

Requirement Specification for Medical Insurance Website

Introduction

This document outlines the functional and non-functional requirements for developing a comprehensive and user-friendly medical insurance website aimed at serving both clients and administrators effectively.

System Overview

The proposed system is designed to facilitate the management of medical insurance services, including plan selection, policy application, claim processing, and administrative functions such as plan management and user access control. It aims to streamline operations while ensuring compliance with healthcare industry standards set by the Government of India.

Functional Requirements

1. Admin:

- Blacklisting users
- Verify Policy
- Add policies
- Delete policies
- Update Policies
- Approve Users

2. User:

- View Policies
- Buy Policies
- Renewing Policies

- Claim Policies
- View Purchased Plans

User Side Features

1. *Plan Display and Selection*

- Clients must be able to view various insurance plans available.
- Each plan should display its features, coverage details, and pricing.

2. *Registration and Authentication*

- Users can register by providing Name, Email, Date of Birth (DOB), Contact Number, and Gender.
- Users log in using their phone number and receive an OTP for authentication.

3. *Contact Information*

- Include a "Contact Us" page with FAQs and information about the company.

4. *Policy Application and Management*

- After logging in, users can view their basic details on a custom dashboard.
- Users can select an insurance plan, estimate premiums, apply for a policy, pay premiums, and have the option to cancel the policy within 45 days of the first premium payment.

5. *Policy Status and Claim Processing*

- Users can check the status of their policy applications and claims directly through the website.

6. *Notifications*

- All updates regarding registration, validation, and claim approvals will be communicated via email

or SMS.

Administrative Features

1. *Premium Allocation*

- Administrators can add, delete, and update insurance plans.

2. *Policy Approval*

- Administrators can approve or reject policy applications submitted by users.

3. *Claim Approval*

- Administrators can approve or block claims made by policyholders.

4. *Hospital Management*

- Administrators can add new hospitals to the system and manage their eligibility for cashless benefits.

5. *User Access Control*

- Administrators can blacklist users found engaging in fraudulent activities.

Non-Functional Requirements

1. *Usability*

- The website must be easy to navigate, with intuitive interfaces for both users and administrators.

2. *Security*

- Implement robust security measures to protect user data and ensure compliance with data protection regulations.

- We are using SHA-256/JWT for securing password and data authentication

- for securing API we are using Cors.

- Admin Authentication and User Authentication.

3. *Performance*

- The website should load quickly and handle high traffic volumes efficiently.

4. *Scalability*

- The architecture should allow for easy expansion to accommodate growth in user base and functionality.

5. *Compliance*

- The system must adhere to all relevant healthcare industry standards and regulations set forth by the Government of India.

Technical Constraints

- The system must support multiple browsers and devices.

- Integration with third-party systems for payment processing and hospital databases may be necessary.

Assumptions

- Users have access to a stable internet connection.

- Administrators have sufficient training to manage the system effectively.

Future Enhancements

- Implementation of a mobile app for easier access to services.
- Integration with wearable health devices for personalized insurance options.