## **SELECTED REFERENCE BOOKS:**

- 1. Ajzen, I., (1988); Attitudes, Personality, and Behaviour; Chicago, IL; Dorsey Press.
- 2. Band, William A. (1991); Creative Value for Customers: Designing and Implementing a Total Corporate Strategy; New York; John Wiley and Sons.
- 3. Berkowitz, E.N., (1996); Essentials of health care marketing. Gaithersburg, Maryland: Aspen Publishers, Inc.
- 4. Berman, P. and M. E. Khan (1993); Paying for India's Health Care; New Delhi, Sage Publications.
- 5. Blum, H. L. (1981); Planning for Health; Second edition, New York; Human Sciences Press.
- 6. Bowen D.E. and Hallowell R., (2002); Suppose We took Service Seriously? An Introduction to the Special Issue, Acad Manage Excel; Vol. 16; PP. 69-72.
- 7. Bruner, G. C., James, K.E., and Hensel, P.J. (1996); Marketing Scales Handbook: A Compilation of Multi-item Measures; Chicago American Marketing Association; Vol. II.
- 8. C. Bhattacharjee (2006); Services Marketing: Concepts, Planning and Implementation; Excel Books, New Delhi; PP 5, 77-90, 115-117.
- 9. Capra F. (1983); The Turning Point; London: Fontana Paperbacks.
- 10. Chatterjee, M. (1993); Health for Too Many: India's Experiments with Truth; In J. Rohde, Chatterjee and D. Morley (Eds.); Reaching Health for All; PP. 342-377.
- 11. Chernew, M., D. Cutler, Et Al. (2002); Explanations for the Decline in Health Insurance Coverage, Harvard University.
- 12. Cummins, J. David, Barry D. Smith, Neil R. Vance, and Jack Vanderhei (1983); Risk Classification in Life Insurance, Boston: Kluwer, Nijhoff Publishing.
- 13. Dallek, G. and K. Pollitz (2000); External Review of Health Plan Decisions: An Update; Menlo Park, Calif.; Kaiser Family Foundation;
- 14. David J. Loudon and Albert J. Della Bitta (2002); Consumer Behaviour; 4<sup>th</sup> Edition; Tata McGraw-Hill; Edition 2002.
- 15. Davies A.R. and Ware J.E. Jr. (1981); Measuring Health Perceptions in the Health Insurance Experiment; Santa Monica, CA: The RAND Corporation; (R-2711-HHS).
- 16. Duck, S. W. (1991); Understanding Relationships, New York, NY: Guilford.

- 17. Eagly, Alice H. and Shelly Chaiken (1993); The Psychology of Attitudes; Fort Worth, TX: Harcourt Brace.
- 18. Engel, J.F., R.D. Blackwell and P.W. Miniard (1986); Consumer behaviour, 5<sup>th</sup> Edition; New York: The Dryden Press.
- 19. Ferber, R. (1973); Family Decision Making and Economic Behaviour: A Review; in E.B. Sheldon, ed., Family Economic Behaviour: Problems and Prospects; Philadelphia: Lippincott; PP. 29-61.
- 20. Fishbein Martin (1967); A Consideration of Beliefs and their Role in the Attitude Measurement; in Martin Fishbein (ed.,), Readings in Attitude Theory and Measurement; New York; Wiley; PP. 257-266.
- 21. Fishbein Martin (1993); Introduction, The Theory of Reasoned Action: It Application to AIDS- Preventive Behaviour; D. J. Terry, C. Gallois and M. McCamish, eds. Oxford, UK: Pergamon.
- 22. Fishbein Martin and Ajzen. I. (1975); Belief, Attitude, Intention and Behaviour; An Introduction to the Theory and Research; Reading, MA: Addison-Wesley.
- 23. Fleming Hansen (1972); Consumer Choice Behaviour; New York; Free Press.
- 24. Fleming Hansen; (1972); Consumer Choice Behaviour; New York; Free Press.
- 25. Gredal, K (1966); Purchasing Behaviour in Households; M. Kjaer-Hansen, ed., Readings in Danish Theory of Marketing; Amsterdam: North-Holland; PP. 84- 100.
- 26. Griffin, C. (1992); Health Care in Asia: A Comparative Study of Cost and Financing; Washington, D.C.; World Bank Regional and Sectoral Studies.
- 27. Health Insurance Institute (1981); Source Book of Health Insurance Data, 1980-1981; Washington, D.C.
- 28. Hirschman, A.O. (1970); Exit, Voice and Loyalty: Responses to Declines in Firms, Organizations and States; Cambridge, Mass. Harvard University Press.
- 29. Hongoro C, Normand C. (2006); Building and Motivating the Workforce; In Disease Control Priorities in Developing Countries; Second edition; Edited by: Jamison D, Breman J, Measham A, Alleyne G, Claeson M, Evans D, Jha P, Mills A, Musgrove P. Oxford: Oxford University Press.
- 30. Howard, J. A. (1989); Consumer Behaviour in Marketing Strategy; Englewood Cliffs, NJ; Prentice Hall; Ithaca, New York and London; Cornell University Press.

- 31. Jaffe, L. J. and H. Senft (1966); The Roles of Husbands and Wives in Purchasing Decisions: in L. Adler and I. Crespi, eds.; Attitude Research at Sea. Chicago; American Marketing Association; PP. 95-110.
- 32. Jagdish N. Sheth., David M. Gardner, and Dennis E. Garrett (1988); Marketing Theory: Evolution and Evaluation; New York; John Wiley and Sons.
- 33. James R. Bettman (1979); An Information Processing Theory of Consumer Choice; Reading MA: Addison-Wesley Publishing Company.
- 34. Jyotsana Sethi and Nishwan Bhatia (2007); Elements of Banking and Insurance; Prentice –Hall of India Private Limited; New Delhi; PP- 243-251.
- 35. Kreps D. (1990); A Course in Microeconomic Theory; Princeton University Press: Princeton.
- 36. Leone G. Schiff man and Leslie Lazar Kanuk (2002); Consumer Behaviour; 7<sup>th</sup> Edition; Prentice Hall of India Private Limited; New Delhi.
- 37. Louviere, J. J. (1988); Analyzing Decision Making: Metric Conjoint Analysis, Newbury Park: Sage Publications.
- 38. Lutz, J. A., and Shaman, H. J. (2001); The Impact of the Consumerism on the Managed Health Care; In P. R. Kongstvedt (ed.) The Managed Health Care Handbook (4<sup>th</sup> ed.,); Gaithersburg, MD: Aspen; PP. 828-848.
- 39. M.N. Mishra & S. B. Mishra (2007); Insurance: Principles and Practices; PP. 3-4 and 481-483.
- 40. Miller, M D. (1981); The Endangered Sex: Neglect of Female Children in Rural North India
- 41. Naresh K. Malhotra (2007); Marketing Research an Applied Orientation; Pearson Prentice Hall, Fifth Edition, 2007, PP. 315.
- 42. Naresh K. Malhotra and Satyabhushan Dash (2011); Marketing Research An Applied Orientation' 6<sup>th</sup> Edition, Pearson, P. 364.
- 43. Ngui, M., C. Burrows, et al. (1989); Health Insurance Choice: An Econometric Analysis of A.B.S. Health and Health Insurance Surveys, Economics and Health; Proceedings of the Australian Conference of Health Economists B2 Proceedings of the Australian Conference of Health Economics; PP. 172-194.
- 44. O'Donnell, M., (2000); Health Promotion in the Workplace-Chicago; American Hospital Association.
- 45. P. K. Gupta (2006); Fundamental of Insurance; Himalaya Publishing House; Delhi. P-19.

- 46. Payne, John W., Bettman, James R., and Johnson, Eric J. (1993); The Adaptive Decision Maker; New York: Cambridge University Press.
- 47. Peters, D., AbdoYazbeck, Rashmi R. Sharma, G.N.V. Ramanna, Lance H. Pritchett and Adam Wagstaff (2002); Better Health Systems for India's Poor: Findings, Analysis and Options; Washington, DC; Human Development Network, Health, Nutrition and Population Series; IBRD/World Bank.
- 48. Philip Kotler (1967); Marketing Management; Prentice-Hall; P. 12.
- 49. Philip Kotler (2004); Marketing Management; 11<sup>th</sup> Edition; Pearson Education; PP. 181-183, 187, 189 -193, 196-207.
- 50. Philip Kotler and Eduardo L. Roberto (1989); Social Marketing: Strategies for Changing Public Behaviour. New York: Free Press.
- 51. Philip Kotler and Kevin Keller Lane (2006); Marketing Management, 12th Edition, Prentice–Hall.
- 52. Ramesh Bhatt (1993); The Private Health Care Sector in India; In P. Berman and M.E. Khan (Eds.) Paying For India's Health Care. New Delhi: Sage Publications.
- 53. Rescher, Nicolas (1983); Risk: A Philosophical Introduction to the Theory of Risk Evaluation and Management; Washington, D.C.: University Press of America.
- 54. Roger Jeffrey (1988); The Politics of Health in India, Berkley University: University of California Press.
- 55. S.M. Jha (2003); Services Marketing; Himalaya Publishing House; PP-5, 6, 10, 162.
- 56. Savage. E. and D. Wright (1999); Health Insurance and Health Care Utilization; Theory and Evidence from Australia 1989-1990; Mimeograph B2- Mimeograph; Sydney; University of Sydney.
- 57. Schub, C. S., and Franklin, N. (2001); Medicare + Choice: The Health Plan's View; In P. R. Kongstvedt (Ed.); The Managed Health care Handbook (4<sup>th</sup> ed.); PP. 1086-1104.
- 58. Simon, Herbert A. (1981); The Sciences of the Artificial; Boston: MIT Press.
- 59. Williams, S. J., and Torrens, P. R., Eds. (2002); Introduction to Health Services; Sixth edition; New York: Delmar Publishers.
- 60. Wolf, J. L., (1958); What Makes Women Buy: A Guide to Understanding and Influencing the New Woman of Today; New York; McGraw-Hill.
- 61. Zeithaml, V.A. and Bitner, M.J. (2000); Services Marketing: Integrating Customer Focus Across The Firm, 2nd Ed. New York: McGraw-Hill.

## **SELECTED RESEARCH THESIS:**

- Granbois, D. H. (1963); A Study of the Family Decision-Making Process in the Purchase of Major Durable Household Goods; Unpublished Doctoral Dissertation; Indiana University.
- 2. Jeff Ritter (2004); A Dissertation Entitled: Consumer Choice: Factors Affecting Seniors' Choice Of Healthcare Plan; A Dissertation; Nova Southeastern University; Proquest Information And Learning Company; UMI Microform.
- 3. Nigam Priti (2010); "A Study of Lifestyles of selected Female Internet Users in Selected Cities of Gujarat"; P. h D. Awarded in the Subject of "Commerce & Business Management" under the Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara
- 4. Pandya M. N. (2008); "A Study of Patients' Satisfaction Measurement in Hospital Services of Selected Healthcare Facilities"; P. h D. Awarded in the Subject of "Commerce Including Business Administration"; under the Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara.

## **RESEARCH REPORTS:**

- 1. Butler, J. (1999); Estimating the Elasticities of Demand for Private Health Insurance in Australia; National Centre for Epidemiology and Population Health; Canberra, ANU.
- 2. Charu C. Garg (2000); Implications of Current Experiences of Health Insurance in India, Private Health Insurance and Public Health Goals in India; Report On a National Seminar, The World Bank.
- Consumer Assessment of Health Plans (2000); Medicare Satisfaction Survey; Baltimore,
  MD: Health Care Financing Administration; U.S. Department of Health and Human Services.
- Fact sheet N°290 (2010); Millennium Development Goals: Progress towards the health-related Millennium Development Goals; http://www.who.int/mediacentre/factsheets/fs290/en/index.html; Accessed on 16/07/10.
- 5. Global Infrastructure: Trend Monitor Indian Healthcare Edition: Outlook (2009-2013); KPMG; http://xa.yimg.com/kq/groups/8518353/2022016662/name/Healthcare-KPMG.pdf; Accessed on 05/10/10.

- Gujarat Budget in Brief (2014-2015); Gujarat State An Analytical Summary; http://gujecostat.gujarat.gov.in/wp-content/uploads/2013/33%20-%20Budget%20in%20Brief%20(English).pdf; Accessed on 30/09/14.
- 7. Hardeep Chahal, (2002); Strategies For Enhancing Patient Satisfaction In Rural Health Services in J&K. Project Report, University of Jammu, Jammu.
- 8. Healthcare (2010); http://www.ibef.org/industry/healthcare.aspx; Accessed on 06/10/10.
- 9. Healthcare- Gearing Up for Health Care 3.0 (2010); http://www.mckinsey.com/locations/india/mckinseyonindia/pdf/Gearing\_up\_for\_Healthcare\_3\_0. pdf; Accessed on 25/05/11.
- 10. Healthcare Industry in India: Sectoral Report (2013); http://www.ibef.org; Accessed on 25/03/14.
- 11. ICMR Bulletin (2004); Health Research Policy; Edited by Dr. K Satyanarayana; and Asst. Editor Dr. V.K. Srivastava; Indian Council for Medical Research; New Delhi; Vol. 34, No. 9-10.
- 12. IRDA Annual Report, 2011-2012; www.irda.gov.in; Accessed on 05/09/13.
- 13. IRDA Annual Report, 2012-2013; www.irda.gov.in; Accessed on 05/10/14.
- 14. Kols, A.J. and J.E. Sherman (1998); Family Planning Programs: Improving quality Population Reports; Vol. 47; PP. 1-39.
- 15. N. Devadasan & Sunil Nandraj (2006); Planning and Implementing Health Insurance Programmes in India An Operational Guide; Institute of Public Health; Bangalore; www.iphindia.org; Accessed on 24/04/09.
- 16. N. Devadasan and Sunil Nandraj (2006); Planning and Implementing Health Insurance Programmes in India An Operational Guide; Institute of Public Health; Banglore; www.iphindia.org.; Accessed on 24/04/09.
- 17. Nandraj, Sunil, Anagha Khot and Sumita Menon (1999); Accreditation of Hospitals: Breaking Boundaries in Health Care, CEHAT, Research Centre of Anusandhan Trust, Mumbai.
- 18. National Health Mission (2012-2017); Framework of Implementation; Ministry of Health and Family Welfare; Government of India.
- 19. Report of the Medical and Hospital Advisory Council; State Employees Retirement System; Sacramento, California; 1964 and 1968; (Now known as Public Employees Retirement System).PP. 18.
- 20. Report of the National Commission on Macroeconomics and Health (2005); Ministry of Health and Family Welfare; Government of India, New Delhi.

- 21. Report of the National Commission on Macroeconomics and Health: 2005; Ministry of Health and Family Welfare; Government of India; New Delhi
- 22. Robert Wood Johnson Foundation; (1987); Access to Health Care in the United States: Results of a 1986 Survey; Special Report; Princeton, NJ.
- 23. Shariff, Abusaleh (1994); Employees' State Insurance Scheme in Gujarat: Key Results of a Survey; Gujarat Institute of Development Research (Mimeo), Ahmedabad.
- 24. Socio-Economic Review, Gujarat State (2010-2011); Directorate of Economics and Statistics; Government of Gujarat; Gandhinagar; http://gujecostat.gujarat.gov.in; Accessed on 05/06/14.
- 25. Socio-Economic Review, Gujarat State (2012-2013); Directorate of Economics and Statistics; Government of Gujarat; Gandhinagar; http://gujecostat.gujarat.gov.in; Accessed on 05/06/14.
- 26. Socio-Economic Review, Gujarat State (2013-2014); Directorate of Economics and Statistics; Government of Gujarat; Gandhinagar; http://gujecostat.gujarat.gov.in/wp-content/uploads/2013/34%20-%20Socio%20Economic%20Review%20(English).pdf; Accessed on 30/09/14.
- 27. The Economic Survey (2012-2013); Government of India; Oxford; http://indiabudget.nic.in; Accessed on 04/09/13.
- 28. The Economic Survey 2013-2014; Government of India; Oxford; PP. 287 and 288; http://indiabudget.nic.in; Accessed on 30/09/14.
- 29. World Health Statistics 2008; World Health Organization; http://www.who.int; Accessed on 04/10/10.
- 30. World Health Statistics 2012; World Health Organization; http://www.who.int; Accessed on 03/12/13.
- 31. World Health Statistics 2014; World Health Organization; http://apps.who.int/; Accessed on 30/09/14.
- 32. World Health Statistics, 2007; World Health Organization; www.who.in; Accessed on 24/05/09.
- 33. Zeithaml, V. A., and Bitner, M. J., (2000); Services Marketing; Integrating Customer Focus Across the Firm (2<sup>nd</sup> Ed.); Boston: Irwin McGraw-Hill.

## **RESEARCH JOURNALS:**

- 1. A. Laing; G. Hogg and D. Winkelman (2004); Healthcare and the Information Revolution: Re-Configuring the Healthcare Service Encounter; Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 17. No. 3; PP. 188-199.
- 2. A. Taher Moustafa, Carl E. Hopkins and Bonnie Klein (1971); Determinants of Choice and Change of Health Insurance Plan; Medical Care; Lippincott Williams & Wilkins; Vol. 9. No. 1; PP. 32-41.
- 3. Aanchal Kapur and Meenu Pande (2005); Book review: Health Care Reform Around the World, Wesport, CT: Auburn House, 2002, by Andrew C. Twaddle (Ed.); Global Social Policy; Sage Publications; Vol. 5. No.1; PP. 97-102.
- 4. Adrienne Curry; Gail Knowles (2005); Strategic Information Management in Health Care Myth or Reality? Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 18. No. 1; PP. 53-62.
- 5. Ajay Mahal; (2002); Assessing Private Health Insurance In India: Potential Impacts and Regulatory Issues; Economic and Political Weekly; Vol. 37. No. 6; PP. 559-571.
- 6. Ajit K. Dalal (2005); Integrating Traditional Services within Primary Health Care; Journal of Health Management; Sage Publications; Vol. 7. No. 2.; PP. 249-262.
- 7. Ajzen, I., (1991); The Theory of Planned Behaviour; Organizational Behaviour and Human Decision Processes; Vol. 50; PP. 179-211.
- 8. Akerlof, G. A. (1970); The Market for "Lemons": Quality Uncertainty and the Market Mechanism; Quarterly Journal of Economics; Vol. 84. No. 3; PP. 488-500.
- 9. Alan C. Monheit and Peter J. Cunningham (1992); Children Without Health Insurance; The Future of Children; U.S. Health Care For Children; The Princeton University; Vol. 2. No. 2; PP. 154-170.
- 10. Ali Asgary, Ken Willis, Ali Akbar Taghvaei, Mojtaba Rafeian (2004); Estimating Rural Households' Willingness to Pay for Health Insurance; The European Journal of Health Economics; Vol. 5. No. 3; PP. 209-215.
- 11. Amit Banerji and Vishnu Ramdeo (2007); Health is Wealth: Can Insurance Provide Safety to this Wealth?; Academy of Health Care Management Journal; ABI/INFORM Global; Vol. 3. No.1/2; PP. 95- 104.
- 12. Amit Patel, K.V. Ramani, Dileep V. Mavalankar, Anurag Agarwal, Shilpa Maiya and Beena Nayak (2007); Implementing a Public Private Partnership Model for Managing Urban Health in Ahmedabad; W.P. No.2007-09-03; PP-1-76; IIM Ahmedabad.

- 13. Amiya K. Basu, Atasi Basu and Rajeev Batra (1995); Modeling the Response Pattern to Direct Marketing Campaigns; Journal of Marketing Research; American Marketing Association; Vol. 32. No. 2; PP. 204-212.
- 14. Anderson, E. and Sullivan, M. W., (1993); The Antecedents and Consequences of Customer Satisfaction for Firms; Marketing Science; Springer; Vol. 12; PP. 125-143.
- 15. Anderson, Ronald, and Newman, John F. (1973); Societal and Individual Determinants of Medical care Utilization in the United States; Milbank Mem. Fund Q; PP. 51-95.
- 16. Anil Gumber (2002); Health Insurance for the Informal Sector: Problems and Prospects; Working Paper No. 90; Indian Council For Research on International Economic Relations; New Delhi.
- 17. Anil Gumber and Veena Kulkarni (2000); Health Insurance for Workers in the Informal Sector: Detail Results from a Pilot Study; National Council of Applied Economic Research, New Delhi.
- 18. Archana R. Dholakia and Ravindra H. Dholakia (2001); Budgetary Subsidies in the Health Sector: The Case of Gujarat; Journal of Health Management; Vol.3. No.2.; PP. 239-259.
- 19. Arrow. K.J. (1963); Uncertainty and the Welfare Economics of Medical Care; Am Econ Rev; Vol. 53; PP. 941- 973.
- 20. Arthur Meidan (1982); Marketing Strategies, Organization and Performance Control in Insurance; The Journal of Risk and Insurance; Vol. 49. No.3; American Risk and Insurance Association; PP. 388-404.
- 21. Arvind Shamrao Gaikwad and S. G. Vibhute (2013); A Study On Buying Behaviour Of Customers Towards Life Insurance In Kolhapur; Indian Streams Research Journal; Vol. 3. No. 7; ISSN 2230-7850.
- 22. Asenso Okyere, W. K., I. OseiAkoto, et al. (1997); Willingness to Pay for Health Insurance in a Developing Economy: A Pilot Study of the Informal Sector of Ghana using Contingent Valuation; Health Policy; Vol. 42. No. 3; PP. 223-237.
- 23. Ashoke S. Bhattacharyyaand Puneet K. Sapra (2008); Health Insurance in China and India: Segmented Roles for Public and Private Financing; Health Affairs; Project hope; Vol. 27. No. 4; PP. 1005-1015.
- 24. Atal Khandelwal; 2006; E-Health Governance Model and Strategy in India; Journal of Health Management; Vol. 8. No. 1; Sage Publications, New Delhi; Thousand Oaks, London; PP. 145-155.
- 25. Atkinson, R.C. and R.M. Shiffrin (1968); Human Memory: A Proposed System and Its Control Processes; The Psychology of Learning and Motivation: Advances in Research and Theory; K.W. Spence and J.T. Spence, eds., New York: Academic Press; Vol. 2; PP. 89-195.

- 26. Awasthi, S. and V.K. Pande (1998); Cause-Specific Mortality in Under fives in the Urban Slums of Lucknow, North India; Journal of Tropical Paediatrics; Vol. 44. No.6; PP. 358-361.
- 27. Ayesha De Costa, Eva Johansson and Vinod K. Diwan (2008); Barriers of Mistrust: Public and Private Health Sectors' Perceptions of Each Other In Madhya Pradesh, India; Qualitative Health Research; Sage Publications; Vol. 18. No. 6; PP. 756-766.
- 28. Baker, J., (1987); The Role of the Environment in Marketing Services: The Customer Perspective; The Services Challenge: Integrating for Competitive Advantage, Czpiel, J. A., Congram, C. A., and Shanahan, J., eds. Chicago: American Marketing Association; PP. 79-84.
- 29. Barbara Greenberg and Robert A. Derzon (1981); Determining Health Insurance Coverage of Technology: Problems and Options; Medical Care; Lippincott Williams & Wilkins; Vol. 19. No. 10; PP. 967-978;
- 30. Baron, John A., Ray Gleason, Bernadette Crowe, and J. I. Mann (1990); Preliminary Trial of the Effect of General Practice Based Nutritional Advice; British Journal of General Practice; Vol. 40; PP. 137-41.
- 31. Barrett, G. F. and R. Conlon (2003); Adverse Selection and the Decline in Private Health Insurance Coverage in Australia: 1989-1995; Economic Record; Vol. 79; PP. 246-279.
- 32. Barry G. Saver and Mark P. Doescher (2000); To Buy, or Not to Buy: Factors Associated with the Purchase of Non-group, Private Health Insurance; Medical Care; Lippincott Williams and Wilkins; Vol. 38. No.2; PP. 141-151.
- 33. Barry G. Saver and Mark P. Doescher (2000); To Buy, or Not to Buy: Factors Associated with the Purchase of Non-Group, Private Health Insurance; Medical Care; Vol. 38. No.2; Lippincott Williams and Wilkins; PP. 141-151.
- 34. Beatty, Sharon E. and Scott M. Smith (1987); External Search Effort: An Investigation across Several Product Categories; Journal of Consumer Research; Vol. 14; PP. 83-95.
- 35. Ben Zur, Hasida and Shlomo J. Breznitz (1981); The Effect of Time Pressure on Risky Choice Behaviour; Acta Psychologica; Vol. 47; PP. 89-104.
- 36. Berkowitz, E. N., (1992); How does price affect health care decisions?; Journal of Health Care Marketing; Vol. 12. No. 2.
- 37. Bernard L. Webb (1974); The Framework For Insurance Marketing Changes; The Journal of Risk and Insurance; American Risk And Insurance Association; Vol. 41. No. 2; PP. 239-248.
- 38. Berry, L. L., A. M. Mirabito and D. M. Berwick (2004); A Health Care Agenda for Business; Sloan Management Review; Summer; PP. 56 64.
- 39. Besley, T. (1991); The Demand for Health Care and Health Insurance; Providing Health Care: The Economics of Alternative Systems of Finance and Delivery; Paperback Reprint;

- A. McGuire, P. Fenn and K. Mayhew; Oxford and New York, Oxford University Press: PP. 46-64.
- 40. Besley, T., J. Hall, et al. (1999); The Demand for Private Health Insurance: Do waiting lists matter? Journal of Public Economics; Vol. 72. No. 2; PP. 155-181.
- 41. Bhatia, K. (1993); The NGO Movement in health; In N.H. Antia and K. Bhatia (eds.); People's health in people's hands; Bombay: FRCH; PP. 75-85.
- 42. Bloom, Paul N. and Reeve, Torger (1990); Transmitting Signals to Consumers for Competitive Advantage; Business Horizons; Vol. 33; PP. 58-66.
- 43. Blumenfeld, S.N., (1993); Quality Assurance in Transition; PNG Medical Journal; Vol. 36. No. 2; PP. 5-13.
- 44. Brady, Michael K. and Cronin, Joseph Jr. (2001); Some New Thoughts on Conceptualizing Perceived Service Quality: A Hierarchical Approach; Journal of Market; PP. 34-49.
- 45. Brand, Richard R., Cronin, Joseph J., and Routledge, Jeffrey B., (1997); Marketing to Older Patients: Perceptions of Service Quality; Health Marketing Quarterly; The Haworth Press; Vol. 15. No. 2; PP. 1-31.
- 46. Brennan, T., C. Sox, and H. Burstin (1996); Relation between Negligent Adverse Events and the Outcomes of Medical Malpractice Litigation; New England Journal of Medicine; Vol. 335. No. 26; PP. 1963-1967.
- 47. Bridget M. Costello, Bernard J. Healey, Michele McGowan (2007); The Prescriptions For Good Health May Not be Found in Access to the Health; Academy of Health Care Management Journal; ABI/INFORM Global; Vol. 3. No.1/2; PP. 29-47.
- 48. Brigitte C. Madrian, Gary Burtless and Jonathan Gruber (1994); The Effects of Health Insurance on Retirement; Brookings Papers on Economic Activity; The Brookings Institution; Vol. 1994. No. 1; PP. 181-252.
- 49. Bruce Stuart and James Grana (1995); Are Prescribed and Over-the-Counter Medicines Economic Substitutes? A Study of the Effects of Health Insurance on Medicine Choices by the Elderly; Medical Care; Lippincott Williams and Wilkins; Vol. 33. No. 5.; PP. 487-501.
- 50. Brucks, Merrie (1985); The Effects of the Product Class Knowledge on the Information Search Behaviour; Journal of Consumer Research; Vol. 12; PP. 1-16.
- 51. Bruno Piotti, Baltazar Chilundo and Sundeep Sahay (2006); An Institutional Perspective on Health Sector Reforms and the Process of Reframing Health Information Systems: Case Study from Mozambique; Journal of Applied Behavioural Science; NTL Institute; Vol. 42. No.1; PP. 91-109.

- 52. Bryant, Carol et al. (1998); Increasing Consumer Satisfaction; Marketing Health Services; winter; Vol. 18; PP. 5-17.
- 53. C. Jayachandran and Myroslaw J. Kyj (1987); Pre-Need Purchasing Behaviour: An Overlooked Dimension in Consumer Marketing; The Journal of Consumer Marketing; Emerald Backfiles 2007; Vol.4. No.3; PP. 59-66.
- 54. C. Jeanne Hill and Kishwar Joonas (2005); The Impact of Unacceptable Wait Time on Health Care Patients' Attitudes and Actions; Health Marketing Quarterly; The Haworth Press, Vol. 23. No. 2; PP. 69-87.
- 55. C. Skinner; P. Spurgeon (2005); Valuing Empathy and Emotional Intelligence in Health Leadership: A Study of Empathy, Leadership Behaviour and Outcome Effectiveness; Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 18. No. 1; PP. 1-12.
- 56. Cameron, A. C. and P. K. Trivedi (1991); The Role of Income and Health Risk in the Choice of Health Insurance: Evidence from Australia; Journal of Public Economics; Vol. 45. No.1; PP. 1-28.
- 57. Cameron, A. C. Trivedi P. K., et al. (1988); A Micro-Econometric Model of the Demand for Health Care and Health Insurance in Australia; Review of Economic Studies; Vol. 55. No.1; PP. 85-106.
- 58. Charles A. Metzner and Rashid L Bashshur (1967); Factors Associated with Choice of Health Care Plans; Journal of Health and Social Behaviour; Sage Publication; Vol. 8.No. 4; PP. 291-299.
- 59. Charles A. Metzner and Rashid L. Bashshur (1967); Factors Associated with Choice of Health Care Plans; Journal of Health and Social Behavior; Vol. 8; No. 4; American Sociological Association; PP. 291-299.
- 60. Charles S. Johnson (1949); The Socio-Economic Background of Negro Health Status; The Journal of Negro Education; The Health Status and Health Education of Negroes in the United States; Vol. 18. No.3.; PP. 429-435.
- 61. Charu C. Garg, 2001; Financing of Health Care in India: Results of NHA from Karnataka; Journal of Health Management; Sage Publications; Vol.3. No.2; PP. 199-237.
- 62. Chikanda A. (2005); Nurse Migration from Zimbabwe: Analysis of Recent Trends and Impacts; Nursing Inquiry; Vol. 12. No. 3; PP. 162-174.
- 63. Chiquan Guo (2001); A Review on the Consumer External Search: Amount and Determinants; Journal of Business and Psychology; Vol. 15. No. 3; PP. 505-519.

- 64. Chol Lee and Robert T. Green (1991); Cross-Cultural Examination of the Fishbein Behavioural Intentions Model; Journal of International Business Studies; Palgrave Macmillan Journals; Vol. 22. No. 2 (2<sup>nd</sup>Qtr. 1991); PP. 289-305.
- 65. Chopra M., Munro S., Lavis J., Vist G., and Bennett S., (2008); Effects Of Policy Options For Human Resources For Health: An Analysis of Systematic Reviews; The Lancet 2008; Vol. 371; PP. 668-674.
- 66. Christensen, C.M., Anthony, S.D., Berstell, G. and Nitterhouse, D. (2007); Finding the Right Job for Your Product; Sloan Management Review; Vol. 48. No. 3; PP. 2-11.
- 67. Christine Moorman and Linda L. Price (1989); Consumer Policy Remedies and Consumer Segment Intermediaries; Journal of Public Policy & Marketing; American Marketing Association; Vol. 8; Health and Safety Issues; PP. 181-203.
- 68. Chuan-Fen Liu and Jon B. Christianson (1998); The Demand for Health Insurance by Employees in a Voluntary Small Group Insurance Program; Medical Care; Vol. 36. No. 3; Lippincott Williams & Wilkins; PP. 437-443.
- 69. Clark, Margaret S. (1984); Record Keeping in Two Types of Relationships; Journal of Personality and Social Psychology; Vol. 47. No. 3; PP. 549-557.
- 70. Clarke, R. N. (1978); Marketing Health Care: Problems in Implementation; Health Care Management Review; Vol. 3. No. 1; PP. 21-27.
- 71. Collins, Allan M. and Elizabeth F. Loftus (1975); A Spreading Activation Theory of Semantic Processing; Psychological Review; Vol. 82; PP. 407-428.
- 72. Coyle, J. (1999); Exploring the Meaning of "Dissatisfaction" with Health Care: The Importance of Personal Identity Threat; Sociology of Health and Illness; Vol. 21.No. 1; PP.95-124.
- 73. Craik, Fergus I.M. and Robert S. Lockhart (1972); Levels of Processing: A Framework for Memory Research; Journal of Verbal Learning and Verbal Behaviour; Vol. 11; PP. 671-684.
- 74. Cronin, J. Joseph and Steven A. Taylor (1992); Measuring Service Quality: A Reexamination and Extension; Vol. 56. No. 1; PP. 55-68.
- 75. D. Christopher Risker (1996); The Health Belief Model and Consumer Information Searches: Toward an Integrated Model; Health Marketing Quarterly; Haworth Press; Vol. 13. No. 3; PP. 13-26.
- 76. Darby, M. R. and Karni, E. (1973); Free Competition and the Optimal Amount of Fraud; Journal of Law and Economics; Vol. 16. PP. 67-88.
- 77. Dardis, Rachel (1980); Economic Analysis of Current Issues in Consumer Product Safety: Fabric Flammability; Journal of Consumer Affairs; Vol. 14; PP. 109-123.

- 78. David Blumenthal and John A. Rizzo (1991); Who Cares for Uninsured Persons? A Study of Physicians and Their Patients Who Lack Health Insurance; Medical Care; Lippincott Williams & Wilkins; Vol. 29. No. 6; PP. 502-520.
- 79. David Colton (2007); Strategies for Implementing Performance Measurement in Behavioural Health Care Organization; Journal of Health Management; Vol. 9; PP. 301-316.
- 80. David Greatbatch, Elizabeth Murphy and Robert Dingwall (2001); Evaluating Medical Information Systems: Ethno methodological and Interactionist Approaches; Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 14. No. 3; PP. 181-191.
- 81. David L. Bickelhaupt (1967); Trends and Innovations in the Marketing of Insurance; The Journal of Marketing; American Marketing Association; Vol. 31. No. 3; PP. 17-22.
- 82. David Litaker and Randall D. Cebul (2003); Managed Care Penetration, Insurance Status, and Access to Health Care; Medical Care; Lippincott Williams & Wilkins; Vol. 41. No. 9; PP. 1086-1095.
- 83. David M. Culter and Sarah J. Reber (1998); Paying For Health Insurance: The Trade-Off between Competition and Adverse Selection; The Quarterly Journal of Economics; The MIT Press; Vol. 113. No. 2; PP. 433-466.
- 84. David M. Culter and Sarah J. Reber (1998); Paying for Health Insurance: The Trade-Off between Competition and Adverse Selection; The Quarterly Journal of Economics; The MIT Press; Vol. 113. No. 2; PP. 433-466.
- 85. David M. Studdert, Jayanta Bhattacharya, Michael Schoenbaum, Brandee Warren, and Jose J. Escarce (2002); Personal Choices of Health Plans by Managed Care Experts; Medical Care; Lippincott Williams and Wilkins; Vol. 40. No. 5; PP. 375-386.
- 86. David M. Studdert, Jayanta Bhattacharya, Michael Schoenbaum, Brandee Warren, Jose J. Escarce (2002); Personal Choices of Health Plans by Managed Care Experts; Medical Care, Vol. 40. No. 5; Lippincott Williams & Wilkins; PP. 375-386.
- 87. David Mechanic (2001); Lessons from the Unexpected: The Importance of Data Infrastructure, Conceptual Models, and Serendipity in Health Services Research; The Milbank Quarterly; Blackwell Publishing on behalf of Milbank Memorial Fund; Vol.79. No. 3; PP. 459-447.
- 88. Davidson, B. N., Sofaer, S., and Gertler, P. (1992); Consumer Information and Biased Selection in the Demand for Coverage Supplementing Medicare; Social Science and Medicines; Vol. 34. No.9; PP. 1023-1034.
- 89. Davis K. and Rowland D. (1983); Uninsured and Under- Served: Inequities in Health Care in the United States; Milbank Mem Fund; Vol. Q; PP. 61-149.

- 90. Davis, H. L. and B. P. Rigaux (1974); Perception of Marital Roles in Decision Processes; Journal of Consumer Research; Vol. 1; PP. 51-62.
- 91. Deborah J Chollet (2000); Consumer, Insurers and Market Behaviour; Journal of Health Politics, Policy and Law; ABI/INFORM GLOBAL; Excellus Health Plan, Inc.; Vol. 25. No. 1; PP. 27-44.
- 92. Dick, Alan, Dipankar Chakravarti and Gabriel Biehal (1990); Memory-Based Inferences during Choice; Journal of Consumer Research; Vol. 17; PP. 82-93.
- 93. Dilaver Tenilimoglu and Sophia F. Dziegielewski; Health Services Pricing in Turkey (2000); Health Marketing Quarterly; The Haworth Press, Inc. Vol. 17. No. 4; PP. 21-36.
- 94. Dileep Mavalankar and Ramesh Bhatt (2000); Health Insurance in India: Opportunities, Challenges and Concerns; Working Paper; IIM Ahmedabad.
- 95. Dileep Mavalankar, K V Ramani and Shaw Jane (2003); Management of RH Services in India and the Need for Health System Reform; Working Paper 2003-09-04; IIM- Ahemedabad.
- 96. Dr. Alaka O. Chandak, Dr. Rajiv C. Yeravdekar and Maj. Gen. Dr. V. W. Tilak; Knowledge & Impact about Health Insurance among Students at Symbiosis International University-A Pilot Study; International Journal of Scientific & Engineering Research; Vol. 3. No. 8; Paper ID-I017266; ISSN 2229-5518.
- 97. Dube, Laurette and Bernd H. Schmitt (1991); The Processing of Emotional and Cognitive Aspects of Product Usage in Satisfaction Judgments; Advances in Consumer Research; Vol. 18; PP. 52-56.
- 98. Duggal, (1998); Health Care as Human Right; Radical Journal of Health (New Series); Vol. 3. No. 3; PP. 141-42.
- 99. Duhachek, Adam (2005); Coping: A Multidimensional, Hierarchical Framework of Responses to Stressful Consumption Episodes; Journal of Consumer Research; Vol. 32. No. 1; PP. 41-53.
- 100. Dwight M. Scherban and Charles H. Nightingale (2000); Market Factor that Influence Medicare Recipients' Choice Health Plans; Health Marketing Quarterly; The Haworth Press; Vol. 18. No. 1/2; PP. 59-70.
- 101. Eastwood J. B., Conroy R. E., Naicker S., West P.A., Tutt R.C., and Plange-Rhule J., (2005); Loss of Health Professionals from Sub-Saharan Africa: The Pivotal Role of the UK; The Lancet 2005; Vol. 365. PP. 1893-1900.
- 102. Edward E. Schlee (1990); Multivariate Risk Aversion and Consumer Choice; International Economic Review; Blackwell Publishing for the Economics Department of the University of Pennsylvania and Institute of Social and Economic Research; Osaka University; Vol. 31. No. 3; PP. 737-745.

- 103. Elbeck, M (1990); Marketing Health Services to Elderly Couples: Aspects of Marital Role Specialization in the Decision Process; Journal of Hospital Marketing; Vol. 4. No. 1; PP. 35-45.
- 104. Ellis, Randall. P., Moneer Alam and Indrani Gupta (2000); Health Insurance in India: Prognosis and Prospectus; Economic and Political Weekly; Vol. XXXV; No. 4.
- 105. Eugene M. Lewit, Courtney Bennett and Richard E. Behrman (2003); Health Insurance for Children: Analysis and Recommendations; The Future of Children; Health Insurance for Children; Princeton University; Vol. 13. No. 1; PP. 5-29.
- 106. F. Kelly Shuptrine and Frank A. Osmanski (1975); Marketing's Changing Role: Expanding or Contracting? The Journal of Marketing; Vol. 39. No. 2; PP. 58-66.
- 107. Falnigan, A., and Metzger, M. (2000); Perceptions of Internet Information Credibility; Journalism and Mass Communication Quarterly; Vol. 77. No. 3; PP. 515-540.
- 108. Feldman R., Finch M., Dowd B. and Cassou S. (1989); The Demand for Employment Based Health Insurance Plans; Journal of Human Research; Vol. 24; PP. 115-142.
- 109. Fishbein, Martin A. (1963); An Investigation of the Relationships between Beliefs about an Object and the Attitude toward That Object; Human Relations; Vol. 16. PP. 233-239.
- 110. Fishbein, Martin A. (1972); The Search for Attitudinal-Behaviour Consistency; In Joel B. Cohen (Ed.), Behavioural Science Foundations of Consumer Behaviour; New York: Free Press; PP. 245-252.
- 111. Flemming Hansen (1969); Consumer Choice Behaviour: An Experimental Approach; Journal of Marketing Research; American Marketing Association; Vol. 6. No. 4; PP. 436-443.
- 112. Flemming Hansen (1976); Psychological Theories of Consumer Choice; The Journal of Consumer Research; The University of Chicago Press; Vol. 3. No. 3; PP. 117-142.
- 113. Frederik T. Schut, Stefan Gres and Juergen Wasem (2003); Consumer Price Sensitivity and Social Health Insurer Choice in Germany and the Netherlands; International Journal of Health Care Finance and Economics; Vol. 3. No. 2; PP. 117-138.
- 114. Fryzel, R. J. (1978); Marketing Nonprofit Institutions, Hospital and Health Services Administration; Vol. 23. No. 1; PP. 8-16.
- 115. Gamble, J. E., Jeenogle, M.L., Bryan, N. B., and Rickert, D.A. (2000); The Effect of Open Access on Member Satisfaction and Intentions to remain in an IIMO; Health Care Management Review; Vol. 25; No. 4; PP. 34-47.
- 116. Garton, T. (1978); Marketing Health Care: Its Untapped Potential; Hospital Progress; Vol. 59. No. 2; PP. 46-50.
- 117. Gary K. Stone (1973); Life Insurance Sales Practices on the College Campus; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 40. No. 2; PP. 167-179.

- 118. Gary W. Eldred (1976); Review works: Consumer Attitudes toward auto and homeowners Insurance by J. David Cummins; Dan M. McGill; Howard E. Winklevoss; Robert A. Zelton; The Journal of Risk and Insurance, Vol. 43, No. 1; American Risk and Insurance; PP. 168-170.
- 119. General Insurance Corporation of India (1995); Health Insurance; Paper Prepared For International Workshop on Health Insurance in India.
- 120. Gerald Zaltman (1970); Marketing Inferences in the Behavioural Sciences; The Journal of Marketing; Vol. 34. No. 3; American Marketing Association; PP. 27-32.
- 121. Gerald Zaltman and Ilan Vertinsky (1971); Health Services Marketing: A Suggested Model; The Journal of Marketing; Vol.35. No. 3; PP. 19-27.
- 122. Gibbs D. A., Sangl J.A. and Burrus B. (1996); Consumer Perspectives on Information Needs for Health Plan Choice; Health Care Finance Review; Vol.18; PP. 55-73.
- 123. Gilson, L. (1998); In Defense and Pursuit of Equity; Social Science and Medicine; Vol. 47. No. 12; PP. 1891-1896.
- 124. Gita Sen, Asha George and Piroska Ostlin (2002); The Case for Gender Equity in Health Research; Journal of Health Management; Sage Publications; Vol. 4. No.2; PP.99-117.
- 125. Greenspan, A. (1994); Cultural Influences Demographic Behaviour: Evidence from India; Asia-Pacific Population and Policy; Vol. 28, PP. 1-4.
- 126. Grethe Fochsen, Kirti Deshpande and Anna Thorson (2006); Power Imbalance and Consumerism in the Doctor-Patient Relationship: Health Care Providers' Experiences of Patient Encounters in a Rural District in India; Qualitative Health Research; Sage Publications; Vol. 16. No. 9; PP. 1236-1251.
- 127. Grossman, M. (1972); On the Concept of Health Capital and the Demand for Health; Journal of Political Economy; Vol. 80. No. 2; PP. 223-255.
- 128. Guaff, J. F. (1992); A Proposed Health Model: A Step Before Model Confirmation; Health Marketing Quarterly; Vol. 10. No.1/2; PP. 103-119.
- 129. Gupta H. (2007); The Role of Insurance in Health Care Management in India; International Journal of Health Care Quality Assurance; Vol. 20. No. 5; PP. 379-391.
- 130. Gupta I., Roy A., and Trivedi M, (2004); Third Party Administrators Theory and Practice; Economic and Political Weekly; Vol. XXXIX; No. 28.
- 131. H. Ronald Moser (2008); An Empirical Analysis of Consumers' Attitudes Toward Physicians' Advertising; Health Marketing Quarterly; Vol. 25; No. 3; PP. 270-288; The Haworth press, Inc.,
- 132. Hardip Chahal, R.D. Sharma and Mahesh Gupta (2004); Patient Satisfaction in Public Outpatient Health Care Service; Journal of Health Management; Vol.6. No.1; PP. 24-45.

- 133. Harell. G. D., Hutt, M. D., and Anderson, J. C., (1980); Path Analysis of Buyer Behaviour Under Conditions of Crowding; Journal of Marketing Research; PP. 45-51.
- 134. Harmon, C. and B. Nolan (2001); Health Insurance and Health Services Utilization in Ireland; Health Economics; Vol. 10. No. 2. PP. 135-145.
- 135. Harold H. Maynard (1956); A Marketing Man Looks at Life Insurance; Journal of the American Association of University Teachers of Insurance; American Risk and Insurance Association; Vol. 23, No. 2; PP. 34 38.
- 136. Harris Schlesinger and J. Matthias Graf von der Schulenburg (1993); Consumer Information and Decisions to Switch Insurers; The Journal of Risk and Insurance; Vol. 60, No. 4; American Risk and Insurance Association; PP. 591-615.
- 137. Harris Schlesinger and J. Matthias Graf von der Schulenburg (1993); Consumer Information and Decisions to Switch Insurers; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 60. No. 4; PP. 591-615.
- 138. Harry L. Davis (1976); Decision Making within the Household; The Journal of Consumer Research; The University of Chicago Press; Vol. 2. No. 4; PP. 241-260.
- 139. Harvey, G., (1996); Quality in Health Care: Traditions, Influences and Future Directions; International Journal for Quality in Health Care; Vol. 8; PP. 341-50.
- 140. Hauser J. R. and G. L. Urban (1977); A Normative Methodology for Modeling Consumer Response to Innovation; Operations Research; Vol. 25; PP. 579-619.
- 141. Helen H. Jensen and William E. Saupe (1987); Determinants of Health Insurance Coverage for Farm Family Households: A Midwestern Study; North Central Journal of Agricultural Economics; Blackwell Publishing on Behalf of Agricultural & Applied Economics Association; Vol. 9. No. 1; PP. 145-155.
- 142. Hibbard J. H., and Jewett J. J. (1997); Will Quality Report Cards help Consumers?; Health Affairs; Millwood; Vol. 16; PP. 218-228.
- 143. Hibbard, J.H., Jewett, J.J., Engelmann, S., and Tusler, M., (1998); Can Medicare Beneficiaries make Informed Choices? Health Affairs; Vol. 17. No. 6; PP. 181-193.
- 144. Hima Gupta (2007); The Role of Insurance in Health Care Management in India; International Journal of Health Care Quality Assurance; Vol. 20. No. 5; Emerald Group Publishing Limited; PP. 379-391.
- 145. Himanshu Sekhar Rout (2010); Socio-economic Factors and Household Health Expenditure: The Case of Orissa; Journal of Health Management; Sage Publications; Vol. 10. No.1; PP. 101-118.

- 146. Hiram C. Barksdale and Bill Darden (1971); Marketers' Attitudes toward the Marketing Concept; The Journal of Marketing; Vol. 35. No. 4; PP. 29-36.
- 147. Hopkins, S. and M. P. Kidd (1996); The Determinants of the Demand for the Private Health Insurance under Medicare; Applied Economics; Vol. 28. No. 12; PP. 1623-1632.
- 148. Hopper, J.A.S., and Busbin, J.W. (1995); Variations in Mature Market Consumer Behaviour within a Healthcare Product: Implications for Marketing Strategy; Health Marketing Quarterly; Vol. 12. No. 4; PP. 75-92.
- 149. Houston, David A., Steven J. Sherman and Sara M. Baker (1989); The Influence of Unique Features and Direction of Comparison on Preferences; Journal of Experimental Social Psychology; Vol. 25; PP. 121-141.
- 150. Huebner, Vicky Diamond, Norma I. Huyck, and Adele Bissonnette (1989); Social Marketing of Nutrition Education to Cardiac Patients in Acute Care; Journal of the American Dietetic Association; Vol. 89. No. 4; PP. 540-542.
- 151. Impicciatore, P., Pandolfini, C., Casella, N. and Bonati, M.; 1997; Reliability of Health Information for the Public on the World Wide Web; Systematic Survey of Advice on Managing Fever on Children At Home; Vol. 314; PP. 1875-1881.
- 152. Imran S. Currim and Rakesh K. Sarin (1984); A Comparative Evaluation of Multiattribute Consumer Preference Models; Management Science; INFORMS; Vol. 30. No. 5; PP. 543-561.
- 153. Indrani Gupta and Deepa Sankar (2004); Medical Attention at Death: Evidence from India; Journal of Health Management; Sage Publications; Vol.6. No.1; PP. 73-84.
- 154. Isaac Adams, Daniel Darko and Dr. Sandro Accorsi (2004); Improving Efficiency- Assessing Efficiency in Service Delivery; Bulletin of Health Information; Vol. 1. No. 1; PP. 20-27.
- 155. Jaideep G. Motwani; Chung Hung Cheng and Manu S. Madan (1996); Implementation of ISO 9000 in the Healthcare Sector: A Case Study; Health Marketing Quarterly; Vol. 14. No. 2; The Haworth Press; PP. 63-72.
- 156. James R. Bettman (1971); The Structure of Consumer Choice Processes; Journal of Marketing Research; American Marketing Association; Vol. 8. No. 4; PP. 465-471.
- 157. James R. Bettman, Noel Capon and Richard J. Lutz (1975); Multiattribute Measurement Models and Multiattribute Attitude Theory: A Test of Construct Validity; The Journal of Consumer Research; The University of Chicago Press; Vol. 1. No. 4; PP. 1-15.
- 158. Jan J. Kerssens and Peter P. Groenewegen (2005); Consumer Preferences in Social Health Insurance; The European Journal of Health Economics; Vol. 6. No. 1; PP. 8-15.
- 159. Janz, N. K. and Becker, M. H. (1984); The Health Belief Model: A Decade Later; Health Education Quarterly; Vol. 11. No. 1; PP. 1-47.

- 160. Jay P. Carlson, John W. Huppertz and Presha E. Neidermeye (2008); Price and Consumer Cost Responsibility Effects on Quality Perceptions and Price negotiation Likelihood for Healthcare Services; Health Marketing Quarterly; The Haworth Press, Inc.; Vol. 25. No. 4; PP. 303-328.
- 161. Jeff Ritter (2004); A Dissertation Entitled: Consumer Choice: Factors Affecting Seniors' Choice Of Healthcare Plan; A Dissertation; Nova Southeastern University; Proquest Information And Learning Company; UMI Microform.
- 162. Jeffers, James R., et al. (1971); On the Demand versus the Need for Medical Services and the Concept of Shortage; Am. J. Pub. Health; Vol. 16. No. 46; P. 10.
- 163. Jessie X. Fan (2000); Linking the Consumer Debt and Consumer Expenditures:Do Borrowers Spend Money Differently?; Family and Consumer Sciences Research Journal; American Association of Family and Consumer Sciences; Vol. 28. No. 3; PP. 358-401.
- 164. Joachim Winter, Rowilma Balza, Frank Caro, Florian Heiss, Byung-hill Jun, Rosa Matzkin, Daniel McFadden (2006); Proceedings of the National Academy of Sciences of the United States of America; National Academy of Sciences; Vol. 103. No. 20; PP. 7929-7934.
- 165. Joachim Winter, Rowilma Balza, Frank Caro, Florian Heiss, Byung-hill Jun, Rosa Matzkin, Daniel McFadden (2006); Medicare Prescription Drug Coverage: Consumer Information and Preferences; Proceedings of the National Academy of Sciences of the United States of America; Vol. 103, No. 20; National Academy of Sciences; PP. 7929-7934.
- 166. Joan L. Buchanan and Shan Cretin, (1986); Risk Selection of Families Electing HMO Membership; Medical Care; Lippincott Williams & Wilkins; Vol. 24. No. 1; PP. 39-51.
- 167. John A. Quelch (1980); Marketing Principles and the Future of Preventive Health Care; The Milbank Memorial Fund Quarterly; Health and Society; Blackwell Publishing on behalf of Milbank Memorial Fund; Vol. 58. No. 2; PP. 310-347.
- 168. John F. Sheils and Patrice R. Wolfe (1992); The Role of Private Health Insurance in Children's Health Care; The Future of Children; U.S. Health Care For Children; Princeton University; Vol. 2. No. 2; PP. 115-133.
- 169. John F. Sheils and Patrice R. Wolfe (1992); The Role of the Private Health Insurance in Children's Health Care; The Future of Children; U.S. Health Care for Children; The Princeton University; Vol. 2. No. 2; PP. 115-133.
- 170. John G. Lynch, Jr. and Thomas K. Srull (1982); Memory and Attentional Factors in Consumer Choice: Concepts and Research Methods; The Journal of Consumer Research; The University of Chicago Press; Vol. 9. No. 1; PP. 18-37.
- 171. John H. Cochrane (1995); Time-Consistent Health Insurance; The Journal of Political Economy; The University of Chicago Press; Vol. 103. No. 3; PP. 445-473.

- 172. John J. Bernardo and J. M. Blin (1977); A Programming Model of Consumer Choice among Multi-Attributed Brands; The Journal of Consumer Research, Vol. 4, No. 2; The University of Chicago Press; PP. 111-118.
- 173. John J. Burnett and Bruce A. Palmer (1983); Reliance on Life Insurance Agents: A Demographic and Psychographic Analysis of Consumers; The Journal of Risk and Insurance; American Risk And Insurance Association; Vol. 50. No. 3; PP. 510-520.
- 174. John S. Bickley (1967); An Overview of Insurance Marketing; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 34. No. 2; PP. 175-183.
- 175. Jonlee Andrews and Daniel C. Smith (1996); In Search of the Marketing Imagination: Factors Affecting the Creativity of Marketing Programs for Mature Products; Journal of Marketing Research; Vol. 33. No. 2; PP. 174-187.
- 176. Jonq-Ying Lee, Mark G. Brown and James L. Seale Jr., (1994); Model Choice in Consumer Analysis: Taiwan; American Journal of Agricultural Economics; Blackwell Publishing on behalf of the Agricultural & Applied Economics Association; Vol. 76. No. 3; PP. 504-512.
- 177. Joseph G. Eisenhauer; John A. Nyman (2006); The Theory of Demand for Health Insurance: A Review Essay; Journal of Insurance Issues; ABI/INFORM Global; Western Risk and Insurance Association; Vol. 29. No. 1; PP. 71-87.
- 178. Joseph M. Belth (1974); Deceptive Sales Practices in the Life Insurance Business; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 41. No. 2; PP. 305-326.
- 179. Joseph Phelps, Glen Nowak and Elizabeth Ferrell (2000); Privacy Concerns and Consumer Willingness to Provide Personal Information; Journal of Public Policy and Marketing; Privacy and Ethical Issues in Database/Interactive Marketing and Public Policy; American Marketing Association; Vol. 19. No. 1; PP. 27-41.
- 180. Julia E. Connelly, John T. Philbrick, G. Richard Smith, Jr., Donald L. Kaiser and Antoinette Wymer (1989); Health Perceptions of Primary Care Patients and the Influence on Health Care Utilization; Medical Care; Vol. 27, No. 3; Supplement: Advances in Health Status Assessment: Conference Proceedings; Lippincott Williams & Wilkins; PP. S99-S109.
- 181. Julian L. Simon (1968); Some 'Marketing Correct' Recommendations for Family Planning Campaign; Demography; Vol. 5. PP. 504-507.
- 182. K. J. Blois (1983); The Structure of Service Firms and Their Marketing Policies; Strategic Management Journal; John Wiley & Sons; Vol. 4. No. 3; PP. 251-261.
- 183. K. V. Ramani and Dileep V. Mavalankar; 2005; Health System in India: Opportunities and Challenges for Improvements; IIM Ahmedabad; W. P. No. 2005-07-03; PP- 1 -12.

- 184. K. V. Ramani, Dileep Mavalankar, Amit Patel, Sweta Mehandiratta, Rohini Bhardwaj and Diptesh Joshi (2006); A Public Private Partnership Model for Managing Urban Health: A Study of Ahmedabad City; W.P. No. 2006-03-05; PP- 1-78; IIM Ahemedabad.
- 185. K.V. Ramani and Dileep V. Mavalankar (2007); Management Capacity Assessment for National Health Programs: A study of RCH Program in Gujarat State; IIM Ahmedabad; W.P. No. 2007-03-02; PP- 1-54.
- 186. Kalyani K. N. (2004); On the Shop Floor...; IRDA Journal, Vol. II, No. 6.
- 187. Kapp, M. B. (1999); From Medical Patients to Health Care Consumers: Decisional Capacity and the Choices to Purchase Coverage and Services; Aging and Mental Health; Vol.3. No. 4; PP. 204-300.
- 188. Kasanoff David (1969); Why Clinic Patients Shun Private Doctors; Medical Economy; PP. 46- 41.
- 189. Katz, Karen L., Blaire Larson and Richard C. Larson (1991); Prescription for the Waiting-in-Line Blues: Entertain, Enlighten, and Engage; Sloan Management Review; Vol. 32; PP. 44-53.
- 190. Keaveney, Susan M. (1995); Customer Switching Behaviour in Service Industries: An Exploratory Study; Journal of Marketing; Vol. 59; PP. 71-83.
- 191. Kevin Celuch, Steven A. Taylor and Stephen Goodwin (2004); Understanding Insurance Salesperson Internet Information Management Intentions: A Test of Competing Models; Journal of Insurance Issues; ABI/INFORM Global; Western Risk and Insurance Association; Vol. 27. No. 1; PP. 22-40.
- 192. Kiseok Oh and Han B. Kang (2004); A Discrete Time Pricing Model For Individual Insurance Contracts; Journal of Insurance Issues; ABI/INFORM Global; Western Risk And Insurance Association; Vol. 27. No. 1; PP. 41-65.
- 193. Koop, Barend, J.C. Middel, Hein W.A. Struben, Irene Burger and Johanna M. Vroom (2001); Urban Cause-specific Socioeconomic Mortality Differences: Which causes of Death contribute most?; International Journal of Epidemiology; Vol. 30. No. 2; PP. 240-247.
- 194. Kosali Simon (2008); Data Needs for Policy Research on State-Level Health Insurance Markets; Inquiry Excellus Health Plan; ABI/INFORM GLOBAL; Vol. 45. No. 1; PP. 89-97.
- 195. Kristian S. Palda (1996); The Hypothesis of a Hierarchy of Effects: A Partial Evaluation; Journal of Marketing Research; Vol. 3; PP. 13-25.
- 196. Kronick, R. and T. Gilmer (1999); Explaining the Decline in Health Insurance Coverage 1979-1995; Health Affairs; Vol. 18. No. 2; P. 30.

- 197. Kwangsoo Lee and Thomas T.H. Wan (2002); Effects of Hospitals' Structural Clinical Integration on Efficiency and Patient Outcome; Health Services Management Research; Global; Health Services Management Centre; ABI/INFORM; Vol. 15. No. 4; PP. 234-244.
- 198. L. Epstein (1975); A Disaggregate Analysis of Consumer Choice under Uncertainty; Econometrica; The Econometric Society; Vol. 43. No. 5/6; PP. 877-892.
- 199. Landers, S. J. (1999); GAO: HMO information Confuses Medicare Patients; American Medical News; Vol. 42. No. 17; PP. 5-6.
- 200. Laureen Regan and Sharon Tennyson (1996); Agent Discretion and the Choice of Insurance Marketing System; Journal of Law and Economics; The University Of Chicago Press; Vol. 39. No. 2; PP. 637-666.
- 201. Lee H. H. (2001); Willingness and Capacity: The Determinants of Pro-Social Organization Behaviour among Nurses in the UK; International Journal of Human Resource Management; Vol. 12. No. 6; PP. 1029-1048.
- 202. Lee H. J. (2001); Willingness and Capacity: The Determinants of Pro-social Organizational Behaviour Among Nurses in the UK; International Journal of Human Resources Management; Vol. 2. No. 6; PP. 1029-1048.
- 203. Leonard L. Berry and Neeli Bendapudi (2007); Health Care: A Fertile Field for Service Research; Journal of Service Research; Sage Publications; Vol. 10. No. 2; PP. 111-112.
- 204. Lester Breslow (1989); Health Status Measurement in the Evaluation of Health Promotion; Medical Care: Supplement: Advances in Health Status Assessment: Conference Proceedings; Lippincott Williams & Wilkins; Vol. 27. No. 3; PP. S205-S216.
- 205. Leventhal, E.A. (1984); Aging and the Perception of Illness; Research on Aging; Vol. 6; PP. 119-125.
- 206. Leveson, Irving (1975); The Demand for Neighborhood Medical Care; Inquiry; PP. 7-17.
- 207. Lillard, L., Rogowski, J., and Kington, R., (1997); Long-term Determinants of Patterns of Health Insurance Coverage in the Medicare Population; Gerontologist; Vol. 37. No. 3; PP. 314-323.
- 208. Linda Simkin (2008); Achieving Market Segmentation from B2B Sectorization; Journal of Business and Industrial Marketing; Emerald Group of Publishing Limited; Vol. 23. No. 7; PP. 464-474.
- 209. Lisa Lipowski Posey and Abdullah Yavas (1995); A Search Model of Marketing Systems in Property-Liability Insurance; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 62. No.4; PP. 666-689.

- 210. Lovelock, C.H. (1977); Concepts and Strategies for Health Marketers; Hospital and Health Services Administration; Vol. 22. No. 4; PP. 50-62.
- 211. Lynch, J. G. (1985); Uniqueness Issues in the De-compositional Modeling of Multiattribute Overall Evaluations: An Information Integration Perspective; Journal of Marketing Research; Vol. 22; PP. 1-19.
- 212. Lynch, John G., Howard Marmorstein and Michael F. Weigold (1988); Choices from Sets Including Remembered Brands: Use of Recalled Attributes and Prior Overall Evaluations; Journal of Consumer Research; Vol. 15; 169-184.
- 213. Lynch, R. P., and Somerville, L. (1996); The Shift from Vertical to Networked Integration; Physician Executive; Vol. 22; PP. 13-18.
- 214. M. Guruswamy, Sumit Mazumdar and Papiya Mazumdar (2008); Public Financing of Health Services in India: An Analysis of Central and State Government Expenditure; Journal of Health Management; Sage Publications; Vol.10. No.1; PP. 49-85.
- 215. Manohar U. Kalwani, Robert J. Meyer and Donald G. Morrison (1994); Benchmarks for Discreet Choice Models; Journal of Marketing Research; American Marketing Association; Vol. 31. No. 1; PP. 65-75.
- 216. Mantel, Susan Powell and Frank R. Kardes (1999); The Role of Direction of Comparison, Attribute-Based Processing, and Attitude-Based Processing in Consumer Preference; Journal of Consumer Research; Vol. 25; PP. 335-352.
- 217. Marcel L. Corstjens and David A. Gautschi (1983); Formal Choice Models in Marketing; Marketing Science; INFORMS; Vol. 2. No.1; PP.19-56.
- 218. Mark J. Browne (1992); Evidence for Adverse Selection in the Individual Health Insurance Market; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 59. No.1; PP. 13-33.
- 219. Mark S. Dorfman (1971); The Product Performance of the Life Insurance Industry: Revisited; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 38. No.4; PP. 613-626.
- 220. Mark Schlesinger, Shannon Mitchell and Brian Elbel (2002); Voices Unheard: Barriers to Expressing Dissatisfaction to Health Plans; The Milbank Quarterly; Blackwell Publishing on behalf of the Milbank Memorial Fund; Vol. 80, No. 4; PP. 709-755.
- 221. Martin S. Roth (1994); Enhancing Consumer Involvement in Health Care: The Dynamics of Control, Empowerment, and Trust; Journal of Public Policy & Marketing; American Marketing Association; Vol. 13. No.1; PP. 115-132.

- 222. Mary L. Fennell and Jeffrey A. Alexander (2001); Perspectives on Organisational Change in the US Medical Care Sector; Annual Review of Ciology; Annual Reviews; Vol.19; PP. 89-112.
- 223. Mathew Jowett (2004); Theoretical Insights into the Development of Health Insurance in low-income Countries; Discussion Paper 188; The University of York; Centre for Health Economic.
- 224. Mathiyazhagan, K. (1998); Willingness to Pay for Rural Health Insurance through Community Participation in India; International Journal of Health Planning and Management; Vol. 13. No. 1; PP. 47-67.
- 225. Matthies S., and Cahill K. R. (2004); Lessons from Across the World How India Can Break Barriers to Develop Health Insurance; IRDA Journal; IRDA.
- 226. Maxine Whittaker (1999); Towards Strategic Quality Management of Health Care; Journal of Health Management; Sage Publications Vol. 1. No. 2; PP. 215- 248.
- 227. McAlexander, J., D.O. Kaldenberg, and I.I.F. Koenig (1994); Service Quality Measurement; Journal of Health Care Marketing; Vol. 14. No. 3; PP.34-39.
- 228. McAlexander, James H., Borris W. Becker and Dennis O. Kaldenberg (1993); Positioning Health Care Services: Yellow Pages Advertising and Dental Practice Performance; Journal of Health Care Marketing; Vol. 12; PP. 54-57.
- 229. McNeill, D. (2004); Do Consumer-Directed Health Benefits Favor the Young and Healthy?; Health Affairs; 23(January-February); PP. 186-192.
- 230. Michael A. Markowitz, Marsha Gold, Thomas Rice (1991); Determinants of Health Insurance Status among Young Adults; Medical Care; Lippincott Williams & Wilkins; Vol. 29. No. 1; PP. 6-19.
- 231. Michael D. Johnson (1984); Consumer Choice Strategies for Comparing Non-comparable Alternatives; The Journal of Consumer Research; The University of Chicago Press; Vol. 11. No. 3; PP. 741-753.
- 232. Michael L. Murray (1976); The Theory and Practice of Innovation in the Private Insurance Industry; The Journal of Risk and Insurance; American Risk and Insurance Association; Vol. 43. No. 4; PP. 653-671.
- 233. Miller, T.E. (1998); Center Stage on the Patient Protection Agenda: Grievance and Appeal Rights; Journal of Law, Medicine and Ethics; Vol. 26; PP. 89-99.
- 234. Mischa Willis- Shattuck, Posy Bidwell, Steve Thomas, Laura Wyness, Duana Blaauw and Prudence Ditlopo (2008); Motivation and Retention of Health Workers in Developing Countries: A Systematic Review; BMC Health Services Research; Wills-Shattuck et al, Vol. 8; PP. 1-8.

- 235. Mittal, Vikas, Pankaj Kumar, and Michael Tsiros (1999); Attribute-Level Performance, Satisfaction, and Behavioural Intentions over Time: A Consumption-System Approach; Journal of Marketing; Vol. 63; PP. 88-101.
- 236. Mittal, Vikas, Willian T. Ross, Jr., and Patrick M. Baldasare (1998); The Asymmetric Impact of Negative and Positive Attribute-Level Performance on Overall Satisfaction and Repurchase Intentions; Journal of Marketing; Vol. 62; PP. 33-47.
- 237. Moorthy, Sridhar, Brian T. Ratchford, and Debabrata Talukdar (1997); Consumer Information Search Revisited: Theory and Empirical Analysis; Journal of Consumer Research; PP. 263-277.
- 238. Murthy, N. (1982); Reluctant Patients: The Women of India; World Health Forum; Vol. 3. No. 3; PP. 315-316.
- 239. Musgrave, P (1993); Relationship between Health and Development; Relaciounes entre la salud y el desarrollo; Boletin De la Oficina Sanitaria Panamercana; Vol. 114. No. 2.; PP. 115-129.
- 240. Muurinen, C. (2002); Health, Education and Poverty reduction; OECD Development Centre Policy Brief No. 19. Paris: OECD Development Centre.
- 241. N.H. Antia (2001); Health Economics or the Economics of Health; Journal of Health Management; Sage Publications; Vol. 3. No. 2; PP. 159-165.
- 242. Nagendranath, A. and Chari, P. (2002); Health Insurance In India The Emerging Paradigm; A Seminar on the Emerging Issues in the Indian Insurance Sector; IIFT-School Of International Business Management, New Delhi.
- 243. Nandraj, Sunil and Ravi Duggal (1996); Physical Standards in the Private Health Sector'; Radical Journal of Health; Vol. 2. No. (2/3); PP. 141-84.
- 244. Naresh Malhotra (1982); Information Load and Consumer Decision Making; Journal of the Consumer Research; Vol. 8; PP. 419-430.
- 245. Nidhi Shah and Upinder Dhar (2007); Constituents of the Factors of HRD in Health Care: A Comparative Study of Hospitals in India and the USA; Journal of Health Management; Vol. 9; PP. 317- 342.
- 246. Niraj, Rakesh, Mahendra Gupta and Chakrabarti Narasimhan (2001); Customer Profitability in a Supply Chain; Journal of Marketing; Vol. 65; PP. 1-16.
- 247. O Bryan, David; Clow, Kenneth E; O Bryan, Jane and Kurtz, David (1996); An Empirical Study of the Influence of Demographic Variables on the Choice Criteria for Assisted Living Facilities; Health Marketing Quarterly; Vol. 14; No. 2; PP. 3-18; ABI INFORMS GLOBAL.
- 248. Odekerken-Schroder, Gaby, Kristof De Wulf and Patrick Schumacher (2003); Strengthening Outcomes of Retailer Consumer Relationships: The Dual Impact of Relationship Marketing Tactics and Consumer Personality; Journal of Business Research; Vol. 56; PP. 177-190.

- 249. Oliver, Richard L. and W.O. Bearden (1985); Crossover Effects in the Theory of Reasoned Action: A moderating influence attempt; Journal of Consumer Research; Vol. 12. No. 3; PP. 324-420.
- 250. Olson, D. H. and C. Rabunsky (1972); Validity of Four Measures of Family Power; Journal of Marriage and the Family; Vol. 34; PP. 224-234.
- 251. P. Rameshan and Shailendra Singh (2005); Quality of the Health Delivery System: A Case on the Customer Orientation of Primary Health Centres; Journal of Health Management; Sage Publications; Vol.7. No.2; PP. 187-206.
- 252. Parasuraman, A., Valarie Zeithaml and Leonard Berry (1988); SERVQUAL: A Multiple item Scale for Measuring Consumer Perception of Service Quality; Journal of Retailing; Spring; Vol. 64; PP. 12-41.
- 253. Parasuraman, A., Valarie Zeithaml and Leonard L. Berry (1988); SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality; Journal of Retailing; Vol. 64; PP. 12-40.
- 254. Patricia M. West, Patrick L. Brockett, Linda L. Golden; (1997); A Comparative Analysis of Neural Networks and Statistical Methods for Predicting Consumer Choice; Marketing Science; INFORMS; Vol. 16. No. 4; PP. 370-391.
- 255. Paul J. Feldstein and Thomas M. Wickizer (1995); Analysis of Private Health Insurance Premium Growth Rates: 1985-1992; Medical Care; Lippincott Williams & Wilkins; Vol. 33. No. 10; PP. 1035-1050.
- 256. Paul W. Miniard and Joel B. Cohen (1979); Isolating Attitudinal and Normative influences in the Behaviour Intentions Model; Journal of Marketing Research; Vol. 16. No.1; American Marketing Association; PP. 102-110.
- 257. Peter Diamond (1992); Organizing the Health Insurance Market; Econometrica; Vol. 60. No. 6; The Econometric Society; PP. 1233-1254.
- 258. Peter J. Aspinall and Bobbie Jacobson (2005); Managing Health Inequalities Locally: A Baseline Survey of a Primary Care Trusts' Experience with Health Equity Audit in the Implementation Year; Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 18. No. 4; PP. 223-231.
- 259. Philip Kotler and Gerald Zaltman (1971); Social Marketing: An Approach to Planned Social Change; Journal of Marketing; Vol. 35; PP 3-12.
- 260. Philip Kotler and Sidney J. Levy (1969); Broadening the Concept of Marketing; Journal of Marketing; Vol. 33; PP. 10-15.

- 261. Premilla D' Cruz and Shalini Bharat (2001); Which Way to Turn? Inadequacies in the Health Care System in India; Journal of Health Management; Vol.3. No. 1.; PP. 85-125.
- 262. Propper, C. (1989); An Econometric Analysis of the Demand for Private Health Insurance in England and Wales; Applied Economics; Vol. 21. No. 6; PP. 777-792.
- 263. Puroshottam Papatla (1996); A Multiplicative Fixed effects Model of Consumer Choice; Marketing Science; INFORMS; Vol. 15. No. 3; PP. 243-261.
- 264. Rafaeli, Anat and Robert I. Sutton (1987); Expression of Emotion as Part of the Work Role; Academy of Management Review; Vol. 12. No. 1; PP. 23-37.
- 265. Rahman, Md. Masudur and Khondkar, Dr. Mubina (2000); Marketing Orientation in the Insurance Companies of Bangladesh; Dhaka University Journal of Marketing; Vol. 03.
- 266. Raj Kishor Meher (2007); Livelihood, Poverty and Morbidity: A Study on Health and Socio-Economic Status of the Tribal Population of Orissa; Journal of Health Management; Sage Publications; Vol.9. No.3; PP. 343-367.
- 267. Rajeev Ahuja (2004); Health Insurance for the Poor in India; Indian Council for Research on International Economic Relations; New Delhi.
- 268. Raman Kutty, V. (1989); Rationing Medical Care in Kerala: Price and Non-Price Mechanisms; Economic and Political Weekly; Vol. 24; PP. 35-36.
- 269. Ramesh Bhatt (1996); 'Regulation of the Private Health Sector in India; International Journal of Health Planning and Management; Vol. 11; PP. 53-74.
- 270. Ramesh Bhatt (2006); Financial Health of Private Sector Hospitals in India; W.P. No. 2006-01-01; PP- 1-29; IIM Ahmedabad.
- 271. Ramesh Bhatt and Nishant Jain (2006); Factor Affecting the Demand for Health Insurance in a Micro Insurance Scheme; W.P. No. 2006-07-02; PP-1-29; IIM Ahmedabad.
- 272. Ramesh Bhatt and Babu K. S. (2004); Health Insurance and Third Party Administrators: Issues and Challenges; Economic and Political Weekly; Vol. XXXIX. No. 28.
- 273. Ramesh Bhatt and Elan Benjamin Reuben (2002); Management of Claims and Reimbursements: The Case of Mediclaim Insurance Policy; Vikalpa; Vol. 27. No. 4.
- 274. Ramesh Bhatt and Nishant Jain (2004); Analysis of Public Expenditure on Health Using State Level Data; Working Paper; IIM Ahmedabad.
- 275. Ramesh Bhatt and Nishant Jain (2004); Time Series Analysis of Private Healthcare Expenditures and GDO: Co-integration Results with Structural Breaks; Working Paper; IIM Ahmedabad.
- 276. Ramesh Bhatt and Nishant Jain (2006); Analysis of Public and Private Healthcare Expenditures; Economic and Political Weekly; Vol. 41. No. 1.

- 277. Ramesh Bhatt and Nishant Jain (2006); Factoring Affecting the Demand for Health Insurance in a Micro Insurance Scheme; IIM- Ahmedabad; W.P. No. 2006-07-02; PP. 1-29.
- 278. Ramesh Bhatt and Nishant Jain (2007); A Study of Factors Affecting the Renewal of Health Insurance Policy; IIM Ahmedabad; Working Paper No. 2007-01-02.
- 279. Ramesh Bhatt and Shrikant Rajagopal (2005); Preliminary Analysis of Claims Data to Understand Relationship between Disease Patterns and Quality of Care and Its Implications for Health Insurance in India; Working Paper No. 2005-09-03; Retrieved From Working Paper Database. IIM Ahmedabad; PP. 1 -32.
- 280. Ramesh Bhatt and Sunil Kumar Maheswari (2004); Human Resource Issues and its Implications for Health Sector Reforms; Working Paper; IIM Ahmedabad.
- 281. Ramesh Bhatt, Bharat BhushanVerma and Elan Reuben (2001); Hospital Efficiency: An Empirical Analysis of District Hospitals and Grant-in-aid Hospitals in Gujarat; Journal of Health Management; Sage Publications; Vol.3. No.2; PP. 167-197.
- 282. Ramesh Bhatt, Dileep Mavalankar; Sunil Maheswari, and Somen Saha (2007); Provision of Reproductive Health Services to Urban Poor through Public-Private Partnerships: The Case of Andhra Pradesh Urban Health Care Project; W.P. No. 2007-01-07; PP-1-25; IIM Ahmedabad.
- 283. Ran Kivetz and Itamar Simonson (2000); the Effects of Incomplete Information on Consumer Choice; Journal of Marketing Research; American Marketing Association; Vol. 37. No. 4; PP. 427-448.
- 284. Rao, S. (2004); Health Insurance: Concepts, Issues and Challenges; Economic and Political Weekly.
- 285. Ratnam, C. and S. Venkata (1995); Health Care for Industrial Employees in Large Public-Private Sector Firms in India; Paper Prepared for International Workshop on Health Insurance in India.
- 286. Ravi Dhar and Stephen M. Nowlis (1999); The Effect of Time Pressure on Consumer Choice Deferral; The Journal of Consumer Research; Vol. 25. No.4; PP. 369-384.
- 287. Ravi Dhar and Steven J. Nowlis (1996); The Effect of Common and Unique Features in Consumer Choice; The Journal of Consumer Research; The University of Chicago Press; Vol. 23. No. 3; PP. 193-203.
- 288. Reerink, I.H. and R. Sauerborn (1996); Quality of Primary Health Care in Developing Countries: Recent Experiences and Future Directions; International Journal for Quality in Health Care; Vol. 8; PP. 131-139.
- 289. Richard Baker (1961); Emotional Factors In Marketing Insurance; The Journal of Insurance; American Risk and Insurance Association; Vol.28. No.2; PP. 1-10.

- 290. Richard L. Manning, Matilde K. Stephenson and Jerry D. Todd (1985); Information Technology in the Insurance Industry: A Forecast of Utilization and Impact; The Journal of Risk and Insurance; Vol. 52. No. 4; PP. 711-722.
- 291. Richard P. Bagozzi (1983); A Holistic Methodology for Modelling the Consumer Response to Innovation; Operations Research; INFORMS; Vol. 31. No.1; PP. 128-176.
- 292. Richard Tessler and David Mechanic (1975); Factors Affecting the Choice between Prepaid Group Practice and Alternative Insurance Programs; The Milbank Memorial Fund Quarterly Health and Society; Vol. 53; No. 2; Blackwell Publishing on behalf of Milbank Memorial Fund; PP. 149-172.
- 293. Richard Tessler and David Mechanis (1975); Factors Affecting the Choice between Prepaid Group Practice and Alternative Insurance Programs; Blackwell Publishing on behalf of Milbank Memorial Fund; Health and Society; Vol. 53. No. 2; PP. 149-172.
- 294. Robert A. Peterson, William Rudelius, Glenn L. Wood (1972); Spread Of Marketing Innovations in a Service Industry; The Journal of Business; The University Of Chicago Press; Vol. 45, No. 4; PP. 485-496.
- 295. Robert A. Rennie (1957); Management's Approach to Alternative Methods of Insurance Distribution; The Journal of Insurance; American Risk and Insurance Association; Vol. 24. No. 3; PP. 32-41.
- 296. Robert B. Miner, March 1961, "Application of the Theory of Marketing Tangible Goods to the Marketing of Insurance; The Journal of Insurance; American Risk and Insurance Association; Vol. 28. No. 1; PP. 35-40.
- 297. Robert I. Mehr (1969); Channels of Distribution in Insurance; The Journal of Risk and Insurance; American Risk And Insurance Association; Vol. 36. No. 5; PP. 583-595.
- 298. Robert J. Meyer (1982); A Descriptive Model of Consumer Information Search Behaviour; Marketing Science; Vol.1; PP. 93-121.
- 299. Robert J. Meyer and Arvind Sathi (1985); A Multiattribute Model of Consumer Choice during Product Learning; Marketing Science; INFORMS; Vol. 4. No. 1; PP. 41-61.
- 300. Robert P. Brody and Scott M. Cunningham (1968); Personality Variables and the Consumer Decision Process; Journal of Marketing Research; American Marketing Association; Vol. 5. No.1; PP. 50-57.
- 301. Robert, S.A. (1999); Socio-economic Position and Health: The Independent Contribution of Community Socioeconomic Context; Annual Review of Sociology; Vol. 25. No. 1; PP. 489–516.

- 302. Robin Pearson (1997); Towards An Historical Model of Services Innovation: The Case of the Insurance Industry, 1700-1914; The Economic History Review, New Series; Blackwell Publishing on Behalf of the Economic History Society; Vol. 50. No.2; PP. 235-256.
- 303. Robinson S., and Brodie M. (1997); Understanding the Quality Challenge for Health Consumers: the Kaiser/ AHCPR Survey; Journal of Quality Improvement; Vol. 23; PP. 239-244.
- 304. Robinson. J. (2001); The End of Managed Care; Journal of the American Medical Association; Vol.285. No. 20; PP. 2622-2628.
- 305. Rodwin, M. (2001); Consumer Voice and Representation in Managed Healthcare; Journal of Health Law; PP. 223-276.
- 306. Rosenberg, Milton J. (1956); Cognitive Structure and Attitudinal Effect; Journal of Abnormal and Social Psychology; Vol. 53; PP. 367-372.
- 307. Rosenstock, Irwin (1966); Why People Use Health Services; Milbank Memorial Fund Quarterly; Vol. 44 (1966).
- 308. Rosenthal, M., and M. Schlesinger (2002); Not Afraid to Blame: The Neglected Role of Blame Attribution in Medical Consumerism and Some Implications for Health Policy; Milbank Quarterly; Vol. 80. No. 1; PP. 41-95.
- 309. Rothschild, M. and Stiglitz, J. (1976); Equilibrium in Competitive Insurance Markets: An Essay on the Economics of Imperfect Information; Quarterly Journal of Economics; Vol. 90. No. 4; PP. 629–649.
- 310. Russell J. Kirchner and Richard K. Thomas (1990); New Markets for Health Insurance; American Demographics; ABI/INFORM Global; Wood & Poole Economics, Inc.; Vol.12. No. 12; PP. 38-42.
- 311. Ryan, Michael J., and E. H. Bonfield (1980); Fishbein's Intentions Model; A Test of External and Pragmatic Validity; Journal of Marketing; PP. 82-95.
- 312. S. P. Agarwal (2005); Towards Achieving Millenium Development Goals in the Health Sector in India; Journal Indian Academy of Clinical Medicine; Vol.6. No.4. PP-268-274.
- 313. S. Theobald, H. Elsey and R. Tolhurst (2002); Gender Mainstreaming and Sector-wide Approaches in Health: Key Areas for Debate; Journal of Health Management; Sage Publications; Vol. 4. No.2; PP. 119-133.
- 314. Sahl, Jack P. (2003); The Cost of Humanitarian Assistance: Ethical Rules and the First Amendment; St. Mary's Law Journal; Vol. 34. No; 795. PP. 270-289.
- 315. Sakthivel Selvaraj and Anup K. Karan (2009); Deepening Health Insecurity in India: Evidence from National Sample Surveys since 1980s; Special Article; Economic & Political Weekly; Vol. XLIV. No. 40; PP- 59-60.

- 316. Samuel Wolfe, Robin F. Badgley, Richard V. Kasius, John D. Bury, John Z. Garson, Reynold J. M. Gold, Robert A. Spasoff and Genevieve Teed (1972); The Family Doctor; The Milbank Memorial Fund Quarterly; The Family Doctor; Blackwell Publishing on behalf of Milbank Memorial Fund; Vol. 50. No. 2. Part 2; PP. v -198.
- 317. Sandra S. Liu and Alan J. Dubinsky (2000); Consumers' Perception of the Health Care: The Case of Hong Kong; Health Marketing Quarterly; Vol. 17. No. 4; The Haworth Press Inc.; PP. 1-21.
- 318. Sauerborn, R., A. Nougtara, Et Al. (1994); The Elasticity of Demand for Health Care in Burkina Faso; Health Policy and Planning; Vol. 9; PP. 185-192.
- 319. Schlesinger, M., B. Druss, and T. Thomas (1999); No Exit? The Effects of Health Status on Dissatisfaction and Disenrollment from Health Plans; Health Services Research; Vol. 34. No. 2; PP. 547-576.
- 320. Scott Melten, Daniel Eveleth and Jeffrey J. Bailey; 2005; Management Support and Perceived Consumer Satisfaction in Skilled Nursing Facilities; Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 18. No. 3; PP. 198-210.
- 321. Scotton, R. B. (1969); Membership of Voluntary Health Insurance; Economic Record; Vol. 45; PP. 69-83.
- 322. Scrivens, E., (1995); Recent Developments in Accreditation; International Journal for Quality in Health Care; Vol. 7; PP. 427-433.
- 323. Shah M. (1999); Consumer Perspective on Health Insurance; Presentation At One Day Workshop on 'Health Insurance In India' on Oct. 30, 1999; IIM Ahmedabad.
- 324. Sharma, R.D. and Hardeep Chahal (1995); Patient Satisfaction in Public Health System: A Case Study; Indian Journal of Social Work; Vol. 61. No.4; PP. 445-456.
- 325. Shaw, C., (1993); Quality Assurance in the United Kingdom; Quality Assurance in Health Care; Vol. 5; PP. 107-118.
- 326. Shelly Saha and T.K. Sundari Ravindran (2002); Gender Gaps in Research on Health Services in India; Journal of Health Management; Sage Publications; Vol.4. No.2.; PP. 185-214.
- 327. Sherman T. Folland (1997); Advertising by Physicians: Behavior and Attitudes; Medical Care; Lippincott Williams & Wilkins; Vol. 25. No. 4; PP. 311-326.
- 328. Shiv, Baba and Alexander Fedorikhin (1999); Heart and Mind in Conflict: The Interplay of Affect and Cognition in Consumer Decision Making; Journal of Consumer Research; Vol. 26; PP. 278-292.

- 329. Shocker A. D. and V. Srinivasan (1979); Multiattribute Approaches to Product Concept Evaluation and Generation: A Critical Review; Journal of Marketing Research; Vol. 16; PP. 159-180.
- 330. Slotegraaf, Rebecca J. and Jeffrey Inman (2004); Longitudinal Shifts in the Drivers of Satisfaction with Product Quality: The Role of Attribute Resolvability; Journal of Marketing Research; Vol. 41; PP. 269-280.
- 331. Slovic, Paul and Douglas MacPhillamy (1974); Dimensional Commensurability and Cue Utilization in Comparative Choice; Organizational Behaviour and Human Performance; Vol. 11; PP. 179-194.
- 332. Solomon, M. R., Surprenant, C.F., Czepiel, J.A., and Gutnam, E.G., (1985); A Role Theory Perspective on Dyadic Interactions: The Service Encounter; Journal of Marketing; Vol. 49; PP. 99-111.
- 333. Srilatha, V and I.W. Aitken (1991); A Health Risk Index for Assessing Primary Health Care Coverage in Urban India; Health Policy and Planning; Vol. 6. No. 3; PP. 234-42.
- 334. Starfield, B. (1973); Health Services Research: A Working Model; The New England Journal of Medicine; Vol. 289. No. 2; PP. 132-136.
- 335. Stephen R. Diacon and Christine T. Ennew (1996); Ethical Issues In Insurance Marketing In The UK; European Journal of Marketing; ; MCB University Press; Vol. 30. No.5, PP. 67-80.
- 336. Stern, Z., (1997); Can CQI really Work in Health care? For How Long? International Journal for Quality in Health Care; Vol. 9; PP. 1-2.
- 337. Steven A. Taylor (2001); Assessing the Use of Regression Analysis in Examining Service Recovery in the Insurance Industry: Relating Service Quality, Customer Satisfaction, and Customer Trust; Journal of Insurance Issues; ABI/INFORM Global; Western Risk and Insurance Association; Vol. 24. No. 1/2; PP. 30-57.
- 338. Steven S. Posavac, David M. Sanbonmatsu, Edward A. Ho (2002); The Effects of the Selective Consideration of Alternatives on Consumer Choice and Attitude: Decision Consistency; Journal of Consumer Psychology; Lawrence Erlbaum Associates (Taylor & Francis Group); Vol. 12. No. 3; PP. 203-213.
- 339. Stilwell B, Diallo K, Zurn P, Dal-Poz MR, Adams O, Buchan J. (2003); Developing Evidence-Based Ethical Policies On the Migration of Health Workers: Conceptual And Practical Challenges. Human Resources for Health; Vol. 1. No. 8.
- 340. Sujit S. Sansgiry and Paul S. Candy (1996); How the Elderly and Young Adults differ in the Decision Making Process of Nonprescription Medication Purchases; Health Marketing Quarterly; The Haworth Press, Inc.; Vol. 14. No. 1; PP. 3-21.

- 341. Sukumar Vellakkal (2012); Financial Protection in Health Insurance Schemes: A Comparative Analysis of Mediclaim Policy and CHAT Scheme in India; Journal of Health Management; Indian Institute Of Health Management Research; SAGE Publications; Vol. 14. No.1; PP. 13–26.
- 342. Sunil Kumar Maheswari and Ramesh Bhatt; (2004); Challenges in Sustaining a Hospital; Lessons for Managing Health Care Institutions; Working Paper No. 2004-02-03; IIM- Ahmedabad.
- 343. Sunil Maheswari, Ramesh Bhatt and Somesh Saha (2005); Human Resource Practices and Commitment of Senior Officials in Health System: Reflection from a Progressive State in a Developing Economy; W.P. No. 2005-09-02; PP- 1 -20; IIM Ahmedabad.
- 344. Svenson Ola, Anne Edland and Paul Slovic (1990); Choices and Judgments of Incompletely Described Decision Alternatives under Time Pressure; Acta Psychologica; Vol. 75; PP. 153-169.
- 345. Syed Maruf Reza and Mohammed Masum Iqbal (2007); Life Insurance Marketing in Bangladesh; Daffodil International University Journal of Business and Economics; Vol. 2. No.2; PP. 87-103.
- 346. Teo TSH and Ang JSK (1999); Critical Success Factors in the Alignment of IT Plans With Business Plans; Int/Inf Manage; Vol. 19; PP. 173-185.
- 347. Thomas J. W., Guire K. E., Horvat G. G., (1997); Is Patient Length of Stay Related to Quality of Care? Hospital Health Service Administration; Vol. 42. No. 4; PP. 489-507.
- 348. Thompson, A. M. and Rao, C. P. (1990); The Need for the Consumer Behaviour Analysis in Healthcare Coverage Decisions; Health Marketing Quarterly; Vol. 7. No.1/2; PP. 97-114.
- 349. Trevor Watkins (1988); The Use of Information Technology in Insurance Marketing; Marketing Intelligence & Planning; Vol. 6. No. 2; PP. 21-6.
- 350. Tucker, S.L. (1977); Introducing Marketing as a Management and Planning Tool; Hospital and Health Services Administration; Vol. 22. No.1; PP. 37-44.
- 351. Tulasidhar V. B. and Sarma J. V. M. (1993); Public Expenditure, Medical Care at Birth and Infant Mortality: A Comparatives Study of States in India, in Berman Peter, Khan M. E. (ed.) Paying for India's Health Care, Sage Publications.
- 352. Tversky, Amos (1977); Features of Similarity; Psychological Review; Vol. 84; PP. 327-352.
- 353. Uplekar, M., Pathania, V., and Raviglione, M., (2001); Private Practitioners and Public Health: Weak Links in Tuberculosis Control; Lancet; Vol. 358. No. 9; PP. 912-916.
- 354. V. L. Lavanya (2012); Estimating Urban Household's Willingness to Pay for Health Insurance in Coimbatore; International Journal of Marketing, Financial Services and Management Research; Vol.1. No.2; ISSN 2277 3622.

- 355. Van De Ven, Wyand P. M. M. and Rene C. J. A. Van Vliet (1990); How Can We Prevent Cream Skimming in a Competitive Health Insurance Market? Unpublished, Erasmus University.
- 356. Vasuton Tanvatanakul, Joao Amado and Sastri Saowakontha (2007); Health Education Journal; Sage Publications; Vol. 66. No. 2; PP. 173-178.
- 357. Victor Iglesias (2004); Preconceptions about Service: How Much Do They Influence Quality Evaluations? Journal of Service Research; Sage Publications; Vol. 7. No.1; PP. 90-103.
- 358. Victoria Bolanos-Carmona; Ricardo Ocana- Riola; Alexandra Prados- Torres and Pilar Gutierrez- Cuadra (2002); Variations in Health Services Utilization By Primary Care Patients; Health Services Management Research; ABI/INFORM Global; Health Services Management Centre; Vol. 15. No. 2; PP. 116-125.
- 359. Viegas, O.A.C., G. Wiknsosastro, G.H. Sahagun, K. Chaturachinda and S.S. Ratnam (1992); Safe Childbirth Needs More Than Medical Services; World Health Forum; Vol. 13. No. 1; PP. 59-65.
- 360. Vishwanathan S., and Naranyanan G. S. (2003); Poor Hospital Network of TPAs Dents Mediclaim Cashless Service Plan; Express Healthcare Management; PP. 16-30.
- 361. Vita Rees (2007); Health Care: Medicare Mishaps; Orange Country Business Journal; ABI/INFORM Dateline; Vol. 30. No. 33; PP. 9-10.
- 362. W. T. Tucker (1974); Future Directions in Marketing Theory; The Journal of Marketing; Vol. 38. No. 2; PP. 30-35.
- 363. Wadley, S.S. (1993); Family Composition Strategies in Rural North India; Social Science and Medicine; Vol. 37. No. 11, PP. 1367-1376.
- 364. Wagner A. Kamakura, Byung-Do Kim and Jonathan Lee (1996); Modelling Preference and Structural Heterogeneity in Consumer Choice; Marketing Science; INFORMS; Vol. 15. No. 2; PP. 152-172.
- 365. Walter A. Woods (1960); Psychological Dimensions of Consumer Decision; The Journal of Marketing; American Marketing Association; Vol. 24. No. 3; PP. 15-19.
- 366. Wilkie, William L. and Edgar A. Pessemier (1973); Issues in Marketing's Use of Multiattribute Attitude Models; Journal of Marketing Research; Vol. 10; PP. 428-441.
- 367. William C. Stratmann (1975); A Study of Consumer Attitudes about Health Care: The Delivery of Ambulatory Services; Medical Care; Lippincott Williams & Wilkins; Vol. 13. No. 7; PP. 537-548.
- 368. William H. Wandel (1956); Motivation Research for Insurance; Journal of the American Association of University Teachers of Insurance; American Risk and Insurance Association; Vol. 23. No. 2; PP. 7-13.

- 369. William Lazer (1969); Marketing's Changing Social Relationships; Journal of Marketing; Vol. 33; PP. 3-9.
- 370. William R. Gombeski, Jr.; Jason Britt, Jan Taylor, Karen Riggs, Tanya Wray, Wanda Adkins and Suzanne Springate (2008); Demonstrating Marketing Accountability; Health Marketing Quarterly; The Haworth Press, Inc. Vol. 25. No. 4; PP. 344-360.
- 371. William S. Jewell (1974); Operations Research in the Insurance Industry: I. A Survey of Applications; Operations Research; Informs; Vol. 22. No. 5; PP. 918-928.
- 372. Yesudian, C.A.K., (1994); Behaviour of the Private Sector in the Health Market in Bombay; Health Policy and Planning; Vol. 9, No. 1; PP. 72-80.
- 373. Zafar Iqbal, Rohit Verma and Roger Baran (2003); Understanding Consumer Choices and Preferences in Transaction-Based e-Services; Journal of Services Research; Sage Publications; Vol. 6. No.1; PP. 55-65.
- 374. Zaichkowsky, Judith Lynne (1985); Measuring the Involvement Construct; Journal of Consumer Research; Vol.12, PP. 341-352.

# **WEBLIOGRAPHY:**

- 1. Arvind Singhal (2007); Health Sector and India's Goof-ups; http://www.rediff.com/money/2007/jul/19health.htm; Accessed on 22/04/09.
- 2. ECS Private Limited (2008); Health Industry- Strategies for Providing Equitable Healthcare; ECS Private Limited; www.ecs.limited; Accessed on 22/04/09.
- 3. Ed Roberts (2008); India-Brazil-South Africa to cooperate in Health Sector; http://www.asiaeconomywatch.co.uk/2008/07/30/india-brazil-south-africa-to-cooperate-in-health-sector/; Accessed on 12/07/10.
- 4. Health Care 2009; An Overview of the Healthcare Industry of India, IICCI; Mumbai; http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/Issues-monitor-healthcare/Documents; Accessed on 05/10/10.
- 5. http://business.gov.in/Industry\_services/health.php/; Accessed on 12/07/10.
- 6. http://cholainsurance.com/individual/health/individual\_healthline.aspx; Accessed on 06/07/11.
- http://economictimes.indiatimes.com/News/News-By-Industry/Healthcare--Biotech/Pharmaceuticals/India-can-become-a-global-pharma-innovation-hub-experts-say/articleshow/4635181.cms; Accessed on 28/08/09.
- 8. http://en.wikipedia.org/wiki/Health; Accessed on 15/07/10.
- 9. http://en.wikipedia.org/wiki/Health care; Accessed on 06/10/10.
- 10. http://en.wikipedia.org/wiki/Health\_insurance; Accessed on 20/03/11

- 11. http://en.wikipedia.org: Accessed on 07/10/10.
- 12. http://en.wikipedia.org; Accessed on 25/03/09.
- 13. http://igovernment.in/site/Govt-spending-on-healthcare-inadequate-Minister/; Accessed on 07/05/09.
- 14. http://marketingteacher.com/lesson-store/lesson-services-marketing.html; Accessed on 24/04/11.
- 15. http://marketing-topics-vfd/blogspot.in; Accessed on 25/01/11.
- 16. http://medical-dictionary.thefreedictionary.com; Accessed on 06/10/10.
- 17. http://mohfw.nic.in/np2002.htm/; Accessed on 12/07/10.
- 18. http://nrhm.gujarat.gov.in; Accessed on 30/09/14.
- 19. http://searchhealthit.techtarget.com/definition/Health-information-exchange-HIE- Accessed on 15/07/10.
- 20. http://sify.com/finance/insurance/fullstory.php?id=12813105; Accessed on 04/04/09.
- 21. http://trak.in/india/saudi-arabian-healthcare-market-forecast-to-2012/news-20870/; Accessed on 25/12/09.
- 22. http://vlrcmbag.blogspot.in/2009/03/some-models-of-consumer-behaviour.html; Accessed on 23/03/09.
- 23. http://www.bajajallianz.com/Corp/health/health-guard.jsp; Accessed on 05/07/11.
- 24. http://www.directories-today.com/insurance.html; Accessed on 24/04/09.
- 25. http://www.docstoc.com./docs/25582733/ekb-consumer-decision -model; Accessed on 11/10/09.
- 26. http://www.economywatch.com; Accessed on 12/07/10.
- 27. http://www.ehow.com/about\_4577277\_definition-health-insurance.html 85; Accessed on 20/03/11.
- 28. http://www.eksporttilindien.um.dk/en/servicemenu/News/Health/Medical+Devices+and+General +Health+News/IndiasHealthInsuranceSectorToGrowBy38ToTouch10BillionBy2018.htm; Accessed on 28/08/09.
- 29. http://www.emediclaim.com/health-and-car-insurance/all-about-mediclaim/143-easy-health-standard-apollo-munich-health-insurance-plan.html; Accessed on 12/07/11.
- 30. http://www.emediclaim.com; Accessed on 07/07/11.
- 31. http://www.encyclopedia.com; Accessed on 20/03/11.
- 32. http://www.fhpl.net/mediclaimfaq.htm; Accessed on 08/07/11.
- 33. http://www.ficci.com/health-more.htm/; Accessed on 12/07/10.
- 34. http://www.financialexpress.com/news/health-insurance-portability-will-check-premiums-insurers/748999/1,2,3; Health insurance Portability will check the premiums, Mumbai; Accessed on 01/04/11.

- 35. http://www.futuregenerali.in/GeneralInsurance/RetailProducts/HealthInsurance/HealthSurakshaIn dividual.aspx; Accessed on 06/07/11.
- 36. http://www.harneedi.com/healthcare-articles/6644-indian-healthcare-industry-challenges-and-future-trends; Accessed on 02/04/13.
- 37. http://www.hdfcergo.com/HealthSuraksha.html; Accessed on 06/07/11.
- 38. http://www.ibef.org/industry/healthcare-india.aspx; Accessed on 02/04/13.
- 39. http://www.icm.tn.gov.in/faq/Health%20administration.htm; Accessed on 15/07/10.
- 40. http://www.icmrindia.org/casestudies/catalogue/Innovation/Innovations%20in%20the%20Health care%20Services%20Industry%20in%20India%20-%20Innovation%20Case%20Studies%20-%20ICMR.htm; Accessed on 28/08/09.
- 41. http://www.ideabrahma.com/healthcaremarket.html; Accessed on 02/04/13.
- 42. http://www.indiainfoline.com/Markets/News/News.aspx?NewsId=7773; Accessed on 24/12/10.
- 43. http://www.indianhealthcare.in/index.php?option=com\_content&view=article&catid=131&id=16 8%3AIndian+Healthcare:+The+Growth+Story; Accessed on 02/04/12.
- 44. http://www.investindia.gov.in/?q=healthcare-sector; Accessed on 05/10/10.
- 45. http://www.karvy.com/articles/healthinsurancerevolution.htm; Accessed on 08/08/09.
- 46. http://www.mbauniverse.com/healthcare.php#; Accessed on 28/08/09.
- 47. http://www.medicalnewstoday.com/articles/150999.php; Accessed on 15/07/10;
- 48. http://www.nationalinsuranceindia.com/nicWeb/nic/PolicyServlet?id=9999&name=4810.html; Accessed on 06/07/11.
- 49. http://www.newindia.co.in/per-medi.asp; Accessed on 06/07/11.
- 50. http://www.newkerala.com/topstory-fullnews-86422.html; Accessed on 12/07/10.
- 51. http://www.oifc.in/sectors/healthcare; Accessed as on 02/04/12.
- 52. http://www.royalsundaram.in/health-shield/health-insurance-features.aspx; Accessed on 06/07/11.
- 53. http://www.siliconindia.com/shownews/India\_and\_Saudi\_Arabia\_signs\_health\_sector\_MoU-nid-33960.html; Accessed on 22/04/09.
- 54. http://www.starhealth.in; Accessed on 08/07/11.
- 55. http://www.thaindian.com/newsportal/business/indias-social-sector-spending-lowest-among-bric-nations 10063021.html; Accessed on 23/12/10.
- 56. http://www.thaindian.com; Accessed on 24/04/09.
- 57. http://www.thefreelibrary.com/Mediclaim+Insurance+%3F+A+Basic+Guide-a01073924704; Mediclaim Insurance: A Basic Guide; Accessed on 04/04/09.
- 58. http://www.un-foodsecurity.org/node/507; Accessed on 15/07/10.

- 59. India, France in health sector soon (2008); http://timesofindia.indiatimes.com/Business/India\_Business/India\_France\_in\_health\_sector\_soon /articleshow/2695333.cms; Accessed on 12/07/10.
- 60. Indranil Mukherjee (2004); People's Democracy (A Weekly Organ of the Communist Party of India- Marxist; Vol. XXVI. No.14; http://pd.cpim.org/2004/0404/04042004\_health.htm; Accessed on 12/07/10.
- 61. Information Technology for Health Sector; Location: Delhi & NCR (2009); http://www.clickindia.com/detail.php?id=866143; Accessed on 22/04/09.
- 62. Issues Monitor (2010); Sharing knowledge on topical issues in the Healthcare Sector; Vol. 5; KPMG International; http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/Issues-monitor-healthcare/Documents/Issues-Monitor-Healthcare-August-2010-02.pdf; Accessed on 05/10/10.
- 63. Khomba Singh and Pramugdha Mamgain (2009); GTI plans to invest Rs 250 cr in healthcare; http://economictimes.indiatimes.com/News/News-By-Industry/Healthcare-Biotech/Healthcare/GTI-plans-to-invest-Rs-250-cr-in-healthcare/articleshow/4157917.cms; Accessed on 22/04/09.
- 64. KPMG (2009); Healthcare industry to double in value by 2012: ECONOMICTIMES.COM; http://economictimes.indiatimes.com/News/News-By-Industry/Healthcare-Biotech/Healthcare/Healthcare-industry-to-double-in-value-by-2012-KPMG/articleshow/4803363.cms; Accessed on 14/08/09.
- 65. Lesley Wroughton and Andrea Ricci (2009); World Bank Triples funds for Healthcare Amid Crisis; http://in.reuters.com/article/marketsNewsUS/idINN2546820820090425; Accessed on 07/05/09.
- 66. McKinsey (2007); Indian pharma market to touch \$20 bn by 2015; http://news.indiamart.com/news-analysis/indian-pharma-market-16775.html; Accessed on 07/05/09.
- 67. NASSCOM (2009); Healthcare seen as Growth Driver for IT; ET Bureau; http://economictimes.indiatimes.com/News/News-By-Industry/Healthcare-Biotech/Healthcare/Healthcare-seen-as-growth-driver-for-IT-NASSCOM/articleshow/4464691.cms accessed as on; Accessed on 07/05/09.
- 68. Nilaya Varma (2013); Healthcare Scenario in India; e Health Magazine, The Enterprise of Healthcare; http://ehealth.eletsonline.com/2013/02/healthcare-scenario-in-india/; Accessed on 3/11/14.

- 69. Nina Mehta (2009); Consolidation may drive growth in diagnostic sector; 0214 hours IST; ET Bureau; http://economictimes.indiatimes.com/News/News-By-Industry/Healthcare-Biotech/Healthcare/Consolidation-may-drive-growth-in-diagnostic-sector/articleshow/4269350.cms; Accessed on 25/12/09.
- 70. Prabha Jagannathan (2007); Won't Community Health Insurance Help?;http://economictimes.indiatimes.com/Personal\_Finance/Insurance/Wont\_community\_healt h\_insurance\_help/articleshow/2529650.cms; Accessed on 22/04/09.
- 71. Rajat Sahani (2008); Changing Indian Pharma's contribution to Global Health; http://www.expresspharmaonline.com/20080131/indianpharmain202002.shtml; Accessed on 25/12/10.
- 72. Razib Ahmed (2007); Indian Government Promoting Health Sector; http://www.indianraj.com/2007/03/indian\_government\_promoting\_he.html/; Accessed on 12/07/10.
- 73. Reddy, (2007); Healthcare sector requires \$ 60-70 Billion by 2012; http://economictimes.indiatimes.com/News/News\_By\_Industry/Healthcare\_Biotech/Healthcare/ Healthcare\_sector\_requires\_\_60-70\_bn\_by\_2012\_Reddy/rssarticleshow/2506290.cms; PTI; Accessed on 28/12/12.
- 74. S. Saroj Kumar (2009); Innovation spree needed to tap Rs 40k-cr health insurance mkt; http://www.financialexpress.com/news/innovation-spree-needed-to-tap-rs-40kcr-health-insurance-mkt/500342/; Accessed on 25/08/09.
- 75. S. P. Agarwal (2006); Health sector in India Progress, Challenges and the Way forward; The Journal of Indian Medical Association; http://www.cababstractsplus.org/abstracts/Abstract.aspx?AcNo=20063085183/; Accessed on 12/07/10.
- 76. Shankar P. Nath; Health Insurance Portability in India; Nath; http://ezinearticles.com/?Health-Insurance-Portability-in-India&id=4957664; http://EzineArticles.com/4957664; Accessed on 24/03/11.
- 77. Smruti Munshi; Health Spending Projections through 2015: Changes on the Horizon;http://www.hhmglobal.com/knowledge-bank/articles/health-spending-projections-through-2015-changes-on-the-horizonhttp://www.ecs-limited.com/download/77.pdf; accessed on 10/05/09.
- 78. The Indian Health Care Industry (2012); Own Man in India; DIBD –OMI; http://di.dk/SiteCollectionDocuments/DIBD/The%20Indian%20Healthcare%20Industry%202012 .pdf; Accessed on 02/04/13.

- 79. UNICEF (2009); 78,000 Indian women die in pregnancy, childbirth annually; http://www.thaindian.com/newsportal/uncategorized/78000-indian-women-die-in-pregnancy-childbirth-annually-unicef\_100142771.html; Accessed on 23/12/10.
- 80. Viral Dholakia (2010); Mediclaim Portability is here Ditch your current Medical Insurer if you want to....; http://trak.in/tags/business/2010/06/15/medical-insurance-mediclaim-portability/; Accessed on 30/03/11.
- 81. www.answers.com; Accessed on 25/03/09.
- 82. www.bharti-axagi.co.in; Accessed on 06/07/11.
- 83. www.businessdictionary.com; Accessed on 23/03/09.
- 84. www.dictionary.bnet.com; Accessed on 23/03/09.
- 85. www.indian-insurance.com; Accessed on 24/04/08.
- 86. www.investorwords.com; Accessed on 25/03/09.
- 87. www.irda.gov.in and Mediclaim Policy Documents; Accessed on 24/10/11.
- 88. www.irda.gov.in; Accessed on 31/03/11.
- 89. www.wikipedia.org; Accessed on 04/04/09.
- 90. www.yourdictionary.com; Accessed on 24/03/09.
- 91. www.yourdictionary.com; Accessed on 25/03/09.
- 92. www.thefreedictionary.com; Accessed on 02/11/14.