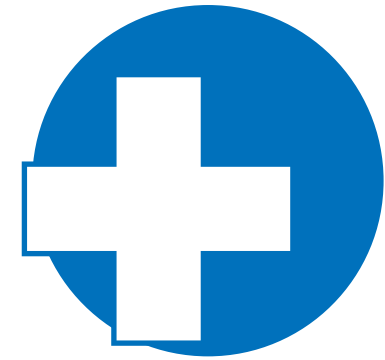
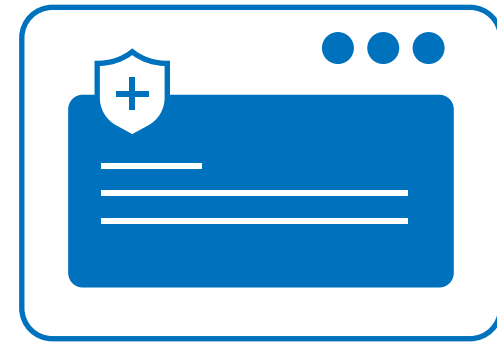
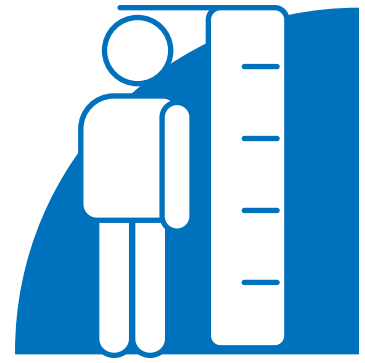












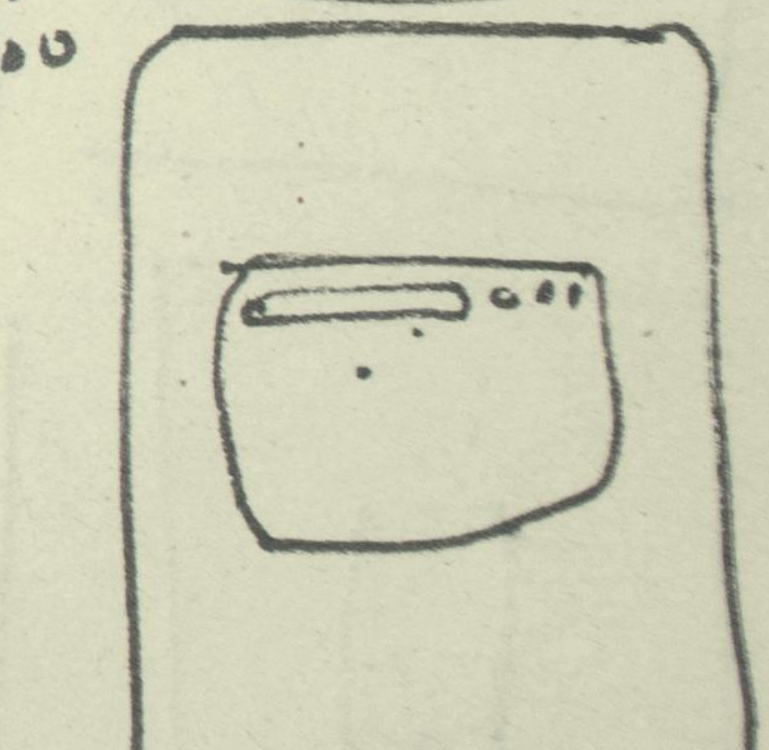
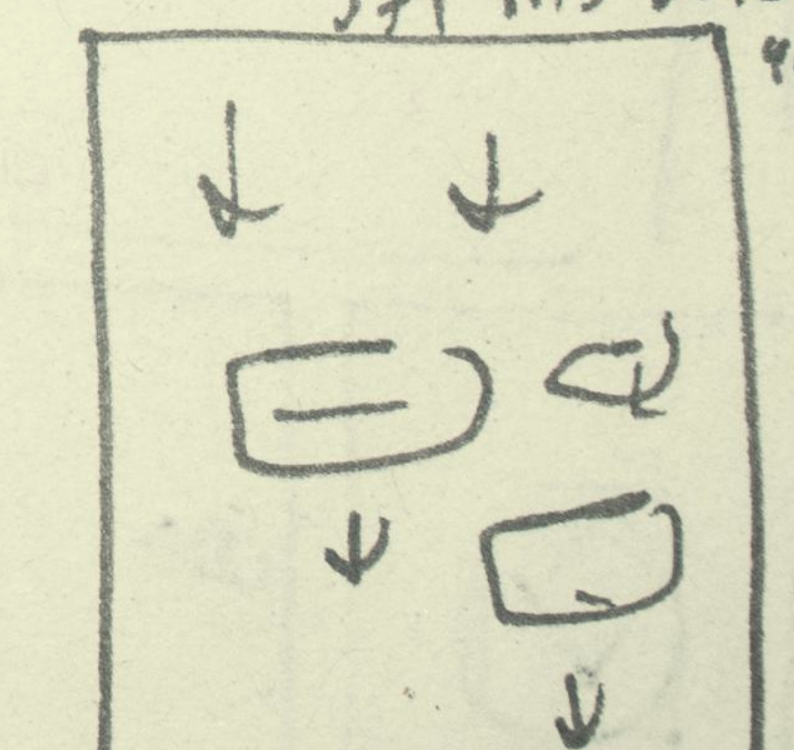
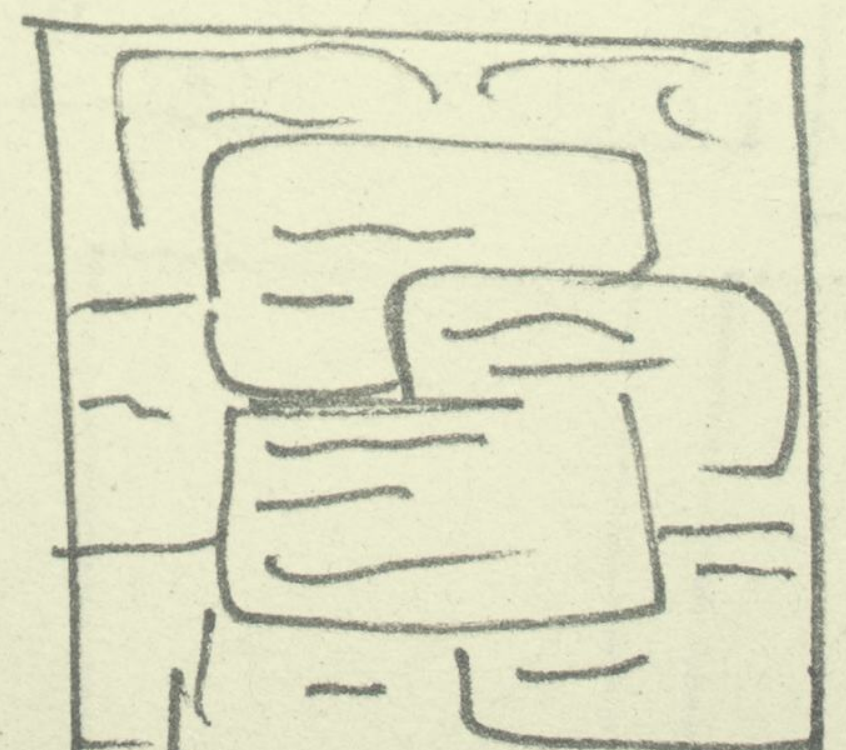
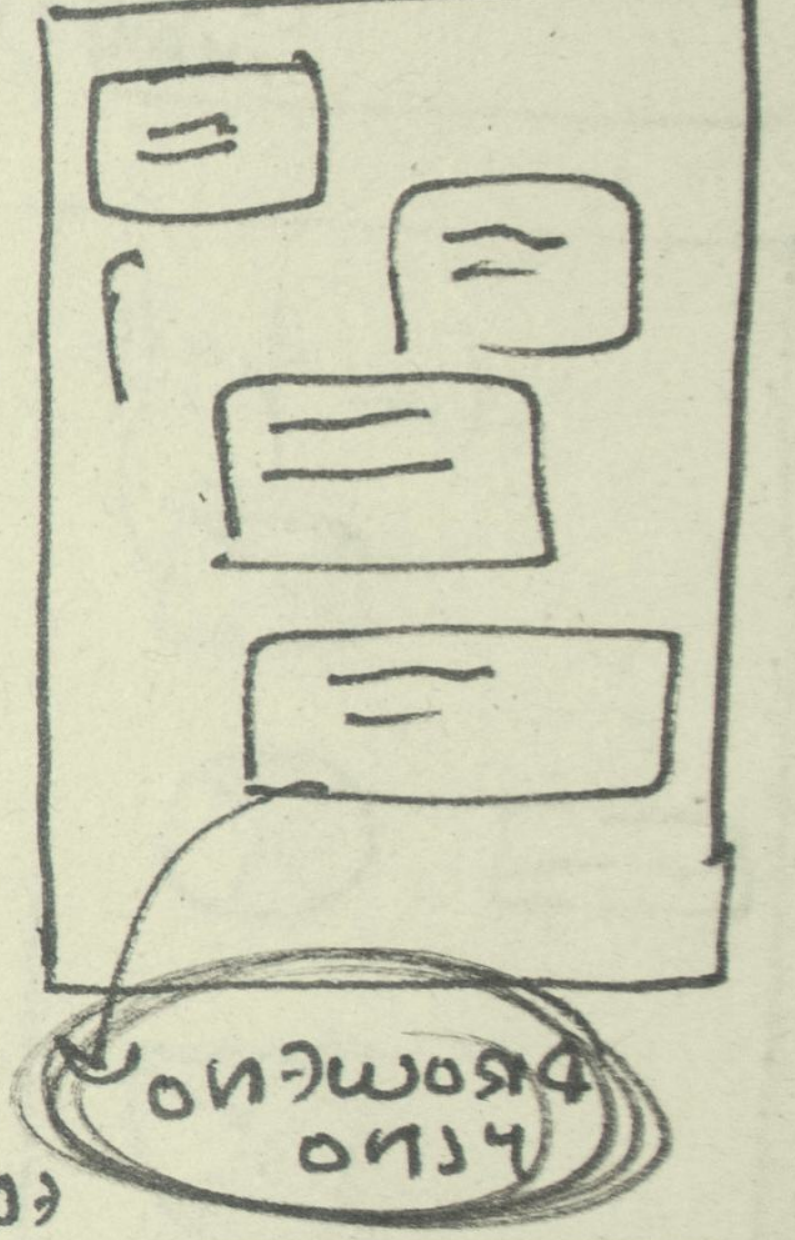
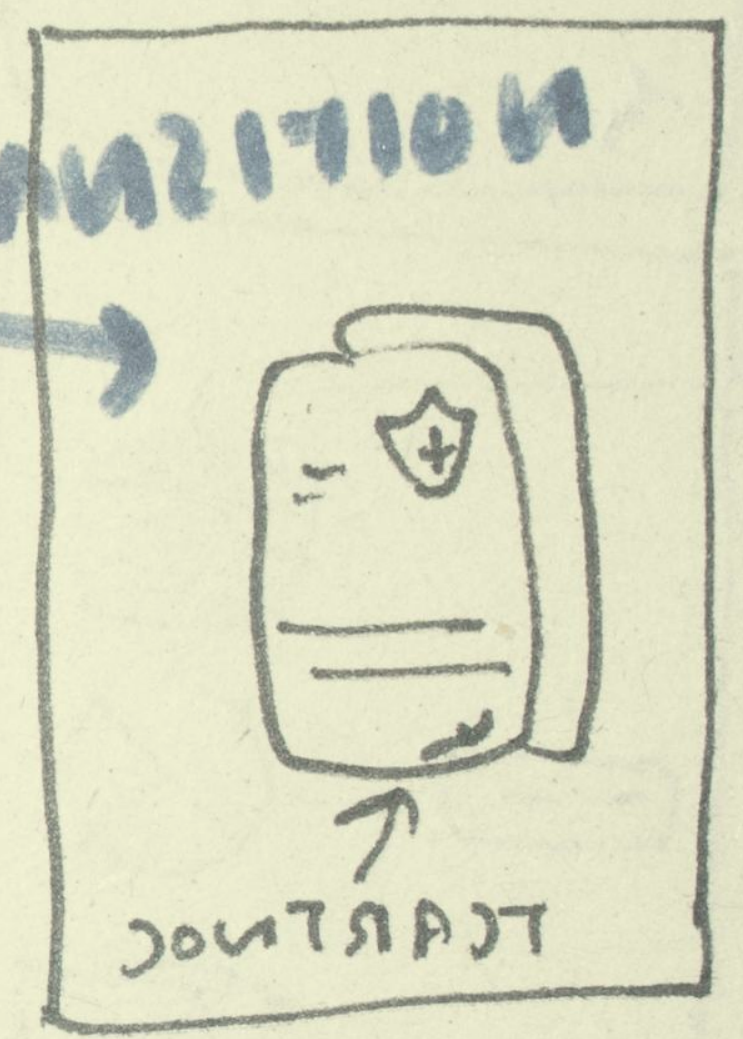
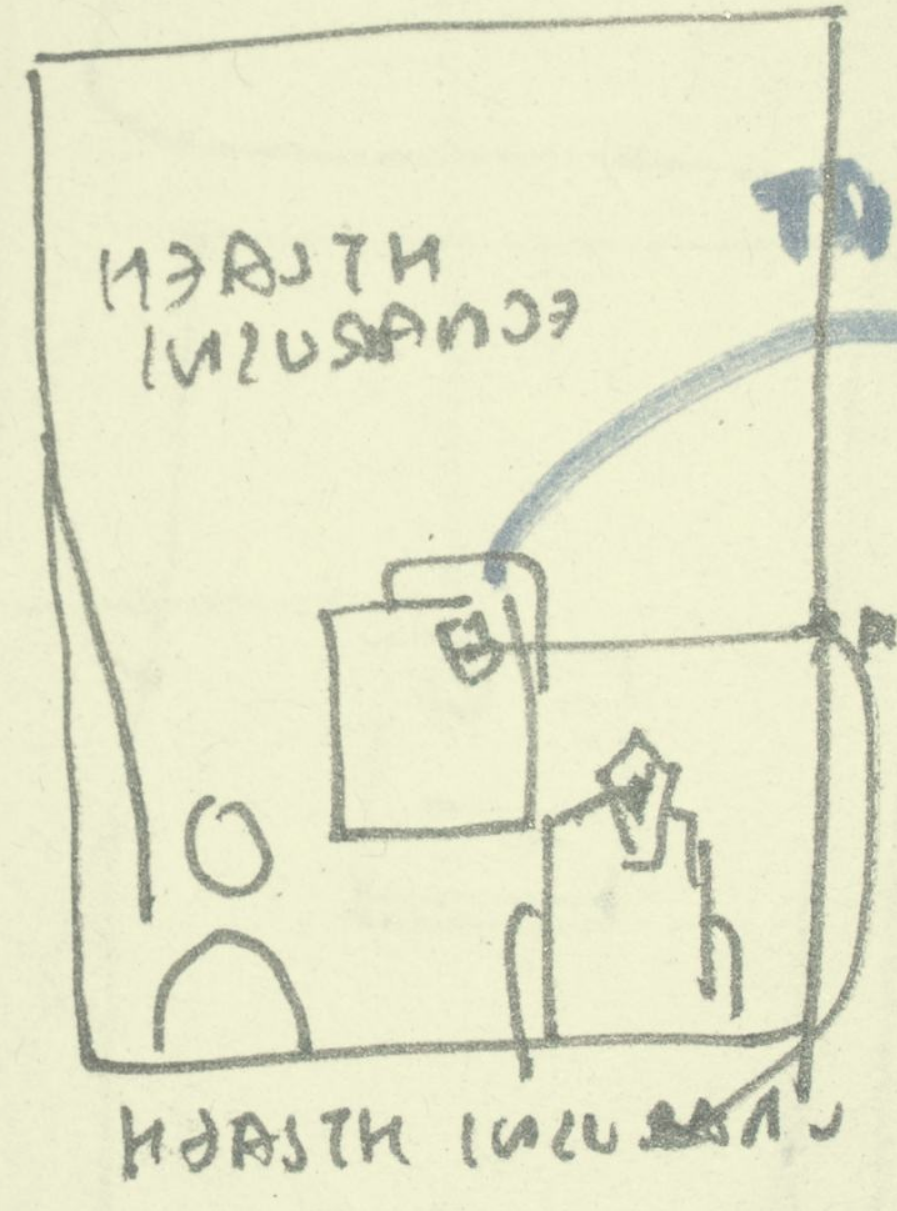
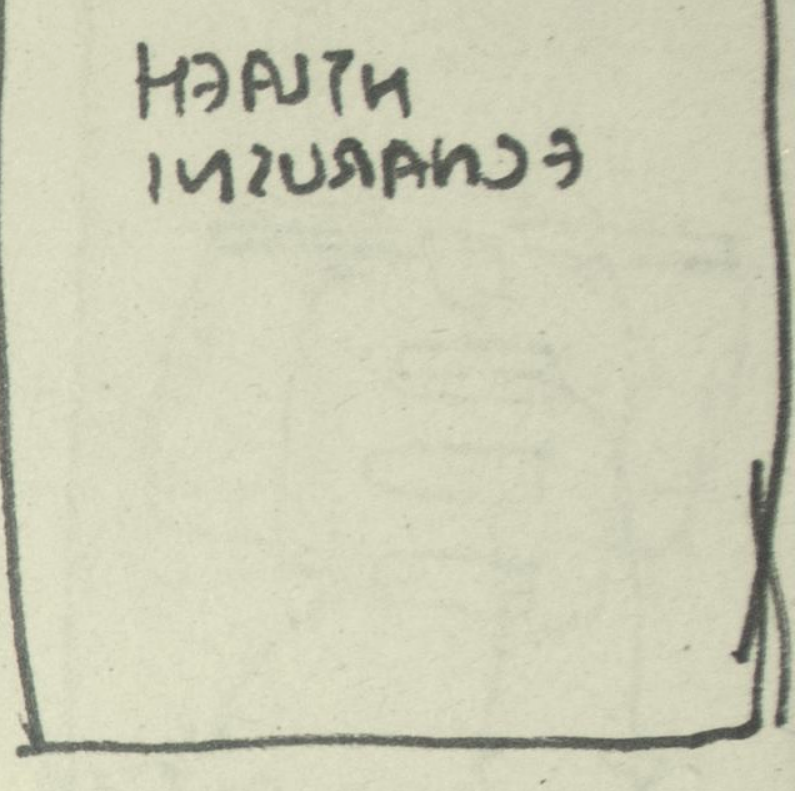
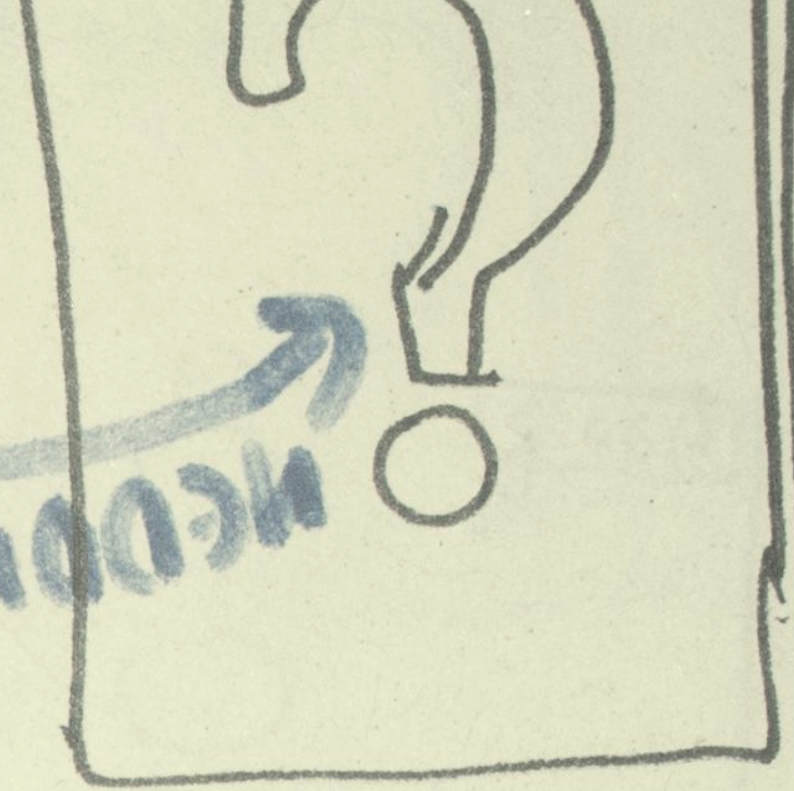
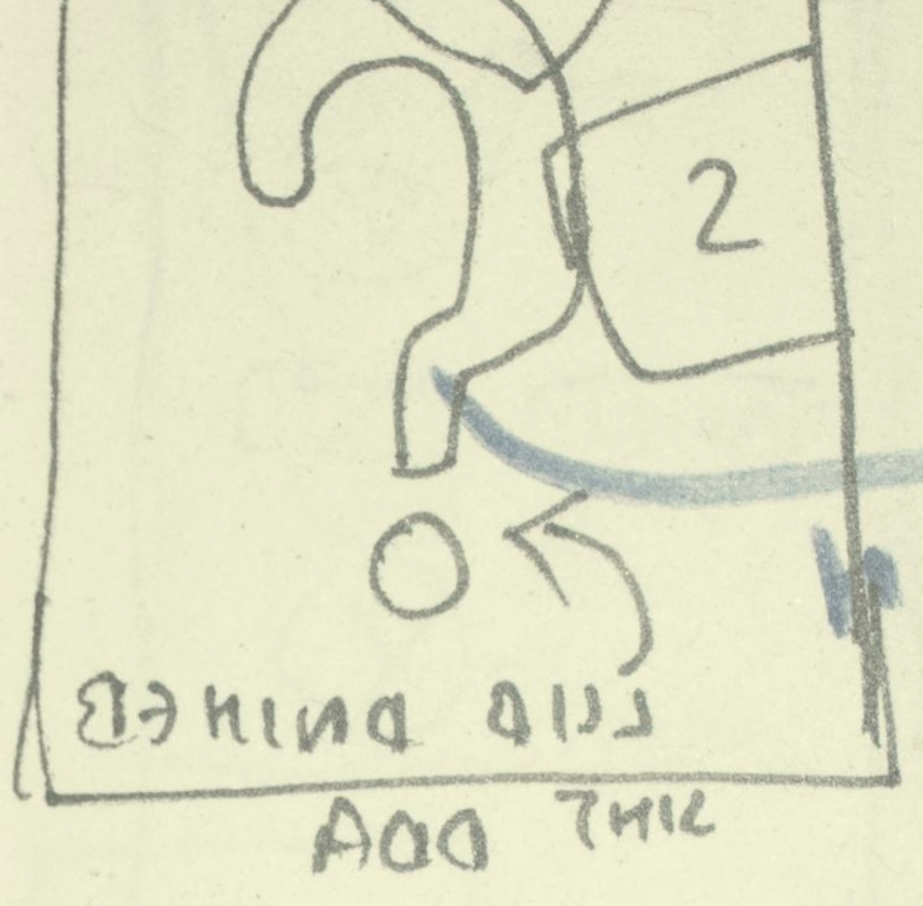
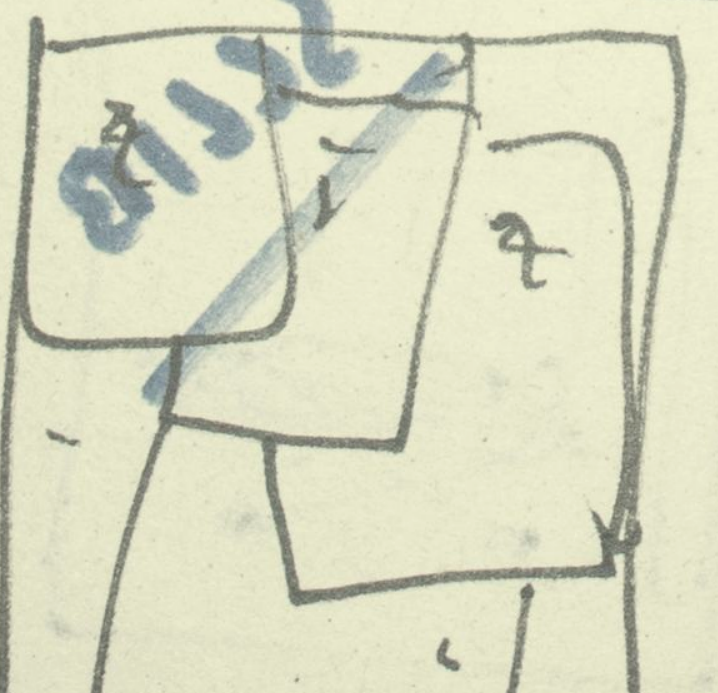
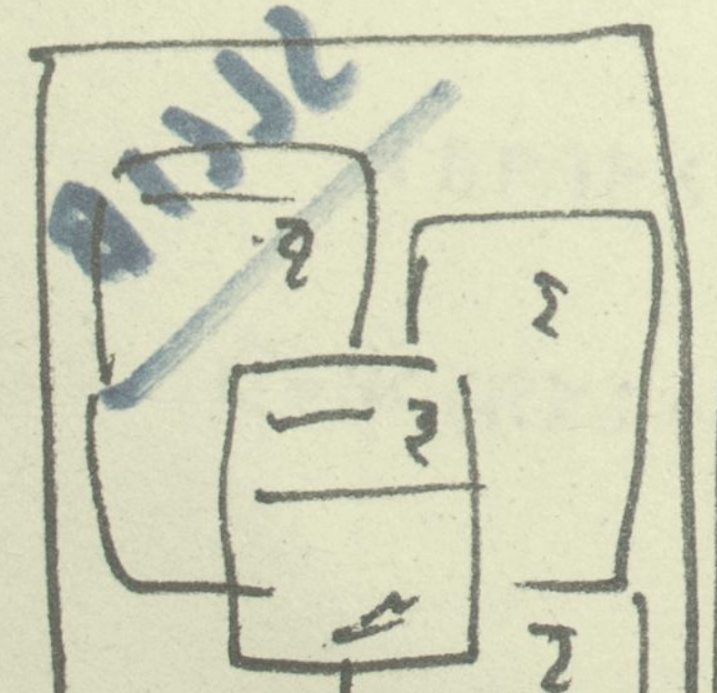
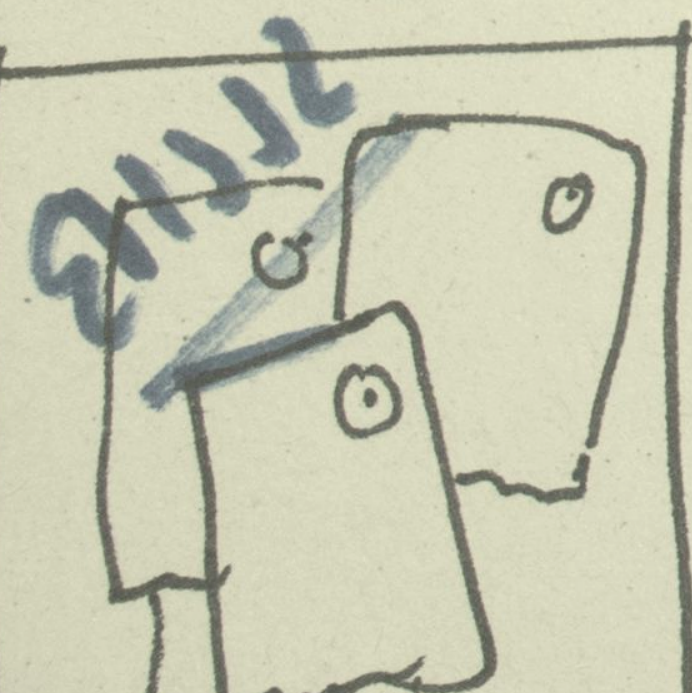
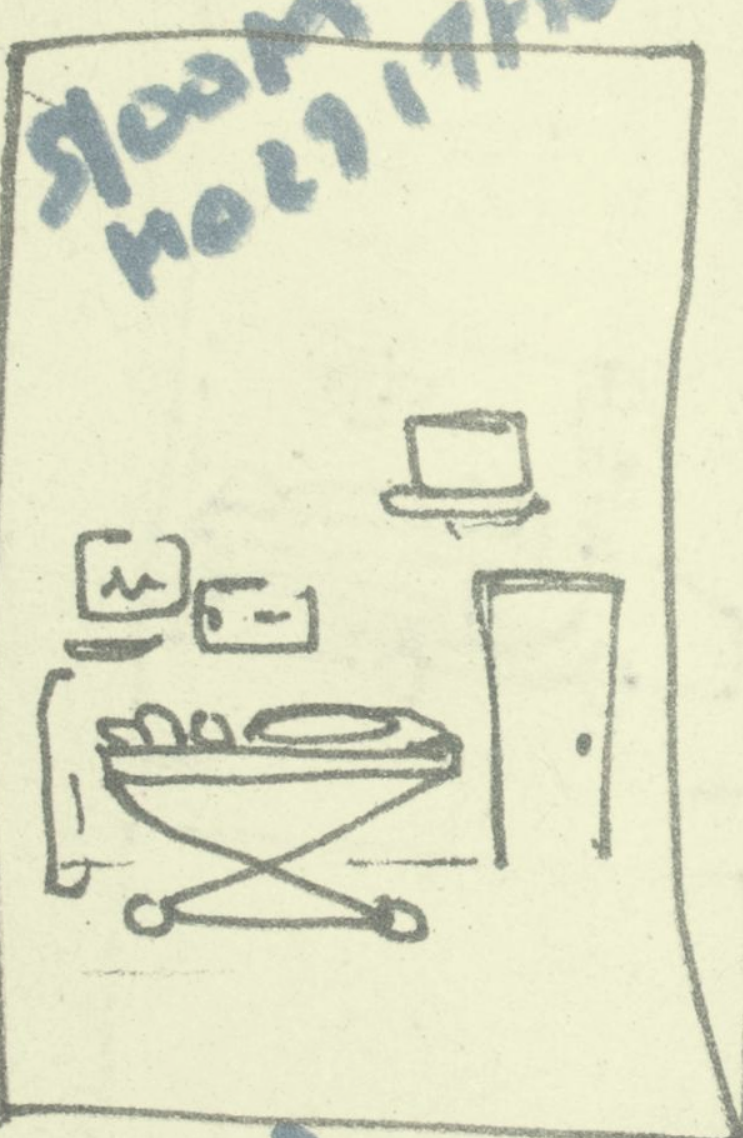
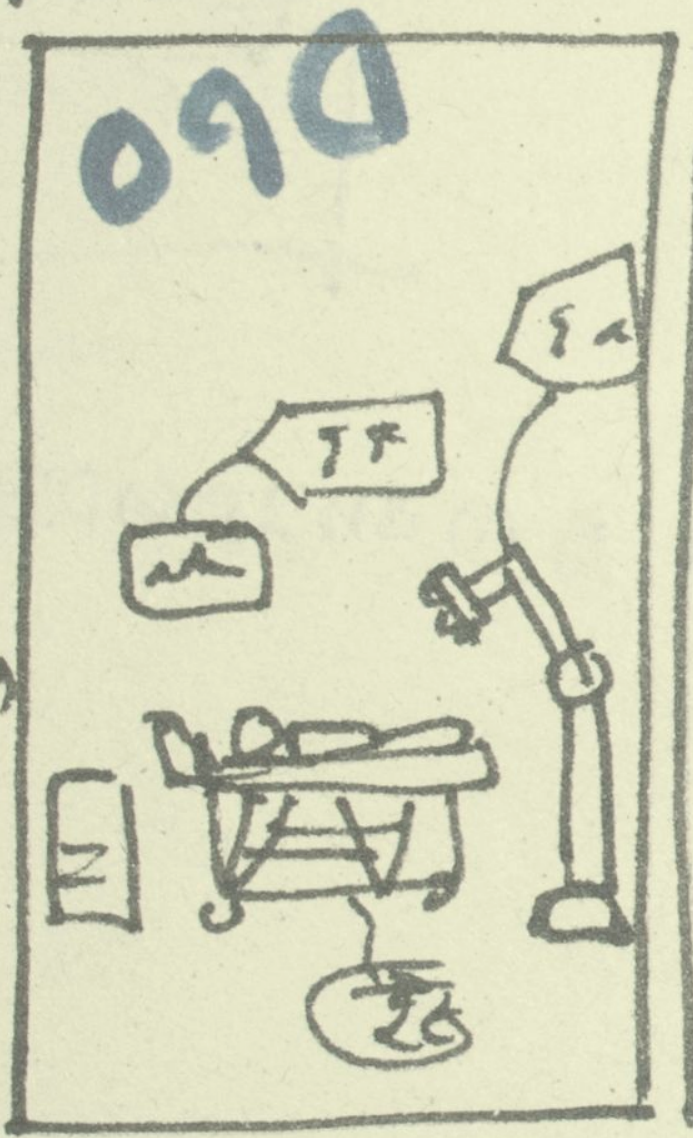
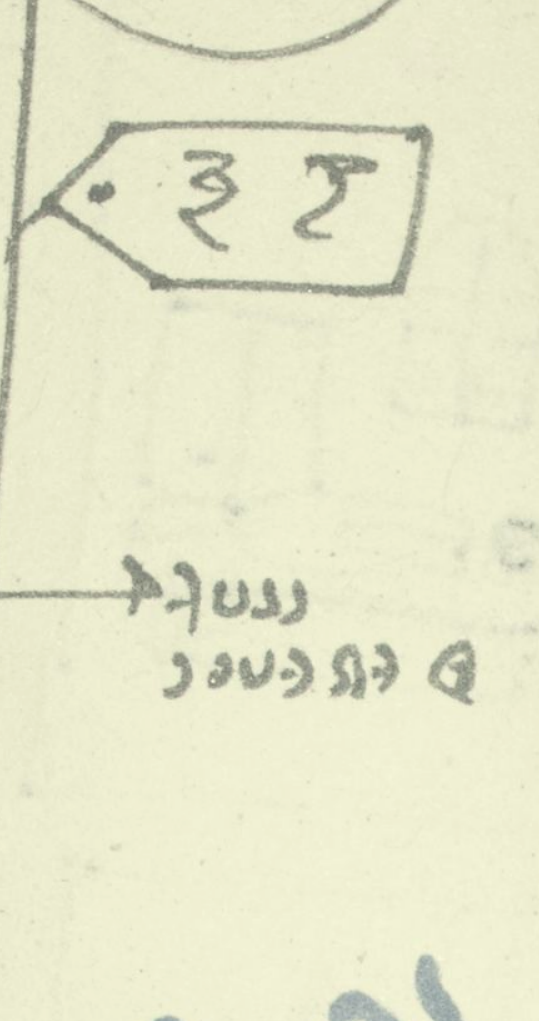
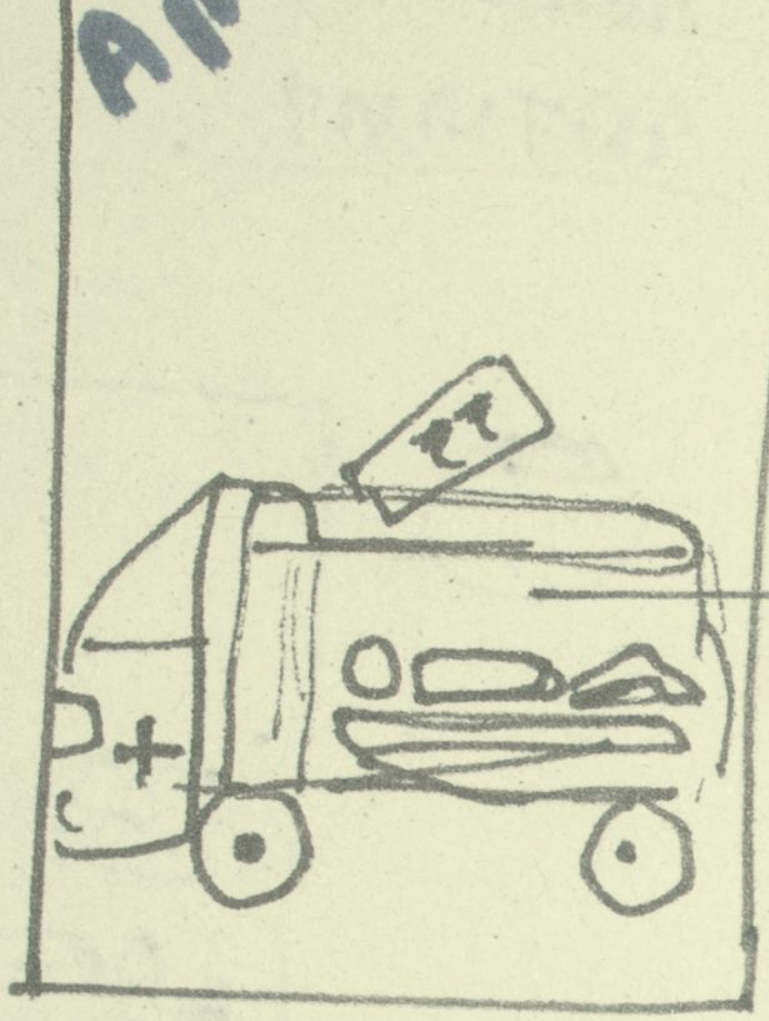
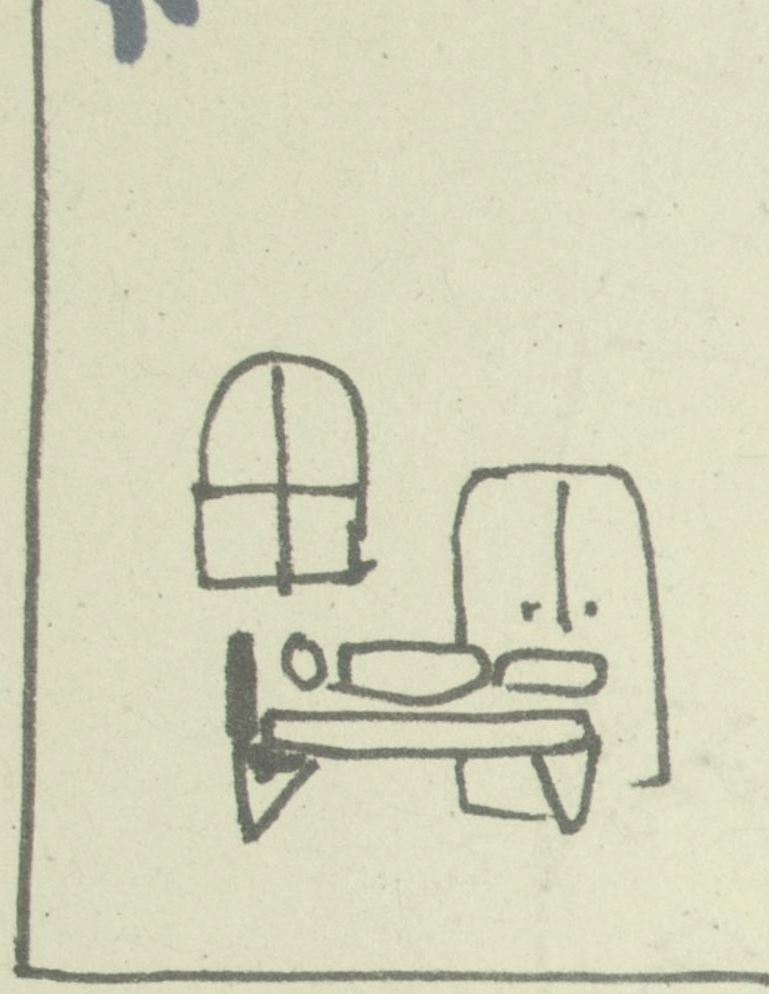
# Why Style Explorations?

During stage discussions, I initially proposed a style after a few explorations but realized after receiving feedback that I needed to analyze, explore and refine the style further. With extra time, I delved deeper into the visuals, keeping my thinking open to all directions. This offered me a lot of possibilities and made it easier for me to comprehend the limitations of each style, giving me insightful knowledge for upcoming projects. The in-depth research provided me with more confidence when it came to completing the designs and provided a means of significantly raising the overall standard of the explainer video.

# Feedback & improvement

Suggestions and changes were critical to enhance the project. Stage discussions offered insightful information that helped address specific concerns and make corrections. Friends' and participants' feedback helped to finalise the graphical style and other design elements by pointing out what was better and what still needed to be improved on. This advice gave me new insights and suggested areas for improvement that I might have yet to think of on my own.





# Visual Style

I looked at various graphic styles and assessed how well they would fit into the video. Certain styles, such as isometric and inflate, were limited by tool capabilities and time constraints. Additionally, they needed to distinguish themselves from other designs as being unique or special.

The gradient style had a higher recall value and was more aesthetically pleasing, although it was difficult to apply. I invited participants to select their favourite style to get feedback. The gradient option received over 80% of the vote, indicating its importance and popularity.

These comments influenced my decision to employ the gradient design, which appears contemporary and captivating and makes the material stand out and be memorable.

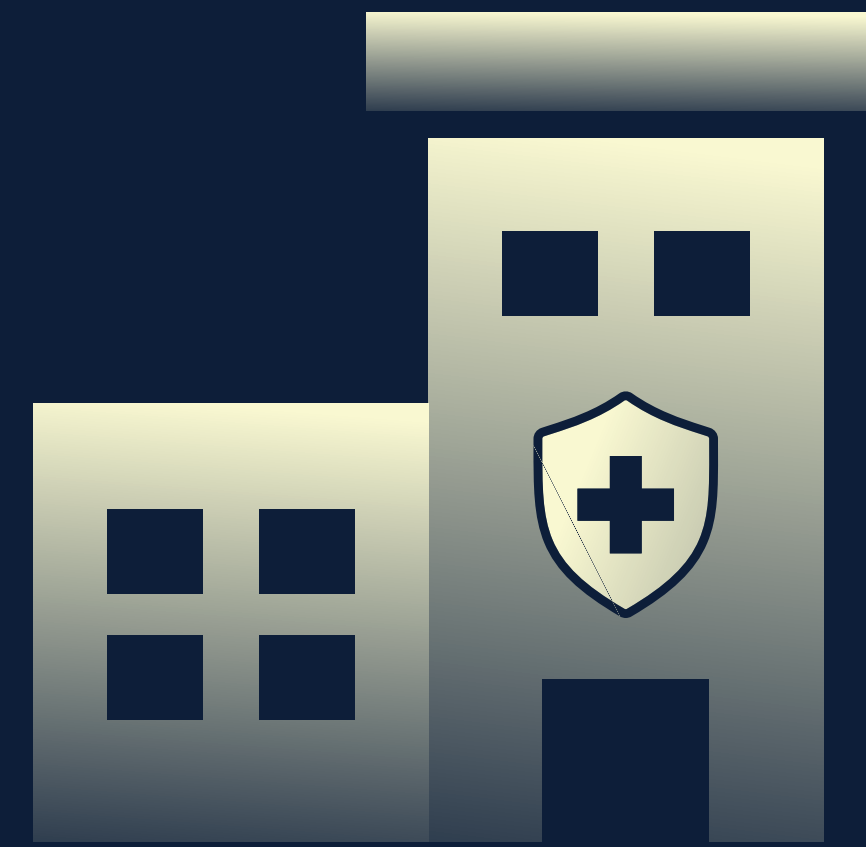
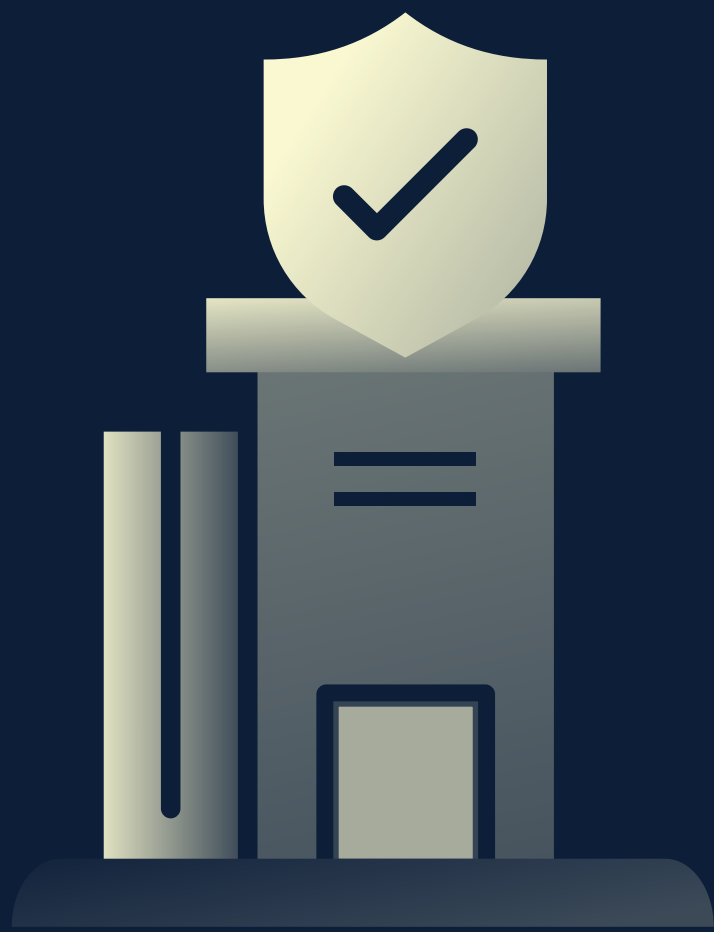
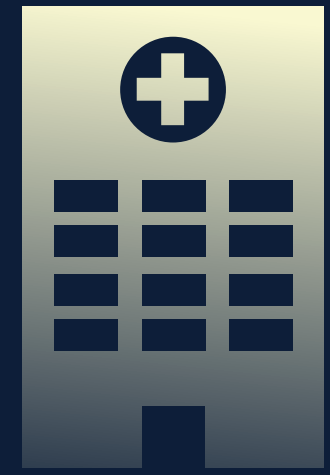
# Motion in icons

Motion in icons enhances engagement by adding a dynamic component, making them more eye-catching, which keeps the audience engaged. Animated icons can display functions or processes, making it easier for viewers to understand complex concepts. Movement naturally draws the viewer's eye, directing attention to crucial information or actions within the content.

Further, motion can guide users through steps or emphasise essential features.

Overall, using motion in icons makes the info more engaging and improves comprehension and recall.

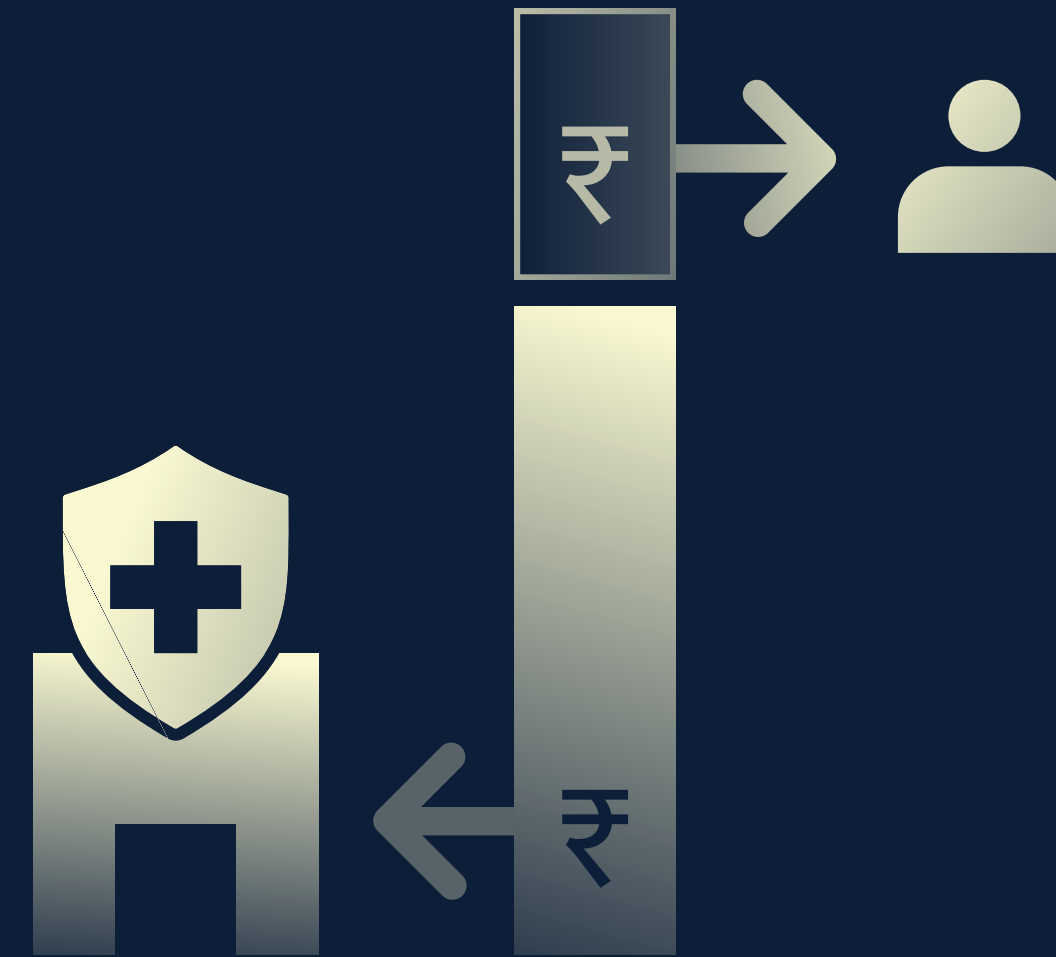
# Icons





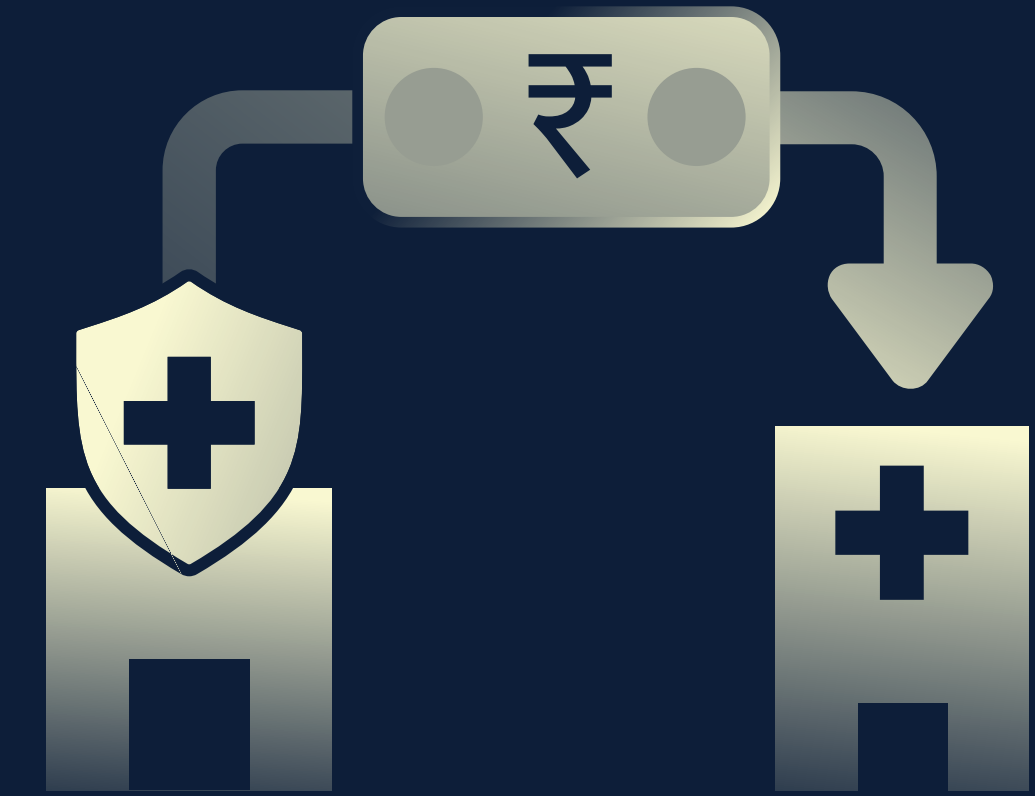
### Claim settlement ratio

A percentage of claims that an insurance provider settles in a year out of the total claim.



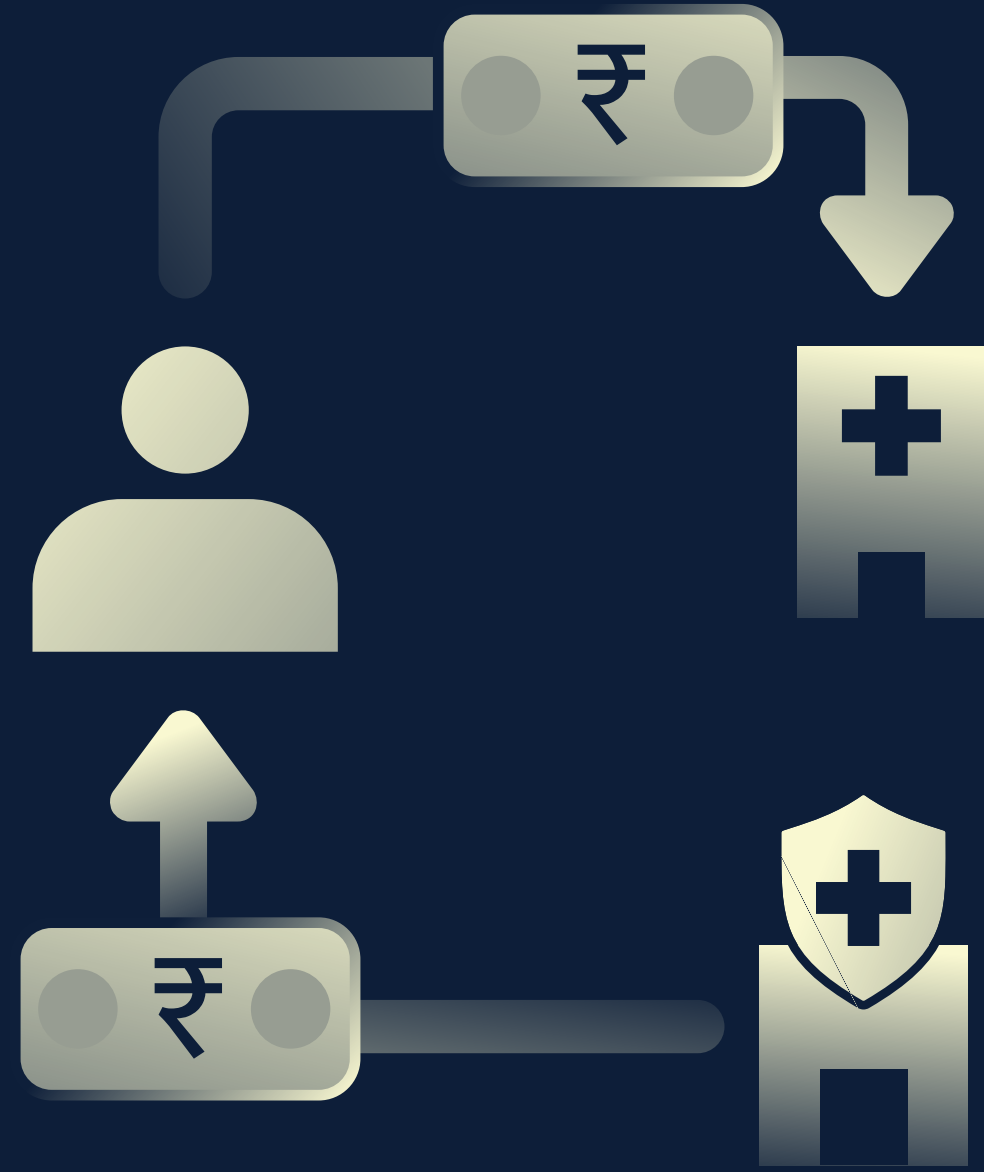
### Co-pay Calling

Fixed percentage of the claim amount is borne by you and the remaining amount is paid by company.



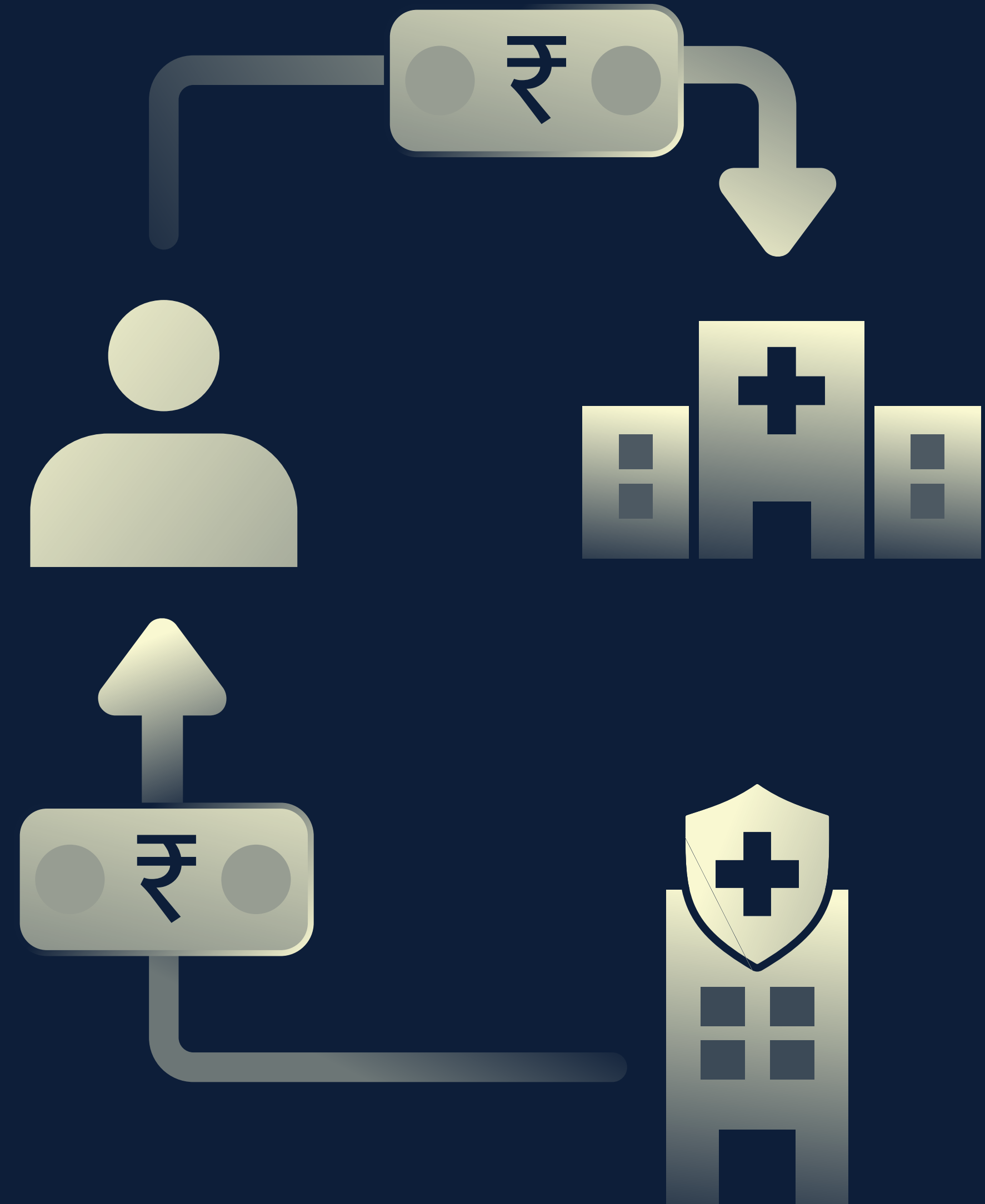
### Cashless Treatment

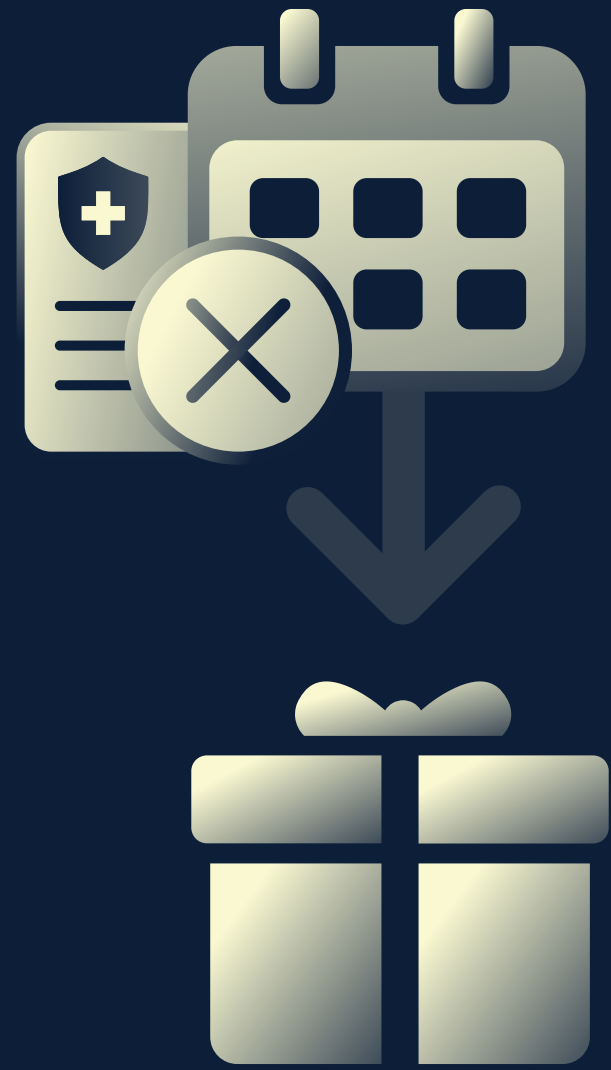
You don't have to pay upfront; insurance company settles the bill directly with the hospital.



## Reimbursement

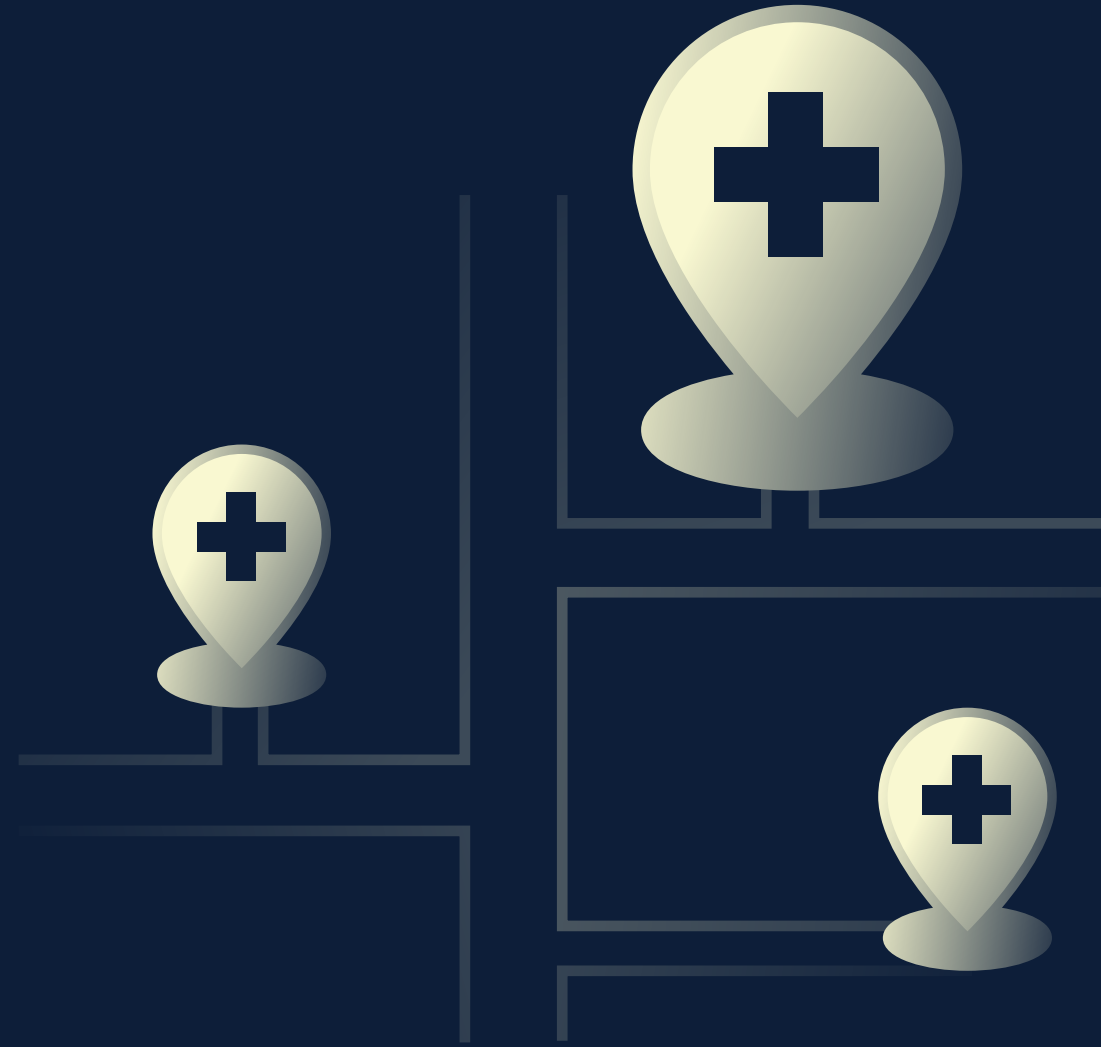
You pay the hospital bill upfront and then claim the amount from the insurance company.





### No Claim Bonus

Rewards for not making any claims



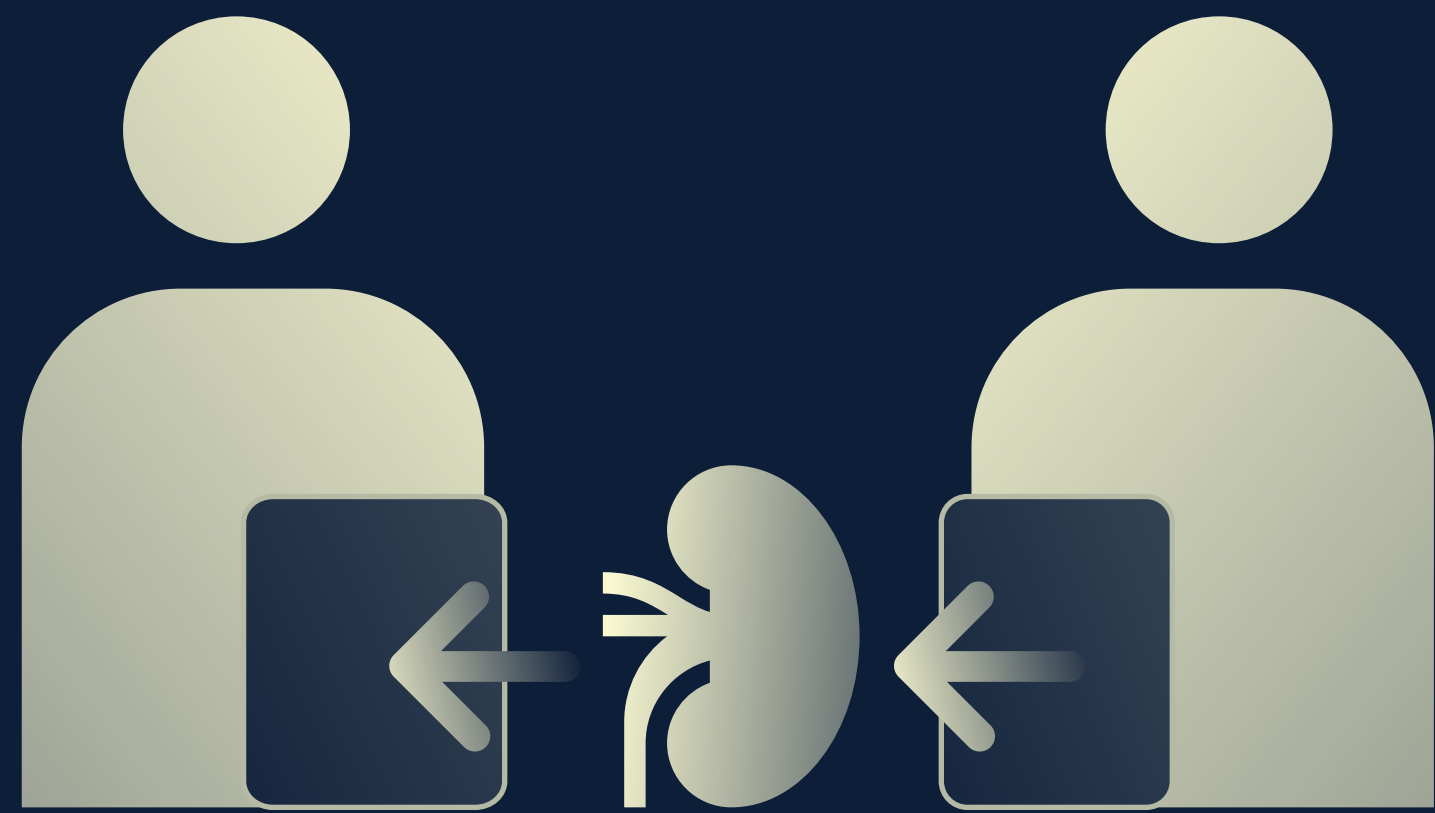
### Network Hospitals

Hospitals partnered with your insurance company.



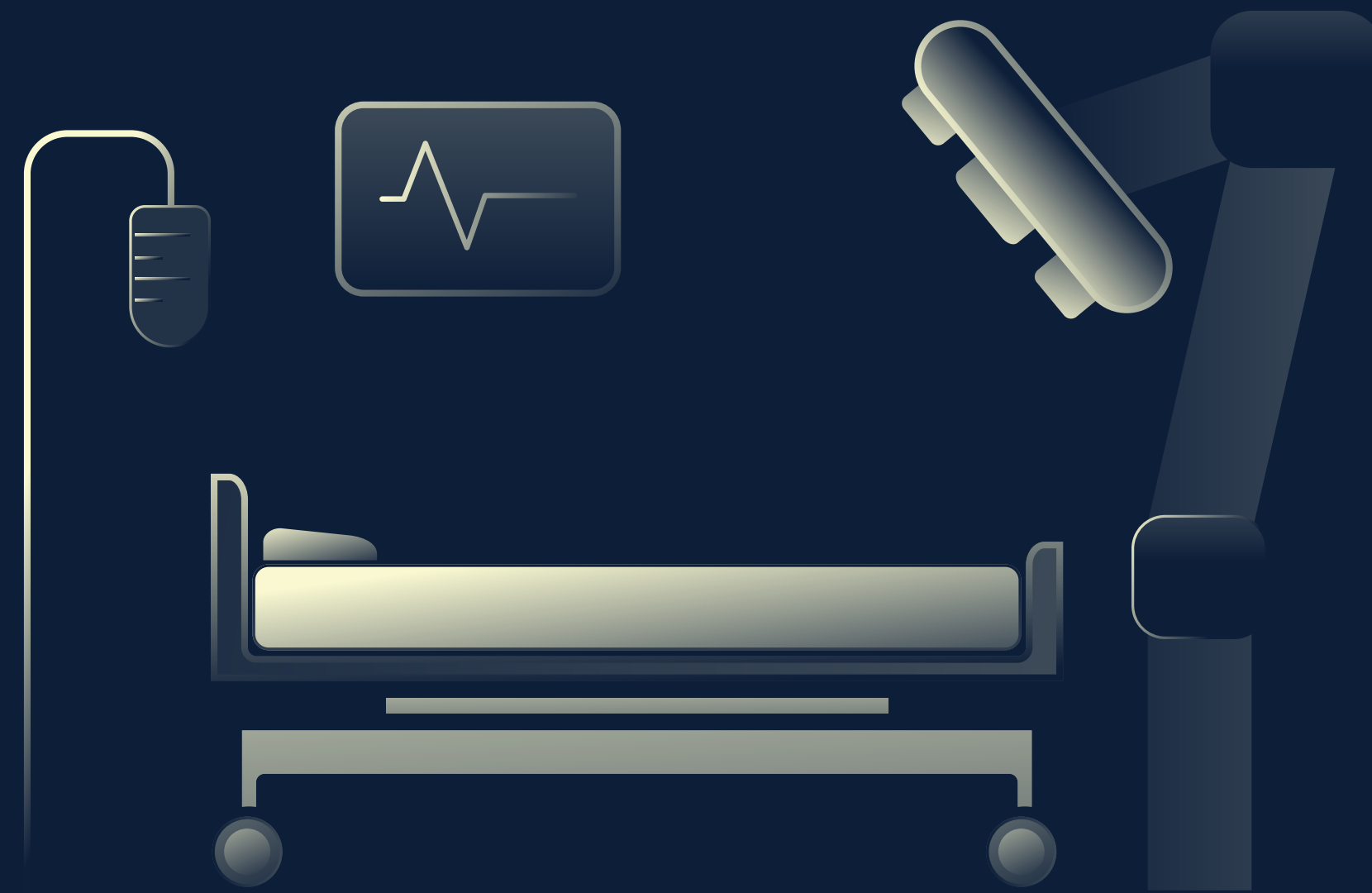
### Waiting Period

The period for which you need to wait before getting the insurance benefits.



### **kidney transplant**

A kidney transplant is a surgical procedure that replaces a diseased kidney with a healthy one from a donor.

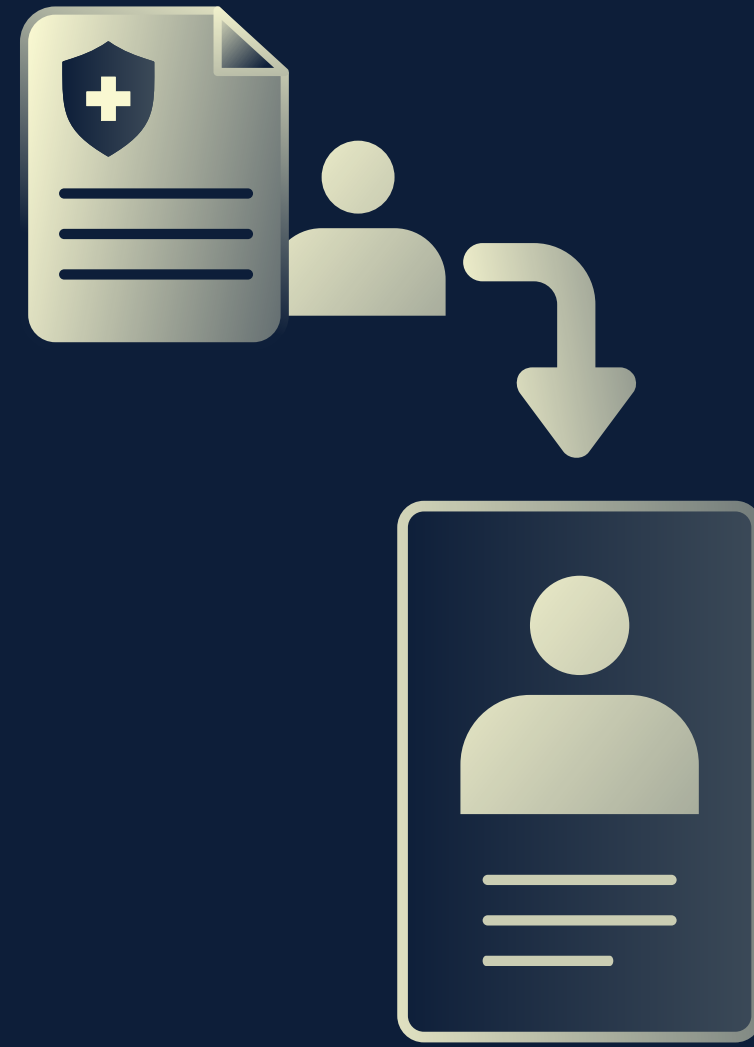


### **Operation theatre**

An operating theater (also known as an Operating Room (OR), operating suite, operation suite, or Operation Theatre (OT)) is a facility within a hospital where surgical operations are carried out in an aseptic environment.



**Check all entered details**



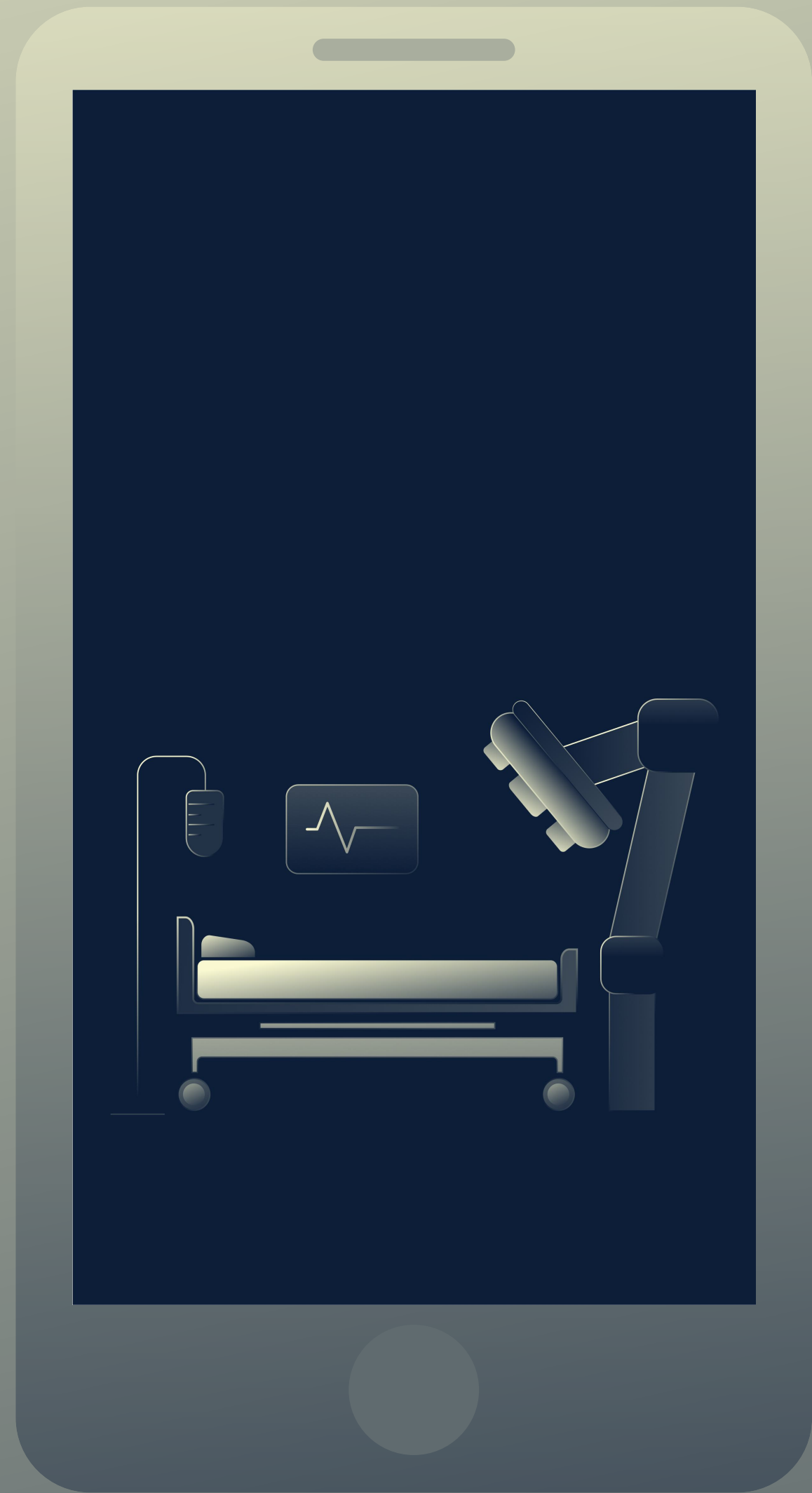
**Nominee Details**



**Payment**







# Key Design Decisions

Gradients gave icons more life and depth, which improved the visuals' attractiveness and engagement. They improved the message's impact and clarity by concentrating on essential details. I used a lighter and darker hue gradient to direct the viewer's attention.

Icons make complex information easier to understand by condensing it into simple images that viewers can quickly grasp. The video's consistent iconography emphasised the visual identity and gave the image consistency. Motion into icons was a dynamic feature that drew the eye and explained procedures or sequences more clearly.

AI-generated audio can be quickly iterated and modified because it is built and altered in response to user feedback.

# How it is better ?

- Clear Communication: Simple graphic components and icons make the information accessible to learn and deliver fast.
- Consistent Visual Style: Social media, websites, applications, and forms may all be navigated more quickly by users when they adopt uniform visual styles.
- Accessibility: People with different literacy levels or difficulty reading text can more easily access information with less text. Visuals and icons overcome language barriers, increasing the inclusivity of the material. In addition, the solution supports the application of text and voice in several languages, which would be helpful for the majority of India.
- Decreased Cognitive Load: Text is less scary and easier to understand when condensed. The abundance of text and audio information in traditional video systems was overwhelming and caused disengagement.

- Engaging and Digestible Content: The video is more engaging when the icons transform complex information into appealing, simple-to-understand designs.
- Improved Retention and Recall: The information presented to viewers is more easily recalled when it is visually presented.

## Good for Businesses?

This cost-effective and easily scalable technique makes it a wise investment for businesses. Using graphical elements and consistent iconography enhances brand recognition and credibility, attracting audience.

# Learnings

**Making Independent Design Decisions:** Overcoming my anxiety about making design decisions was one of the most important lessons I took away from this project (P3) and what I hoped to gain from my master's degree. I could decide on anything from little matters to several options.

**Adapting When Plans Fall Through:** I learnt to value adaptability. Plans didn't always work out, so I had to make frequent adjustments to keep the project moving.

**Focused Interviews:** It's imperative to enter interviews with a clearly stated goal and approach. At first, I strayed, but I soon learnt how to stay on track and ask insightful, focused questions to elicit additional helpful information.

**User-Centric Approach:** Including users from the beginning to the completion of the project was crucial. I solicited feedback and thought processes from the intended audience.

**Accepting perplexity and Exploration:** It was a worthwhile learning experience to sort through the perplexity and identify solutions for each possibility. It increased my sense of satisfaction in problem-solving and informed decision-making.

**Investigating Software and Tools:** This project allowed me to research different tools essential to bringing my ideas to life and improving and developing my software skills.

**Value of Visual Style Exploration:** It's essential to look at various visual styles. By learning new approaches and recognising the method's limitations, I improved my performance.

**Information Prioritisation:** When making explainer videos, it's essential to concentrate on information that most viewers need clarification or to understand. As a result, the content is more valuable and pertinent.

**Paper Sketching Outperforms Digital:** Sketching ideas on paper is more effective than using digital tools for personal growth. When it came to digital, I usually put photographs better before coming up with concepts.

**Advantages of talking:** Talking with participants and talking with friends proved advantageous. Compared to planned interviews, they revealed a few more significant issues and insights, which were quite helpful for the project.

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