QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 2038

Advanced Health Insurance Underwriting & Risk Management Training Course

LIFE & HEALTH INSURANCE
INSURANCE & RISK MANAGEMENT

DURATION
5 Days

DELIVERY
Classroom

Course Overview

The Advanced Health Insurance Underwriting & Risk Management Training Course provides a specialized and practical framework for advanced underwriting, medical risk assessment, portfolio management, pricing considerations, and risk control within health insurance. The programme is designed to strengthen participants' ability to evaluate health risks consistently while supporting sustainable portfolio performance and effective risk governance.

The course examines the complete health insurance underwriting process, including risk classification, eligibility assessment, medical information analysis, policy terms, benefit structures, exclusions, limits, deductibles, waiting periods, pre-existing conditions, and underwriting decisions. Participants will explore how medical, demographic, behavioral, financial, and portfolio factors influence underwriting outcomes.

Particular emphasis is placed on identifying and managing key health insurance risks, including adverse selection, high medical utilization, claims inflation, chronic conditions, catastrophic claims, concentration risk, fraud, inappropriate utilization, and provider-related risks. Participants will learn how to use claims experience, medical data, portfolio trends, and risk indicators to support evidence-based underwriting decisions.

The programme also addresses underwriting governance, referral authorities, risk appetite, portfolio monitoring, reinsurance considerations, pricing interaction, regulatory requirements, and underwriting performance measurement. Through practical case studies and underwriting simulations, participants will develop the ability to make balanced risk decisions and build effective health insurance risk management frameworks.

Objectives

- By the end of this training course, participants will be able to:
- Analyze advanced principles and practices of health insurance underwriting.
- Evaluate medical, demographic, and portfolio risk factors.
- Assess applicant eligibility and individual health risk profiles.
- Analyze medical information and historical claims experience.
- Evaluate pre-existing conditions and their underwriting implications.

- Assess benefit structures, exclusions, limits, deductibles, and waiting periods.
- Identify and manage adverse selection risks.
- Evaluate claims frequency, severity, utilization, and cost trends.
- Apply risk-based approaches to underwriting decisions.
- Assess portfolio concentration and accumulation risks.
- Evaluate fraud, inappropriate utilization, and claims-related risks.
- Integrate underwriting and risk management with pricing considerations.
- Establish appropriate underwriting referral and authority frameworks.
- Develop risk monitoring and portfolio management approaches.
- Evaluate underwriting performance using relevant indicators.
- Develop an integrated health insurance underwriting and risk management strategy.

Who Should Attend

This course is designed for health insurance underwriters, senior underwriters, underwriting managers, health insurance risk managers, medical insurance specialists, portfolio managers, and insurance professionals responsible for assessing and managing health insurance risks.

It is also suitable for claims managers, medical claims specialists, actuaries, pricing professionals, reinsurance specialists, product managers, compliance professionals, internal auditors, insurance analysts, and senior decision-makers involved in health insurance risk and portfolio management.

The programme is particularly relevant to professionals working in health insurance companies, insurance groups, healthcare insurers, third-party administrators, insurance brokers, reinsurance organizations, healthcare organizations, and regulatory or supervisory bodies involved in health insurance underwriting and risk management.

Learning Outcomes

- Upon completion of the course, participants will be able to:
- Apply advanced underwriting principles to health insurance risks.
- Assess individual and group health insurance risk profiles.

- Interpret medical and claims information for underwriting purposes.
- Evaluate pre-existing medical conditions and associated risk factors.
- Assess the impact of benefit design on risk exposure.
- Identify adverse selection and inappropriate risk patterns.
- Analyze claims frequency, severity, utilization, and medical cost trends.
- Evaluate portfolio risk concentration and accumulation.
- Apply underwriting rules, guidelines, and referral authorities consistently.
- Develop risk-based underwriting recommendations.
- Identify fraud, abuse, and inappropriate utilization indicators.
- Evaluate the interaction between underwriting, pricing, claims, and reinsurance.
- Establish health insurance risk monitoring indicators and thresholds.
- Assess underwriting portfolio performance and emerging risks.
- Develop risk mitigation and portfolio improvement measures.
- Prepare a comprehensive health insurance underwriting and risk management framework.

Course Outline

DAY 01

Advanced Health Insurance Underwriting Framework

- Principles of health insurance underwriting
- Underwriting lifecycle and decision-making framework
- Individual and group health insurance underwriting
- Risk classification and eligibility assessment
- Medical and demographic risk factors
- Health insurance benefit structures
- Exclusions, limits, deductibles, and waiting periods
- Pre-existing conditions and underwriting considerations
- Underwriting guidelines and authority levels

PRACTICAL APPLICATION

Assessing health insurance applications and developing underwriting decisions

DAY 02

Medical Risk Assessment and Claims Analysis

- Medical risk assessment principles
- Analysis of medical information
- Health conditions and risk classification
- Chronic and high-cost medical conditions
- Historical claims analysis
- Claims frequency and severity
- Medical utilization patterns
- Cost drivers and claims inflation
- High-cost and catastrophic claims exposure

> **PRACTICAL APPLICATION**
>
> Evaluating medical and claims data to determine risk exposure

DAY 03

Portfolio Risk Management and Underwriting Controls

- Health insurance portfolio risk management
- Adverse selection and risk accumulation
- Portfolio segmentation and risk classification
- Concentration and geographic risk
- Group risk and member demographics
- Underwriting controls and referral processes
- Fraud, waste, abuse, and inappropriate utilization
- Risk indicators and early warning signals
- Underwriting quality assurance

> **PRACTICAL APPLICATION**
>
> Developing a portfolio risk assessment and underwriting control framework

DAY 04

Risk-Based Underwriting, Pricing and Reinsurance

- Risk-based underwriting approaches
- Relationship between underwriting and pricing
- Benefit design and risk exposure
- Risk selection and portfolio profitability
- Underwriting decisions and financial sustainability
- Reinsurance considerations for health insurance risks
- Risk transfer and large-loss protection
- Regulatory and compliance considerations
- Underwriting governance and decision authorities

> **PRACTICAL APPLICATION**
> Developing a risk-based underwriting strategy for a health insurance portfolio

DAY 05

Underwriting Performance, Risk Monitoring and Strategic Improvement

- Health insurance underwriting performance management
- Key underwriting and portfolio indicators
- Loss ratio, claims ratio, frequency, and severity analysis
- Portfolio profitability and sustainability
- Emerging health insurance risks
- Underwriting risk monitoring and reporting
- Corrective and preventive risk measures
- Continuous improvement of underwriting guidelines
- Data-driven underwriting and decision-making
- Final Integrated Workshop: Developing a comprehensive Advanced Health Insurance Underwriting & Risk Management Strategy for a health insurance portfolio

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Register or Request More Information

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