

COVID-19 Health Insurance Awareness: Factors and Company Strategies in Punjab-A Review

Dr. Sondeep Kaur

Assistant Professor, School of Commerce and Management
General Shivdev Singh Diwan Gurbachan Singh Khalsa College Patiala

Abstract

The COVID-19 pandemic has deeply influenced public health paradigms on a global scale, and Punjab, a state populated in India, has not remained safe from its large-scale implications. The appearance of the pandemic stressed the critical importance of health management and the resulting political frameworks, especially in the field of health insurance. With the perilous rise in COVID -19 cases, awareness -raising and understanding of health insurance - traditionally a secondary consideration for many - have emerged as an essential element to guarantee health protection related to health. As the pandemic took place, it has catalysed a seismic change in the perception of health needs among the population, requiring an in -depth understanding of insurance policies that could mitigate the financial risks associated with serious health crises. Health insurance has long been an essential tool in the management of health costs, but empirical data reveal inadequate penetration and understanding among consumers in Punjab. The pandemic period provided a single backdrop to examine how the levels of awareness of health insurance were not only influenced by the emergency created by the health crisis, but also by the effectiveness of the communication strategies deployed by public and private insurance suppliers. The paper provides review of the factors affected the awareness level of customers and strategies adopted by insurers.

Keywords: Global Scale, awareness, health insurance, pandemic, emergency

Introduction

Public health organizations and government institutions have been placed in roles requiring the rapid dissemination of information concerning COVID-19, including advice on health insurance options available for residents. However, the effectiveness of these entities in the communication of complex insurance policies, in particular in a state with various demographic characteristics such as Punjab, remains a concern. Consequently, this requires an exploration of levels of awareness of customers concerning health insurance, in particular in the context of the COVID-19 pandemic, as well as an assessment of the effectiveness of the communication of public and private service providers. Research indicates a substantial gap in awareness of consumers concerning specific advantages, exclusions and coverage options associated with health insurance products before and during the pandemic. These gaps could precipitate a lack of preparation among potential policy holders, leaving them vulnerable to unexpected health expenses associated with COVID-19 treatment. Public service providers, traditionally considered to be the guardians of health insurance plans, including Ayushman Bharat and other state -supported initiatives have been faced with challenges to translate the complex details of

the policy with comprehensible information accessible to the general population. This difficulty was aggravated by pre-existing socio-economic disparities and variable levels of digital literacy, which have hampered effective awareness.

Conversely, private health insurance companies have exploited digital platforms and targeted advertising strategies to strengthen the awareness of potential customers. Their marketing communications have often focused on providing proactive services and adapted policy options in response to the epidemiological dynamics of COVID-19. However, it appeared on these entities to ensure that their messaging has actually resulted in a solid understanding of product offers and the justification of investment in health insurance. While the situation continued to evolve, it has become crucial to assess how the different types of providers have articulated their health insurance proposals, in particular their adaptation to the unique constraints of the pandemic. In addition, examining customer awareness levels and understanding the comparative efficiency of communication strategies between the public and private sectors is essential to meet not only the immediate challenges posed by COVID-19, but also to redefine health insurance paradigms in the post-country-country landscape. Understanding these dynamics could provide valuable information on improving health literacy and promoting more resilient public health infrastructure in the face of future health crises., Punjab health insurance operates within a double structure, composed of public and private suppliers, each playing a vital role in the health scenario and significantly affecting the awareness and acceptance of health insurance policies. Public health insurance schemes, managed mainly by the State Government, aim to offer comprehensive coverage of nominal costs. Examples of these schemes include Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which seeks to provide treatment without money to needy sections of society. Public providers are generally more accessible to low -income populations, usually extending their range through hospitals and health centres located in rural and urban environments.

Literature Review

In contrast, private health insurance providers in Punjab serve a different demographic group, predominantly for average and high-income groups. These entities usually offer a wider variety of customizable policies that may include comprehensive coverage, additional benefits, and faster access to a variety of health services. Despite the broader coverage potential and better amenities compared to public schemes, the private sector historically struggled to effectively communicate their offerings to possible policyholders. Kaur and Singh (2022) emphasize that the lack of clear communication of private insurers resulted in a significant gap, inhibiting the capture of the policies available among consumers. The communication strategies employed by these two sectors reveal fundamental disparities that influence customer awareness levels in relation to health insurance policies. Public providers typically take advantage of government channels for dissemination of information, using local health professionals, community fields and mass media to propagate information about health schemes. This accessibility is fundamental; However, it cannot always translate into well -informed decision making among customers. Frequently, coverage details and benefits associated with public insurance schemes remain little understood, largely due to bureaucratic jargon and complex policy terms that can overload the average consumer (Kaur and Singh, 2022).

On the other hand, private providers tend to use marketing campaigns and digital platforms to reach possible insured. However, evidence suggests that these campaigns often lack sensitivity to the specificities of local contexts and generally fail to address unique concerns and socioeconomic conditions faced by the population in Punjab. The result is an inconsistency in the value perceived between the two sectors. Although private insurers can have a more attractive health insurance format, their communication efforts sometimes prioritize persuasive sale on genuine education in relation to coverage options (Kaur and Singh, 2022). This raises critical issues about the effectiveness of marketing efficiency, which does not necessarily translate into the customers understanding or the selection of informed policies.

In addition, Covid-19 pandemic exacerbated these communication challenges, introducing a new dimension to customer awareness. The urgency of health insurance during the pandemic has increased the need for clear and actionable information on policies that include coverage for covid -related expenses. Public providers faced substantial pressure to quickly clarify the scope of their coverage plans, while private providers faced reassessing their benefits to resonate with the highest public anxiety around health -related financial risks. Thus, the effectiveness of communication strategies implemented during this period has been essential in the formation of perceptions and willingness to get involved with the health insurance options available at Punjab. The interaction of the effectiveness of communication between public and private health insurance providers critically influences customer awareness and involvement in Punjab. Understanding these distinctions contributes to a broader understanding of the dynamics of health insurance capture in the region, particularly in the face of unprecedented health crises, such as Covid-19 pandemic., COVID-19 Pandemia has led to an unprecedented world health crisis, resulting in significant changes in the way people perceive health risks and the need for health insurance. In Punjab, as in many regions, the pandemic deeply influenced the client's awareness levels with respect to health insurance, which makes it imperative to study the factors that shape perceptions and attitudes towards insurance policies during this time.

A main factor that influences customer consciousness is the greatest prevalence of information related to health disseminated through several channels, including social networks. The rapid propagation of COVID-19 led to an increase in public discourse on health issues, often characterized by a mixture of precise and misleading information (Kaur and Singh, 2023). This proliferation of information can improve public awareness, but can also create confusion and distrust regarding health insurance products, particularly in terms of their relevance and adaptation to cover medical expenses related to COVID. As the pandemic highlighted the vulnerabilities in medical care systems, people worried more and more for their health safety, which caused a re-evaluation of existing insurance policies or a contemplation of the purchase of new plans. In addition, the demographic context plays a crucial role in the configuration of health insurance consciousness. The research indicates that younger populations tend to exhibit a higher level of commitment to health insurance issues, motivated by the desire for personal health and financial safety optimization (Kaur and Singh, 2023). On the contrary, older adults can demonstrate a more passive attitude towards health insurance, potentially due to historical distrust in public health messages or lack of accessibility in understanding insurance products.

The digital division also exacerbates this gap, with urban areas that exhibit a greater awareness compared to rural counterparts, where access to technology can be limited, resulting in lower exposure to important insurance information.

The effectiveness of public service providers Versus private in the communication of health insurance options during pandemic has also been remarkable. Public health campaigns traditionally prioritize broad health messages, but may lack the necessary custom touch to involve possible insured effectively. This could lead to a perception among consumers that public offers respond less to individual needs or concerns, thus reducing customer confidence in such policies. On the contrary, private insurers often use specific marketing strategies and client participation initiatives that resonate with a specific demography, effectively increasing awareness about the existence and benefits of their health insurance products (Kaur and Singh, 2023). In addition, confidence in the health system and insurance suppliers significantly make up customer perceptions. The performance of medical care providers during pandemic has influenced public trust, and those who perceived that a system functioned effectively more inclined to buy health insurance. On the contrary, negative experiences with medical care services could lead to skepticism towards insurance policies and their perceived value (Kaur and Singh, 2023).

The customer consciousness levels with respect to health and health insurance policies in Punjab are influenced by multifaceted factors, including the dissemination of information, demographic characteristics and communication effectiveness of public and private suppliers. Understanding these dynamics is essential to develop more effective health insurance initiatives and educational campaigns that address the specific concerns of possible insured following the ongoing pandemic. As the health insurance panorama continues to evolve, the strategies to improve consumer awareness and confidence will be critical of promoting health safety throughout the population., The communication strategies employed by public health insurance providers in Punjab have undergone a significant transformation in response to the COVID-19 pandemic. These strategies are essential to shape the levels of awareness of customers concerning health insurance policies and related COVID-19 information, in particular given the emergency of public health in 2020 and beyond.

Strategies adopted by Insurers

Punjab public health insurance suppliers, used a mixture of traditional and digital communication channels to reach potential insured. The effectiveness of these strategies largely depends on the demographic characteristics of the targeted public, such as age, socio-economic status and digital literacy levels, which vary considerably through the diversified population of Punjab. A main strategy was the deployment of information campaigns via mass media. TV ads, radio spots and community bulletins were essential to disseminate essential information concerning COVID-19 protocols, preventive measures and the relevance of health insurance. These campaigns have generally underlined the financial protection that health insurance offers in the context of the pandemic, highlighting the coverage of hospitalization expenses linked to the COVVI-19. However, research indicates that if traditional media has a wide range, its effectiveness in promoting understanding of complex insurance products remains limited.

Many potential policyholders find it difficult to understand the nuances of health insurance options, which can lead to hesitation in the purchasing police (Shahbaz et al., 2023).

In addition to the mass media, public suppliers in Punjab have turned more and more to digital platforms, in particular social media and official websites, to engage with an informed population of technology. Social media campaigns focused on interactive content, such as infographics and webinars, have been used to clarify the conditions of health insurance and explain the process of registering for policies. However, the digital divide is a notable challenge; A significant part of the population does not have a coherent access to reliable Internet and digital literacy, thus undergoing the effectiveness of these channels to reach all potential insured. In addition, public health providers have launched awareness programs involving community health workers who serve as intermediaries between the insurer and the public. These workers carry out door-to-door campaigns to educate residents on health insurance options at their disposal, especially in rural areas where awareness levels are significantly low. Studies suggest that this basic approach can be very effective in adapting messages to local contexts, thus increasing receptivity to the information provided (Shahbaz et al., 2023). Public insurance suppliers have also collaborated with local government organizations and non -governmental organizations to improve information dissemination. These partnerships have facilitated workshops and information sessions designed to respond directly to health problems specific to the community and the role of insurance during the pandemic. Such initiatives are not only intended to improve awareness of health insurance policies, but also to focus on building confidence within communities, a critical factor to influence the adoption of policies.

Roy et al. (2025)observed that these providers have widely exploited digital platforms, capitalizing the use of high internet following blocks and social distancing measures. This shift has not only facilitated the dissemination of information, but also allowed suppliers to maintain customers' commitment in a panorama of uncertainty. A prominent strategy was the use of customized messages tailor -made for specific demographic data, which was evident in the communication strategies of companies such as Icici Lombard and Max Bupa. These companies have used data analysis to segment their destination audience and deliver messages that resonate with particular segments based on age, the socio -economic state and the previous awareness of health insurance. This targeted demographic approach proved to be effective in raising awareness of the younger populations, which are often perceived as less involved with health insurance products, thus improving the overall penetration of the market (Roy et al., 2025). In addition, private insurers employed multi -channel communication strategies that included social media, email campaigns and telemarketing. Social media platforms, such as Facebook and WhatsApp, played a fundamental role in promoting interactions based on the community in which potential customers could enforce themselves on policies and receive immediate feedback. The incorporation of interactive content-like webinars, sessions of questions and live answers-served to demystify complex insurance terms relating to Covid-19 coverage, further encouraging the informed decision-making process between consumers (Roy et al., 2025).

Contrary to the more traditional methods used by public service providers, which were mainly based on face-to-face interactions and printed materials, private insurers capitalized the immediacy and scope of digital communication. The rapid development of information content on Covid-19, including detailed policy contours, complaints and coverage details, was essential to clarify the value of health insurance during a public health crisis. In particular, the campaigns that highlight the incorporation of the therapeutic coverage of Covid-19 within their plans were particularly influential in adding potential insureds to their plans. This was not safe on their financial safety among the growing health care costs (Roy et al., 2025). The themes of trust and reliability emerged as vital components within these communication strategies. By promoting testimonies and cases, private insurers worked to establish credibility. The narratives of individuals who benefited from timely health insurance coverage during the pandemic were intertwined in marketing materials to encourage a sense of community and shared experience. This approach has not only strengthened the need for health insurance, but also portrayed suppliers as empathic parties in the health and well-being of their customers (Roy et al., 2025).

In the examination of these distinctive approaches, it becomes evident that private health insurance suppliers in Punjab have employed a sophisticated mix of digital commitment, adapted messaging and trusted construction strategies to communicate effectively with potential insureds during the Covid-19 pandemic. Their ability to rotate and innovate quickly in response to the change of consumers needs and preferences highlights a critical aspect of their effectiveness compared to public counterparties, which may have dealt with greater bureaucratic constraints in the implementation of similar strategies. The COVID-19 pandemic has had a significant impact on the public perception of health insurance policies in Punjab, as evidenced by the research carried out by Kaur and Singh (2022) and Farooq and Kunwal (2024). These studies highlight the increased awareness levels concerning the coverage of health insurance, consumers adapted to a landscape defined by emergencies on health and unprecedented economic challenges. Kaur and Singh (2022) conducted a complete survey to assess the satisfaction and awareness of customers among public and private health insurance providers during the pandemic. Their results have indicated a substantial increase in awareness levels among potential insureds. Before the pandemic, many people from Punjab presented a low understanding of health insurance options and benefits. However, the urgent need for medical coverage has catalyzed a change in public perception. The authors noted that public and private suppliers have used various communication channels, including social media, telephone campaigns and community awareness programs, to disseminate critical information concerning health insurance options adapted to COVID-19 health attacks. However, the effectiveness of these channels varied considerably between service providers.

On the other hand, Farooq and Kunwal (2024) explored the nuances of public confidence and satisfaction in health insurance offers during the pandemic. Their research stressed that private insurers were perceived as more reactive and adaptive in the communication of their policies. They developed targeted marketing campaigns that responded to the specific concerns of potential insured persons concerning COVID-19 treatment, hospitalization procedures and complaints settlement processes. In addition, the study stressed that private companies have often exploited digital literacy of younger demographic data to stimulate engagement via online

platforms, allowing potential customers to access a wealth of information at their convenience. Conversely, public sector insurance providers have encountered challenges in their communication strategies. Many people have reported confusion concerning the rights and advantages available in the context of the health regimes sponsored by the government. Farooq and Kunwal (2024) noted that if public insurers aimed to provide full coverage, their messaging often lacked clarity and consistency. Consequently, potential insured people expressed their frustration in the face of the perceived complexity of access to advantages, resulting in a reduction in satisfaction levels compared to offers in the private sector.

The dependence on the traditional communication methods of public insurers, such as printed advertisements and information sessions in person, has proven to be ineffective to reach a large audience during the increased need for the dissemination of rapid and accessible information on health insurance options in the middle of the pandemic. Conversely, the proactive approach adopted by private providers has led to better awareness of customers, many people recognizing the role of influencers and testimonies of social media in training their understanding of health insurance. Kaur and Singh (2022) highlighted the positive implications of peer recommendations in improving the credibility of potential insured persons, in particular given the uncertainty surrounding the health and economic ramifications of COVID-19. The two studies collectively indicate a change in the landscape of awareness and satisfaction concerning health insurance in Punjab. The pandemic was a vital momentum for stakeholders in order to adapt their communication strategies to meet the evolutionary needs of consumers, with considerable variances of efficiency of the commitment observed between public and private providers. The results highlight the importance of clear and coherent and crucial messaging to improve awareness of customers and confidence in health insurance policies, especially during crises like the COVID-19 pandemic. This essential knowledge point in effective communication strategies highlights the need for additional research to study tailor-made approaches to achieve various populations in Punjab., Punjab socioeconomic panorama plays a fundamental role in the configuration of client consciousness and the acceptance of health insurance options, especially during the Covid-19 pandemic. Several studies emphasize that socio-economic factors such as income level, education, occupation and local infrastructure significantly influence the understanding of health insurance products and their subsequent adoption (Jafree et al., 2021).

The income level is a fundamental determinant of insurance awareness. Older revenues generally have a higher income available, which correlates with a greater probability of buying health insurance. Those of richest history tend to be more informed about health insurance options due to the best access to information sources, including financial consultants and health service providers. On the contrary, people of low-income groups often remain uninformed on available policies, largely due to limitations in access to digital information and financial education platforms. For example, Jafree et al. (2021) highlight that many low-income families are trapped in a poverty cycle that restricts their participation in health insurance, mainly due to the wrong perception that insurance is an unnecessary expense. Education plays a primary role in the mediation of client consciousness with respect to health insurance. People with higher levels of education are generally better equipped to understand the complexities of

insurance products, including the nuances of policy coverage, exclusions and claims processes. Education allows critical thinking and improves the ability of one to seek the necessary information. In Punjab, socioeconomic disparities in education exacerbate existing gaps in health insurance between different demographic data. Jafree et al. (2021) indicate that less polite people may not only fight to understand health insurance concepts, but also exhibit a lack of trust towards the insurance sector, perceiving it as an industry that serves the elite.

Factors affected the awareness level of customers

Occupational height also influences customer consciousness and acceptance of health insurance options. Those in formal employment generally enjoy better access to health insurance plans sponsored by the employer and awareness about the benefits of policies. On the contrary, people in the informal sector, who represent a significant portion of the Punjab labour market, can lack the private insurance options due to the often-informal nature of their employment, which leads to a false sense of security with respect to the health risks associated with COVID-19 (Jafree et al., 2021). In addition, local health infrastructure has a direct impact on customer perceptions on health insurance. Residents in the urban areas of Punjab often have greater access to medical care and insurance information, promoting an environment conducive to the acceptance of the policy. In contrast, rural populations that face the limited availability of health service tend to see health insurance with scepticism, mainly because they perceive a lack of tangible benefits in the network. This disparity in the channels for the provision of medical care hinders the effective communication of health insurance options by public and private suppliers, thus altering the attitudes of consumers towards the acceptance of insurance during an outbreak of infectious diseases such as COVID-19.

In addition, cultural factors and social stigma surrounding health insurance can enhance the role of socioeconomic status at levels of consciousness. Many people in Punjab, particularly agricultural origins, can house preconceived notions that are aligned with traditional medical care methods, such as relying on family support or local healers. Jafree et al. (2021) Postulates that such cultural perspectives can deter people from seeking or acquiring insurance, especially during a public health crisis when immediate health needs often have priority over long -term planning. The socioeconomic fabric significantly influences customer consciousness levels with respect to health insurance options during pandemic, reinforcing the need for personalized communication strategies of public and private service providers to improve the acceptance of policy holders., Accessibility of health insurance information plays an essential role in ensuring that poorly served communities in Punjab are well informed about their options, especially in the context of COVID-19. This study highlights the challenges faced by public initiatives in the effective dissemination of health insurance information to these communities. Despite the growing prevalence of health insurance policies during the pandemic, important of awareness and understanding persist among marginalized populations, which can be attributed to various factors.

Public health initiatives in Punjab, although well -intentioned, often fight with limits of scope and efficiency. A leading challenge is the overwhelming bureaucratic structure which dominates the provision of public services in India. Government agencies are often faced with

resource constraints that inhibit their ability to carry out generalized awareness and education campaigns adapted to the needs of poorly served communities (Afzal et al., 2021). Consequently, vital information concerning health insurance options, including specific trash policies, tend to be inadequately communicated, leaving many potential insured not informed or ill-informed of their choices. Dependence on traditional communication methods - such as brochures or public ads - does not resonate with all population segments, in particular those which are illiterate or have limited access to digital technologies. Studies indicate that the digital fracture remains an important problem in Punjab, where many people in rural areas lack coherent internet access or appropriate digital literacy (Kaur et al., 2022). Public health authorities often do not take these disparities into account when designing their communication strategies, resulting in a unique approach that does not adequately meet the nuanced needs of various demographic groups.

On the other hand, private service providers in the health insurance sector can adopt more flexible and innovative strategies to achieve poorly served communities. Their communications can be more personalized and personalized, the deployment of techniques that resonate with culture and local values. However, it is important to critically assess whether the motivations for these private entities correspond to the real needs of these vulnerable populations. For example, private insurance companies could prioritize awareness in a way that emphasizes profit rather than on the need for complete education concerning health coverage (Singh et al., 2023). Public efficiency vs private image concerning health insurance communication practices raises questions about trust and perception. Public health campaigns are generally aimed at transmitting the message of social responsibility and collective security, while private entities may have trouble strengthening confidence due to the perception of commercial intention. For example, the distrust of financial reasons can discourage individuals from engaging with private health insurers, which leads to dependence on public programs that cannot adequately fill the gaps of conscience. This dichotomy complicates the landscape of communication of health insurance, revealing a double challenge: to fill the gaps in the information presented by public entities while simultaneously dispute the approaches often focused on the profits adopted by private companies.

In the end, the landscape of awareness of health insurance in Punjab requires a more integrated approach which considers the unique challenges posed by socio-economic contexts. Public health initiatives should seek to refine their communication strategies thanks to collaborations with community organizations in order to facilitate awareness of the specific needs of poorly served populations. Address the challenges of accessibility and the efficiency of information delivery will be crucial to allow potential insured persons to make informed decisions concerning their health coverage, especially following increased health crises posed by the COVID-19 pandemic., The advent of digital communication and technological progress has considerably transformed the provision of health services, in particular in the context of the Pandemic COVID-19. By emphasizing the minimization of physical interactions, public and private health service providers in Punjab have been more and more based on digital platforms to communicate health insurance policy options and information related to the trash to potential insured. This change has implications for customer awareness levels, shaping how individuals

are looking for and processing critical health information. During the pandemic, the use of digital communication tools - such as social media, mobile applications and websites - increased. Public health services and private insurance companies have recognized these platforms as vital channels for awareness and education. Real-time dissemination of information concerning COVID-19, preventive measures and updates to the health policy allowed consumers to remain informed of their options (Kanwel et al., 2024). For example, telemedicine and online consultations have become essential services, allowing customers to interact with health care providers in a practical and safe manner, thereby reducing obstacles to access to health information.

The socioeconomic state also plays a fundamental role in the configuration of perceptions during the pandemic. People with limited financial means can see health insurance as an unattainable luxury instead of a need, partly influenced by the narratives of the media that suggest high costs associated with private insurance options. The economic consequences of pandemic can exacerbate these beliefs, since possible insured prioritize immediate financial concerns about long -term health investments. Customers perceptions about health insurance policies during pandemic in Punjab are moulded by a complex interaction of the influence of media, personal beliefs and socio -economic factors. The effectiveness of public and private service providers to communicate health insurance options is a vital determinant in the configuration of these perceptions and, ultimately, determine the levels of consciousness and client participation. Addressing these factors is essential to improve health insurance literacy and encourage informed decision making among possible insured., In recent years, public health initiatives in Punjab, in particular the Sehat Insaf card, have played a decisive role in promoting awareness of health insurance among the population. The implementation of the Sehat Insaf card caused an unprecedented opportunity for the Punjab government to educate citizens on the advantages of health insurance. Thanks to a multifaceted approach that includes public lectures, community awareness programs and digital campaigns, the program seeks to fill the information gap which often prevails in poorly served populations. As Prinja et al. (2023), the initiative was effective in disseminating crucial information on the scope and coverage of health insurance, especially during the increased health crisis caused by COVVI-19. The introduction of the card during the pandemic positioned it as a pivotal resource for families who sail in an unknown health landscape characterized by uncertainty and fear. One of the key dimensions of the effectiveness of the Sehat Insaf card lies in its targeted awareness. The initiative has emphasized the commitment of local communities through health and corpses camps, which are adapted to citizens on the risks associated with COVVI-19 and the current advantages of health insurance coverage. By using community health workers and using local influencers, the program has been able to promote confidence in the community and relieve apprehensions about health insurance. This localized approach has proven to be beneficial in places where skepticism towards government initiatives is widespread.

The role of social media emerged as a vital channel for the dissemination of information. The companies have actively promoted awareness campaigns focused on the meaning of health insurance coverage during the pandemic. Through platforms such as Facebook, Instagram and Twitter, insurance suppliers have shared infographic, testimonies and sessions of questions and

live answers that have demystified the health insurance products and the characteristics of the clarified policies relevant to Covid-19. Kaur and Singh (2023) show that the proactive commitment on these platforms has significantly improved customer awareness levels with respect to more traditional forms of communication, demonstrating the effectiveness of digital strategies in improving the understanding of customers of health insurance options. Private health insurance companies have also implemented new targeted products specially designed to face the health crisis, such as short-term policies with specific Covid-19 coverage. For example, the introduction of Covid-1 pilot policies has allowed consumers to acquire coverage for hospitalization and treatment specifically linked to the virus. This innovation not only met immediate health problems, but also positioned private insurers as sensitive to evolving market needs. Kaur and Singh (2023) argue that these products have contributed to an increase in the dissemination of policies among the youngest demographic data, which may not have previously been aware of the importance of health insurance.

The flexibility in premium payments and the provision of telehealth services were other strategies adopted to appeal to insured potentials. By understanding the financial stress induced by the pandemic, several private insurers offered deferred payment options and reduced premiums for specific policies related to Covid. Next to this, the integration of telemedicine in the health plans has allowed the insured to access medical consultations without requiring visits in person, mitigating the fear of exposure to the virus. This shift to integrated health services has significantly improved the perceived value of private health insurance offers, thus improving the overall customer satisfaction and awareness. Despite these proactive strategies, the challenges were not absent. Kaur and Singh (2023) note that the misunderstandings about the exclusions of the policies and the complexity of the terms of health insurance have initially discouraged potential customers. However, ongoing educational initiatives, such as webinar with medical professionals and insurance experts, aimed to clarify these aspects and, ultimately, promote consumer trust in private health insurance providers. The effectiveness of these multifaceted strategies indicates a distinct adaptability of private insurers in responding to the shaded challenges caused by the pandemic, revealing a significant change in the health insurance scene in Punjab. Through innovative products and improved communication tactics, private health insurance companies have significantly improved customers awareness and participation in health coverage during this critical period., The effectiveness of communication concerning health insurance policies linked to COVID considerably influences customer satisfaction levels, especially when comparing public and private health insurance providers in Punjab. This comparison is essential, because the pandemic has strengthened the need for clear and accessible information concerning health insurance options and rights.

Conversely, private health insurance providers were noted for their proactive communication strategies. Many have used many digital platforms, providing real-time updates and detailed information on COVID-19 coverage options. Their marketing strategies often include webinars, interactive FAQs and dedicated customer service lines to respond to requests related to specific health policies. Customer comments indicate higher levels of satisfaction when information was easily available and clearly communicated, allowing potential insured persons to make informed decisions (Saeed et al., 2025).The evidence suggests that private

insurers have invested more significantly in technology and staff training to improve customer interaction and satisfaction. For example, police holders have declared higher levels of satisfaction due to the personalized approach adopted by many private health insurance providers. Investigations indicated that customers felt more supported and informed when they interact with agents who could easily respond to concerns related to coverage linked to COVID-19, as opposed to the more standardized and less interactive approach frequently observed in public health systems (Saeed et al., 2025). The accessibility remains a crucial factor in assessing customer satisfaction. Public health providers often do not have the infrastructure and technological capacities that improve communication in the private sectors. Many customers have highlighted the challenges encountered to reach out to public health providers for vital information, especially during peak periods of the pandemic when call volumes increased. The inability to obtain appropriate responses affected their overall satisfaction with the experience of health insurance, indicating an urgent need to improve service and communication channels (Saeed et al., 2025).

In terms of parameters, the satisfaction difference between public and private suppliers can be quantified thanks to feedback mechanisms for direct customers such as surveys and discussion groups. The preliminary results suggest a marked preference for private insurers among younger and warned consumers who promote immediate access to information and online resources. On the other hand, older demographics, which are generally less comfortable with technology, tend to fight against public insurance communication, more exacerbating disparities in the levels of satisfaction (Saeed et al., 2025). Finally, the implications of these differences are deep, affecting not only the current satisfaction of the insurance lessee, but also influencing future consumer behaviour and confidence in health insurance systems. Tackling these obstacles to communication through targeted strategies could improve the efficiency of public health providers to reach and support their customers concerning COVID-19, thus promoting accessibility to more equitable health insurance in the midst of current public health challenges (Saeed et al., 2025). To promote the awareness and trust of enhanced customers regarding health insurance policies, in particular in the context of Covid-19, both public health insurance providers and private ones in Punjab must implement targeted communication strategies that meet the different information needs of the insured potential. The following recommendations aim to optimize awareness efforts and improve understanding of health insurance options between the population.

Challenges and Suggestions

Firstly, a systematic evaluation of existing communication channels is essential. Public suppliers should take advantage of government platforms, such as local health departments and community health centres, to effectively spread information. Greater collaboration with non-governmental organizations (NGOs) and community-based organizations can significantly expand awareness efforts. These partnerships can help customize the dissemination of information to culturally specific needs, using local and colloquial dialects that resonate with different demographic segments. For private suppliers, digital platforms can be used, including social media and mobile applications to create interactive and engaging content aimed at younger consumers and technology experts, while maintaining a dissemination of simple

information for more advanced age groups that could prefer traditional communication methods. Secondly, the formulation of a solid public awareness campaign focused on health literacy is fundamental. This campaign should be designed to demystify terminology and health insurance processes. Educational seminars, webinars and information brochures can clarify the importance of health insurance, in particular in the wake of health crises such as Covid-19 pandemics. Public suppliers must give priority to transparency in the offers of policies, outline the details of the coverage, the exclusions and the complaint processes. The simple images, the infographics and the testimonies of patients can serve to fill the gap of knowledge and encourage trust.

Thirdly, both sectors should increase the frequency and quality of direct communication, which can lead to greater relationship and trust. The development of personalized communication strategies, in which potential customers receive tailor -made information based on their demographic data and their health needs, will cultural a sense of individual attention. The use of customer relations management systems (CRM) can help track requests and follow-ups, ensuring that customers' concerns are adequately addressed in a timely manner. The training of staff in public and private organizations is essential to manage investigations on health insurance related to Covid with empathy and clarity. The staff should be equipped to answer questions relating to coverage specifications relating to Covid-19 treatments, tests and benefits of vaccination. The exercises and role -playing simulations can prepare employees for different customer scenarios, improving the effectiveness of their communication.

The exploiting technology to create interactive platforms in which consumers can ask questions and receive immediate answers could prevent the proliferation of disinformation. This could take on the form of chatbot or dedicated hotlines managed by competent staff. Real -time interaction can encourage a reactive image of health insurance suppliers, reassuring potential customers on the support available during difficult times. Finally, continuous feedback mechanisms should be implemented to evaluate the understanding of consumers and post-small feeling. Polls, focus groups and informal feedback sessions can provide valuable information on awareness levels and on the perceived effectiveness of communication strategies. By adapting the tactics based on the real-world feedback, suppliers can significantly perfect their approaches, ensuring that they remain pertinent and effective in their mission to inform and protect the public as regards the health insurance options between current health challenges.

Encouraging a culture of transparency, proactive communication and ongoing education will be fundamental for both public and private health insurance providers in Punjab while they strive to improve customers awareness and trust in health insurance policies in the context of Covid-19. These strategic recommendations align themselves with the imperative to adapt to communication efforts to the different needs of the population, while promoting a climate of informed decision -making process regarding health insurance., The results of this study reveal a nuanced panorama of the levels of awareness of customers concerning Covid-19 and the health insurance policies in the Punjab, differentiated by the type of service provider, Public against private. A significant observation is that while both sectors strive to transmit critical information, their effectiveness in reaching potential insured varies considerably.

It has been discovered that public health insurance providers face substantial challenges in the dissemination of timely and accurate information concerning Covid-19 health insurance products and associates. Many interviewees expressed uncertainty relating to the specifications of the coverage offered in the context of public health insurance schemes, in particular in the context of Covid-19. The data suggest that the bureaucratic obstacles and limited awareness efforts contribute to the low levels of awareness observed among the insured potentials. This aligns with the results of the World Health Organization (2023), which underlines the importance not only to provide health insurance options, but also ensure that the public is aware of their existence and shades within their coverage. On the contrary, private health insurance providers have shown a more proactive approach in communicating information on Covid-19 policies. Online campaigns, targeted advertising and educational webinars emerged as effective tools used by private companies to improve the understanding of consumers of their offers. Several interviewees reported that they have received complete information regarding specific benefits and covers, in particular in relation to Covid-19 treatments and the expenses relating to the vaccine. This suggests that private suppliers have the flexibility and resources to implement more dynamic communication strategies, thus improving customers awareness and trust.

Conclusion

However, despite the apparent advantages held by private insurers, the study also indicates a critical gap in understanding from the customer point of view. The interviewees of both sectors highlighted the need for clarity and simplicity in the communication of health insurance policies. The complexity of terms, jargon and conditions associated with health insurance products often involves confusion among insured potentials. This complexity acts as a barrier, limiting the ability of individuals to make informed decisions regarding their health insurance needs in the context of the ongoing pandemic. A noteworthy aspect of this research is the awareness that awareness is not only a matter of access to information, but is also influenced by the effectiveness of the communication channels used. Digital literacy, in particular among the old demographic data and rural populations, has shown a significant correlation with awareness levels regarding health insurance policies. Public service providers, in particular, must consider these demographic factors when they do their communication efforts. Furthermore, since the healthcare panorama continues to evolve in response to Covid-19 pandemics, an imperative for insurance providers occurs to continuously evaluate and adapt their approaches, ensuring that the potential insured are not only informed, but also enabled to make decisions that affect their health and financial well-being (Singh, 2024). Therefore, these results highlight an essential area for the intervention that could potentially lead to health results and financial security for Punjab residents. Tackling the gaps identified in awareness through innovative and inclusive communication strategies will be crucial since the demand for health insurance increases in the wake of the pandemic.

References

1. Abbas Rizvi, S. A., Naeem Javed, M., Hussain, T., & Adnan, H. M. (2024). Assessing Hepatitis Awareness in Punjab: A Comprehensive Study on Public Service Message Effectiveness, Knowledge, and Health Beliefs. *Journal of Consumer Health on the Internet*, 28(3), 242-260.

2. Afzal, F., Raychaudhuri, P. S., Afzal, M. A., & Ahmad, A. A. (2021). Challenges faced by bpl population in availing public healthcare—analysing government initiatives, technology and cultural barriers in Aligarh district, UP. *South Asian J Soc Sci Humanities*, 2(5), 1-19.
3. Farooq, S., & Kunwal, N. (2024). Utilisation Challenges of Public Health Insurance Initiatives. *The Pakistan Development Review*, 63(2), 247-288.
4. Hussain, I., Majeed, A., Imran, I., Ullah, M., Hashmi, F. K., Saeed, H., ... & Rasool, M. F. (2021). Knowledge, attitude, and practices toward COVID-19 in primary healthcare providers: a cross-sectional study from three tertiary care hospitals of Peshawar, Pakistan. *Journal of community health*, 46, 441-449.
5. Jafree, S. R., Momina, A., Muazzam, A., Wajid, R., & Calib, G. (2021). Factors affecting delivery health service satisfaction of women and fear of COVID-19: implications for maternal and child health in Pakistan. *Maternal and child health journal*, 25(6), 881-891.
6. Kamran, I., Parveen, T., Niazi, R. M., & Masood, I. (2020). Reproductive health care in the time of COVID-19: perspectives of poor women and service providers from Rahim Yar Khan, Punjab.
7. Kanwel, S., Ma, Z., Li, M., Hussain, A., Erum, N., & Ahmad, S. (2024). The influence of hospital services on patient satisfaction in OPDs: evidence from the transition to a digital system in South Punjab, Pakistan. *Health Research Policy and Systems*, 22(1), 93.
8. Kaur, S., & Singh, B. (2022). Factors affecting the demand of Health Insurance during COVID-19 pandemic in Punjab State. *Transnational Marketing Journal*, 10(3), 483-504.
9. Kaur, S., & Singh, B. (2023). Perception of Customers Towards Health Insurance Policies During COVID-19 Pandemic in The State of Punjab. *Perception*, 18(2).
10. Kaur, S., & Singh, B. Comparative Study of Sales and Marketing Strategies of Health Insurance Companies During COVID-19 in the state of Punjab.
11. Prinja, S., Singh, M. P., Aggarwal, V., Rajsekar, K., Gedam, P., Goyal, A., & Bahuguna, P. (2023). Impact of India's publicly financed health insurance scheme on public sector district hospitals: a health financing perspective. *The Lancet Regional Health-Southeast Asia*, 9.
12. Roy, K., Kumar, A., Sunil, D. M., & Dar, R. (2025). A Legal Framework Of Healthcare Insurance Market And Coverage Requirements And Its Application In Consumer Protection During Post Covid-19 Era-An Analysis. *Cuestiones De Fisioterapia*, 54(2), 102-146.
13. Saeed, S., Singhal, M., Shannawaz, M., & ARORA, M. K. (2025). Navigating Patient Satisfaction: A Qualitative Insight into Healthcare Delivery during the COVID-19 Pandemic. *Journal of Clinical & Diagnostic Research*, 19(1).
14. Shahbaz, F., Afzal, M. B., Abbasi, H. H., Asghar, R. S., Muhammad, B., Ashfaq, A., ... & Haider, N. (2023). Public perception and satisfaction with health insurance through Sehat
15. Singh, P., & Sidhu, A. S. (2023). Measuring Patient's Expectations and Realisations Using SERVQUAL: A Review of Oncology Services in Punjab, India. *Asian Pacific Journal of Cancer Prevention: APJCP*, 24(10), 3327.
16. Singh, M. (2024). Role of the Punjab State Administration during the COVID-19 Pandemic: Perception of Government Officials. *IAHRW International Journal of Social Sciences Review*, 12(4).
17. Tasneem, S., & Ozdal, M. A. (2023, March). Pregnant women's perceptions of the quality of antenatal care in a public hospital in Punjab, Pakistan during COVID-19: a cross-sectional study. In *Healthcare* (Vol. 11, No. 7, p. 996). MDPI.
18. World Health Organization. (2023). Private sector engagement to deliver maternal, newborn, child health and family planning services during COVID-19 in Pakistan. World Health Organization.
19. Zaidi, S., & Hussain, S. S. (2022). Pakistan: a primary health care case study in the context of the COVID-19 pandemic. World Health Organization.