



COOPERATIVE EDUCATION REPORT

Healthcare Delivery through Insurance and International Patient Coordination

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Abstract

This report provides a comprehensive overview of my Co-Op studies experience at HAMS Hospital, where I interned as a Marketing Intern primarily within the Insurance and International Patient Services Department. The report reflects on my learning journey, practical contributions, challenges faced, and insights gained while working in a fast-paced healthcare environment. It explores how academic knowledge was applied in real-life scenarios and highlights the importance of effective communication, patient service, and teamwork in the healthcare sector. The report also includes a SWOT analysis of the hospital's international patient services, identifies operational challenges, and proposes actionable recommendations. Despite limitations such as the short internship duration and confidentiality constraints, the experience proved to be highly enriching, helping me grow both personally and professionally. The report concludes with reflections and recommendations for enhancing the university's Co-Op program based on firsthand experience.

Keywords: Co-op program, Healthcare environment, patient

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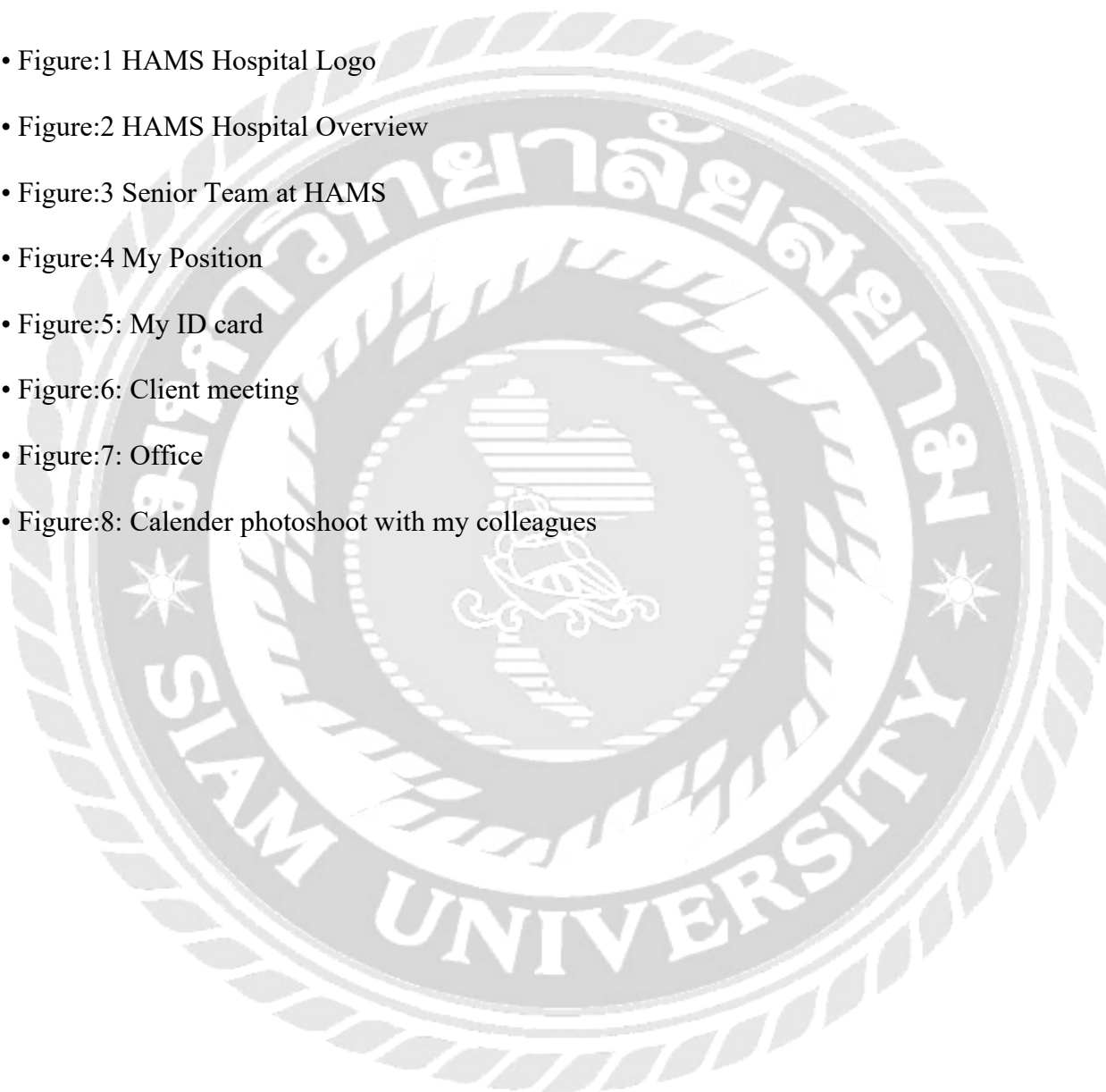
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Chapter 1: Introduction

This chapter consists of an extensive overview of HAMS Hospital, which is one of the most renowned healthcare centers based in Kathmandu, Nepal. It is established as a private hospital which is completely devoted to providing high quality medical services, HAMS has been able to build a strong reputation in the sector of patient care, high tech clinical practices, and continuous innovation in healthcare delivery. It has a great team of skilled healthcare professionals and experts who work day in and day out to provide high quality medical services. The following chapters dives into the hospital's profile, its major objectives, and the reason behind my choice of HAMS Hospital as my workplace. By understanding the hospital's structure and mission, readers can gain valuable insights into the evolving and vital healthcare sector of Nepal.

1.1 Company Profile



Figure 1: HAMS Hospital Logo

HAMS Hospital is one of the leading private healthcare institutions in Nepal, it is truly committed to empowering the country's healthcare sector by promoting excellence, compassion, and innovation in medical practice. The hospital always intends to create an environment that supports the growth and development of the health industry by uplifting standards of patient care, and its continuous effort in medical education and research, and also fostering collaboration among highly skilled healthcare professionals. Additionally, HAMS Hospital provides specialized training programs and professional development opportunities which is mainly focused in improving the skills and technical practice among healthcare workers across various disciplines.



Figure 2: HAMS Hospital overview

1.1.1 Company Vision

- To create an institution with safe and evidence based medicine.
- To set high ethical standards in medical practice

1.1.2 Company Mission

- To provide high quality and affordable health care to the society.

1.1.3 Company's Core Objectives

HAMS aim has always been to establish themselves as a multi-disciplinary hospital. We strongly believe our three pillars Talent, Touch and Technology have helped us establish ourselves as one of the best corporate hospitals in Nepal dedicated to quality patient care.

1.1.4 Core Values of the company

HAMS Hospital introduces world-class medical services with Nepalese hospitality. They believe in healing our patients with the power of our Talent, Technology and Touch. They aim to deliver the best-in-class medical services with supporting services like Heli Ambulance and Advanced Laboratory.

They have the best team of doctors and medical professionals dedicated to providing quality services to their patients. The hospital is dedicated to ensuring periodic training to the team members as part of professional development. They have invested in state of the art technology which supports our team to provide the best service to their patients. The Operation Theatre, ICU, NICU, Pathology lab, Radiology Department have the best available technology. They strongly believe in showing compassion, offering reassurance, and listening actively to their patients. This

has helped us gain the trust of the patients and their families.

1.2 Organizational structure

Organizational structure is one of the most important aspects of the organization as it serves as the backbone of how a company operates. It is usually used to lay out how tasks are allocated among the workers, who reports to whom, and how the roles differ for each working personnel. At the end it used to align every employee's efforts with the broader goals of the company.

At HAMS, we follow a hierarchical organizational structure. This setup helps us to clearly define roles and responsibilities for each working body whilst enabling smooth coordination and effective task operation and strong command across all levels of the company.

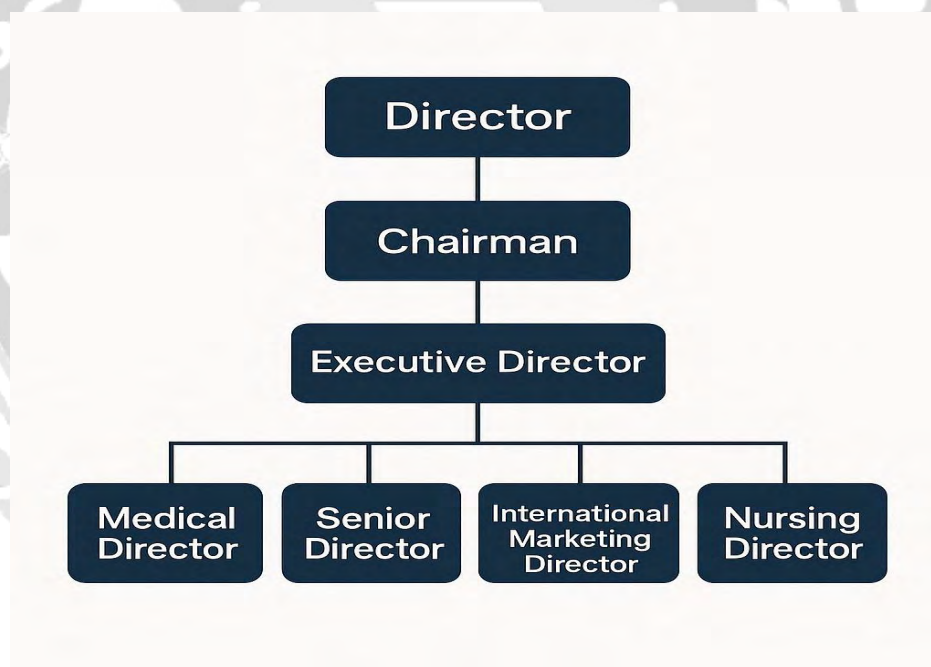


Figure 3 : Senior management team

HAMS is built on a very well-defined organizational structure which mainly focuses on efficiency, accountability, and has a major goal of delivering outstanding healthcare services. The structure

is centered around a strong leadership team that leads the organization and provides strategic plans and directs the company towards the betterment of the company. At the top of the hierarchy is the Board of Directors, which includes the Chairman and two Directors. This board is responsible for setting the goal and overall vision, ensuring compliance with regulatory standards, and making high-level decisions that plays a vital role in shaping the future of the organization. Their governance provides a stable foundation for leadership and operational success of the organization.

The Board gets all the insights from the Senior Management Team. Senior Management usually consists of a group of experienced, high level professionals who guide the organization's day to day operations and are directly involved in long-term planning. This team brings together diverse expertise from various areas of healthcare management and administration.

The leadership team at HAMS comprises several key roles, each critical to the organization's success. The Executive Director oversees overall operations, ensuring alignment between strategic goals and departmental activities, while the Chief Executive Officer (CEO) leads the execution of organizational strategies, manages resources, and represents HAMS at the highest level. Supporting them, the Senior Director plays a broad strategic role across departments, contributing to decision-making and organizational oversight. The Medical Director supervises all medical services, ensuring quality standards are met and clinical practices are continuously improved. Meanwhile, the Nursing Director is responsible for overseeing nursing staff and services, maintaining high standards of patient care, and ensuring nursing operations align with the hospital's broader objectives. Additionally, the International Marketing Director spearheads global outreach initiatives, strengthens HAMS' international presence, and forges strategic partnerships abroad.

Beneath the senior leadership, the organization is supported by a range of specialized departments, each playing a vital role in the hospital's daily operations and service delivery. The Human Resources (HR) department manages recruitment, employee relations, training, and organizational development to cultivate a motivated and skilled workforce. The Finance department ensures the institution's financial health through budgeting, accounting, and strategic financial planning, while the Billing department handles patient billing, insurance claims, and payment processing with precision and transparency. Marketing focuses on brand development, public relations, and outreach, ensuring the hospital's services are effectively communicated to the public and stakeholders. A distinctive feature is the TIA Coordination Unit, which oversees logistics and patient services related to Tribhuvan International Airport, supporting medical tourism and emergency transfers. At the core of the institution are the Medical Departments, which encompass various specialized units staffed by expert doctors and healthcare professionals, delivering high-quality clinical care directly to patients.

Each level of the organization from board members and senior executives to frontline healthcare professionals and administrative staff plays a crucial role in advancing HAMS' mission to provide world-class medical care with compassion, integrity, and innovation. The organizational structure supports seamless collaboration, effective communication, and a shared commitment to excellence in healthcare.

1.2.1

My

Position

My position as an intern at HAMS was as a Marketing Intern, primarily working within the

Insurance and International Patient Services division. This role provided me with valuable exposure to various aspects of healthcare-related insurance, including health insurance, travel insurance, and the policies governing them. During the peak mountain climbing season from mid-August to the end of May, I had the opportunity to assist numerous international patients from diverse cultural backgrounds. This experience not only deepened my understanding of global patient care but also enhanced my ability to effectively navigate and manage different situations with professionalism and cultural sensitivity.

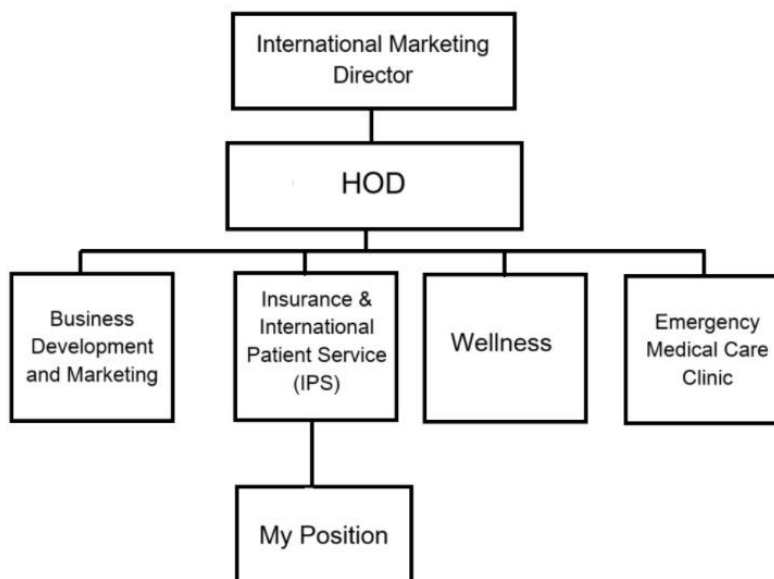


Figure 4: My position

1.2.2 My Job Position in the company's organizational structure

I mainly reported to my job supervisor, Mr. Tenzing K. Bajracharya who is the Head of department, I worked with two amazing colleagues who guided me throughout this experience.

1.3 My motivation to choose this company as the workplace for my Co-op Studies

I chose HAMS as the workplace for my Co-op Studies because of my long-standing passion for the healthcare sector and my curiosity to explore the managerial side of this vital industry. Healthcare is a unique field essential yet often perceived negatively, as most people hope they never need to visit a hospital. This intrigued me and sparked my interest in understanding how hospitals market themselves, attract patients, and create a welcoming environment amidst the inherent stress and urgency of medical settings.

Joining HAMS gave me firsthand insight into how challenging it can be to meet patient expectations in such a high-stakes environment. I quickly realized that creating a positive ambience plays a significant role in patient satisfaction, especially when emotions run high. My role as an intern in the Insurance and International Patient Services department allowed me to experience this dynamic up close. I interacted with numerous international patients during the busy mountain climbing season, each with unique needs and personalities. While some were easy to work with, others were more challenging but every interaction was a learning experience that brought me immense satisfaction.

Being part of HAMS gave me a deep sense of fulfillment, as I felt my efforts were meaningful and genuinely helped people in difficult situations. The experience not only strengthened my communication and problem-solving skills but also reinforced my desire to contribute to the healthcare industry in a way that combines empathy with effective service delivery.

1.4 Strategic Analysis of the Company in terms of its International Patient Services:

<p><u>Strength</u></p> <p>Strategic Location</p> <p>Dedicated TIA Coordination Unit</p> <p>Comprehensive Insurance Support</p> <p>Established Reputation</p>	<p><u>Weakness</u></p> <p>Resource Constraints</p> <p>Technology Gaps</p>
<p><u>Opportunities</u></p> <p>Partnerships with Travel Agencies & Insurance Companies</p> <p>Improved Digital Presence</p> <p>Expansion of Medical Tourism</p>	<p><u>Threats</u></p> <p>Growing Competition</p> <p>Language Barriers</p> <p>Political Instability or Policy Changes</p>

1.4.1 SWOT Analysis of HAMS in terms of its International Patient Services

Strengths

Strategic Location: Proximity to Tribhuvan International Airport makes HAMS easily accessible for international patients, especially during medical emergencies and for medical tourism.

Dedicated TIA Coordination Unit: A unique operational wing that efficiently handles airport logistics, enhancing the experience for inbound medical tourists.

Comprehensive Insurance Support: Knowledgeable team that assists patients with health and travel insurance, streamlining the admission and billing process for international visitors.

Established Reputation: Growing credibility among international travelers, especially during the peak trekking and mountaineering season.

Weaknesses

Resource Constraints: High patient inflow during peak seasons can strain resources and reduce service efficiency.

Technology Gaps: Limited use of advanced telehealth or online consultation services that could appeal to international patients pre- or post-visit.

Opportunities

Expansion of Medical Tourism: With Nepal being a hub for adventure tourism, there's a growing market for healthcare services catering to international travelers.

Partnerships with Travel Agencies & Insurance Companies: Strategic collaborations can increase referrals and streamline patient services.

Improved Digital Presence: Enhancing online visibility and offering virtual support can attract more international patients

Threats

Political Instability or Policy Changes: Regulatory changes or instability can affect international patient flow.

Growing Competition: Other regional hospitals are investing in international patient services and challenging HAMS' market share.

Language Barriers: Despite multilingual support, occasional communication gaps may still hinder patient satisfaction and service delivery.

1.5 Objectives of this Cooperative study

The primary objective of my cooperative study at HAMS was to gain real-world exposure in the healthcare industry, an area I have always been passionate about. I wanted to see how things actually function in a hospital environment especially in departments that deal directly with patients from around the world. HAMS, being a renowned hospital with a dedicated International Patient Services wing, was the perfect place to bridge that gap between classroom learning and professional application.

One of my key goals was to understand how marketing works in such a sensitive and high-pressure industry. Hospitals are not traditional businesses unlike other sectors, they don't sell products or services in the conventional sense. People don't "want" to go to hospitals unless they have to, so I was really curious to see how a hospital like HAMS communicates its value, builds trust, and creates a welcoming image. I was particularly interested in how they promote their services to international patients, and how they balance medical professionalism with marketing strategies that appeal to a global audience.

Another important objective for me was to learn about the insurance processes that play such a crucial role in healthcare, especially for international patients. During my internship, I got the chance to work closely with the insurance and international patient services teams. This gave me a deep understanding of how health and travel insurance policies work, how claims are processed, and how insurance impacts the overall patient experience. It was fascinating to learn how much coordination is required behind the scenes to ensure that everything—from paperwork to patient care runs smoothly.

Beyond the technical knowledge, I also wanted to improve my communication and interpersonal skills. Working with international patients during the busy mountain climbing season exposed me to people from a wide range of cultures and backgrounds. Each interaction taught me something new whether it was about cultural sensitivity, how to handle difficult conversations, or simply how to listen empathetically. I began to realize just how important soft skills are in a hospital setting, especially when patients are vulnerable or in distress.

Through this experience, I also hoped to contribute meaningfully to the hospital's international services. Even as an intern, I felt that my efforts were valued. It was rewarding to know that I was

part of something bigger, helping people during some of the most challenging moments of their lives.

Finally, this cooperative study was a personal journey for me. I wanted to use this time to reflect on my own interests and evaluate whether a career in healthcare management or international services could be the right path for me. The experience not only confirmed my interest but also helped me build confidence in my ability to handle real-world challenges with empathy and professionalism.



Chapter 2: Co-Op Study Activities

2.1 My job description

As a Marketing Intern at HAMS during my Co-op Studies, my role was dynamic and multifaceted, allowing me to explore various aspects of healthcare management, particularly within the context of patient services and insurance coordination.

In the first month, I was placed in the Wellness Department, where I was introduced to the hospital's wellness packages and services. I learned how HAMS collaborates with its corporate clients, tailoring healthcare solutions to meet the needs of employees and organizations. My responsibilities included understanding the structure of these corporate health packages, assisting in basic client communications, and performing data entry tasks to maintain accurate client records.

Following this, I transitioned to the Insurance and International Patient Services Department, where my learning deepened significantly. I became familiar with the insurance policies that apply to both hospital employees and external patients. I gained hands-on experience in processing documentation, understanding policy guidelines, and identifying the necessary paperwork required for claim approval. This part of the internship helped me understand the back-end administrative support needed to keep healthcare services running smoothly.

A unique part of my role involved assisting clients from various embassies, where I supported them in navigating Outpatient Department (OPD) procedures and occasionally helped with

Inpatient Department (IPD) processes. This exposed me to a culturally diverse clientele and taught me how to provide respectful and effective service to individuals from different backgrounds.

During the peak mountain climbing season, I took on a more involved role in handling international patients, specifically focusing on their financial coordination. I assisted in liaising with overseas insurance companies and local Third Party Administrators (TPAs) to ensure proper documentation and payment processes were followed. This aspect of my work sharpened my communication and coordination skills, especially in dealing with time-sensitive and high-pressure situations.

Throughout my internship, I also learned about the importance of ambience in a healthcare setting. I observed how small efforts such as playing calming music in waiting areas—could make a big difference in creating a more relaxed and comforting environment for patients and their families. Maintaining a sense of calm during moments of stress and uncertainty became something I deeply appreciated and tried to support in my daily work.

Overall, this role helped me build a strong foundation in healthcare service management, with a particular focus on patient experience, insurance coordination, and cross-cultural communication.

2.2 My Job Responsibilities

During my Co-op Studies at HAMS, I had the opportunity to take on a variety of responsibilities that gave me a comprehensive understanding of how marketing and administrative functions operate within a hospital setting particularly in the context of insurance and international patient services.

1. Supporting the Wellness Department:

In my initial phase, I worked in the Wellness Department where I was responsible for understanding and promoting wellness packages offered by the hospital. I handled basic administrative tasks such as data entry, helping maintain accurate records of clients and service usage.

2. Insurance Documentation and Policy Familiarization:

One of my core responsibilities involved working closely with the Insurance and International Patient Services team. Here, I learned about various insurance policies, including those related to both employees and patients. I assisted in collecting and verifying necessary documentation required for insurance claims, and ensured that patient files were complete and correctly processed according to policy requirements.

3. Embassy Client Assistance:

Another key responsibility was assisting patients referred through embassies. I helped these clients navigate the hospital's outpatient (OPD) and occasionally inpatient (IPD) services, ensuring they received the necessary care without delays. This required clear communication, organization, and a sensitive approach to dealing with individuals from different national and cultural backgrounds.

4. Coordination with International Insurance Providers:

During the peak tourist and mountaineering season, I played a role in coordinating with international patients regarding financial matters. This included regular communication with overseas insurance companies and local Third Party Administrators (TPAs) to confirm coverage,

process claims, and ensure a smooth financial experience for patients. I also helped patients understand their policy coverage and clarified any billing-related questions.

5. Enhancing Patient Experience Through Ambience Management:

While not a formal responsibility, I learned the subtle but important role of ambience in healthcare. I observed how creating a calming environment—through soft music, courteous behavior, and a composed atmosphere—contributed to easing patient stress. I took this understanding into account in my daily interactions, aiming to help foster a sense of calm and comfort amidst what can often be a chaotic setting.

6. Interdepartmental Communication and Coordination:

I frequently collaborated with various departments to ensure a seamless experience for patients. Whether it was assisting with logistics, transferring information, or following up on patient queries, my role demanded efficient coordination and teamwork.

2.3 Activities in Coordinating with Co-Workers

Effective teamwork and coordination with my co-workers played a crucial role in ensuring smooth daily operations especially in such a sensitive and fast-paced environment. In my department, I worked alongside two colleagues under the supervision of our Head of Department (HOD) and the International Marketing Director. We functioned as a tightly knit team, supporting each other consistently and collaborating closely to handle a wide range of tasks and challenges.

Our coordination involved daily check-ins where we would discuss ongoing cases, divide responsibilities, and ensure that no patient or task was overlooked. We communicated openly and frequently whether it was updating each other on a patient's insurance status, sharing important

documents, or stepping in to assist when one of us was overwhelmed. For example, if one team member was occupied attending to an inpatient, another would take over to help coordinate with an insurance provider.

In high-pressure moments particularly during the peak international patient season our collaboration was even more essential. We relied on each other for quick decisions, backup support during patient interactions, and even small but meaningful gestures like covering shifts.

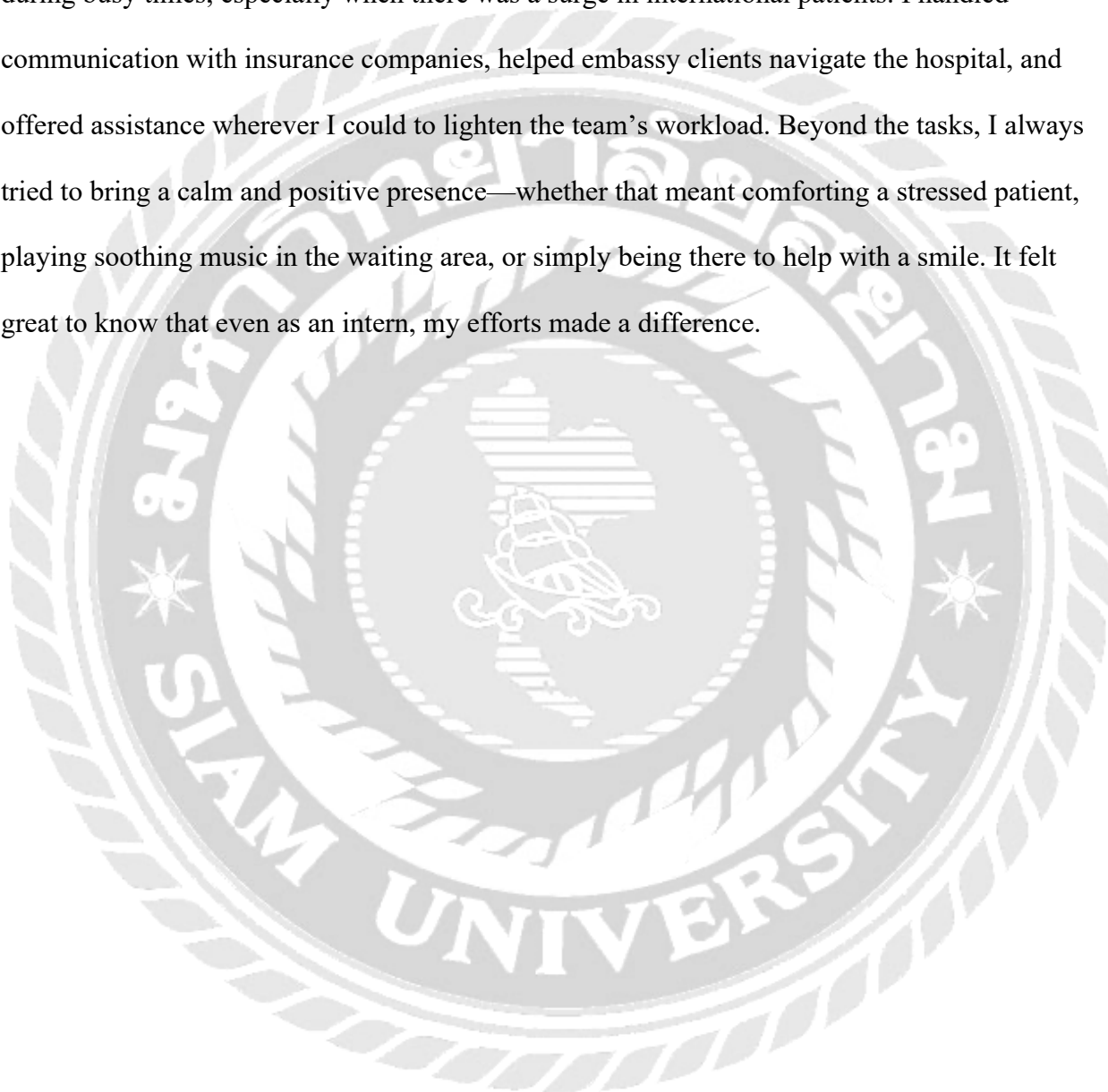
What I appreciated most was the sense of mutual respect and trust within the team. Our Head Of Department and the International Marketing Director created a positive environment where we felt comfortable asking questions, offering help, and sharing ideas to improve workflows. This strong sense of teamwork not only made our tasks more manageable but also made my internship experience truly enjoyable and enriching.

2.4 My Job Process

My job process at HAMS was a blend of learning and hands-on involvement. Each day started with reviewing patient files and ensuring all necessary insurance documents were in place. I worked closely with insurance companies—both local and international—to confirm coverages and clarify any issues. I also guided international patients through the OPD and IPD processes, helping them understand hospital procedures and making sure they felt supported. A big part of my role was also staying in sync with other departments to keep everything running smoothly, especially when things got hectic. It was all about being attentive, organized, and ready to step in wherever needed.

2.5 Contributions as a Co-Op Student in the Company

As a Co-Op student, I felt proud to contribute in meaningful ways. I was able to support my team during busy times, especially when there was a surge in international patients. I handled communication with insurance companies, helped embassy clients navigate the hospital, and offered assistance wherever I could to lighten the team's workload. Beyond the tasks, I always tried to bring a calm and positive presence—whether that meant comforting a stressed patient, playing soothing music in the waiting area, or simply being there to help with a smile. It felt great to know that even as an intern, my efforts made a difference.



Chapter 3:

Learning Process

In this chapter, I have highlighted the issues encountered at HAMS during my internship. I have identified various problems that I faced while executing various tasks and initiatives, along with the solutions that were implemented to address such problems. Additionally, I propose a few recommendations that could help address these challenges, even in the long run. Likewise, I reflect on my learnings from this experience and how specific coursework equipped me to conduct these tasks efficiently.

3.1 Problems/Issues of the Company

As a large healthcare institution with multiple departments, HAMS Hospital faces several operational and administrative challenges. One persistent issue is ensuring smooth coordination across departments, especially during times of high patient volume or medical urgency. In cases involving international patients or emergency heli-rescues from remote areas, communication delays and logistical disruptions often occur. Weather conditions and scheduling uncertainties further strain resources, while temporary unavailability of staff or essential equipment can increase pressure on existing personnel, affecting overall efficiency and patient flow. These challenges underscore the importance of strong interdepartmental communication, proactive contingency planning, and adaptive resource management.

In addition to internal operational issues, the hospital also encountered a highly complex case involving a foreign patient who was admitted in critical condition after being found unconscious

in a hotel. The patient required three months of intensive treatment and was successfully stabilized. However, the hospital was left with unpaid medical bills exceeding 6 million rupees, as the patient's family and embassy declined financial responsibility. The patient's refusal to involve the embassy further complicated the situation. With an expired visa and no relatives or representatives available to assist with discharge or repatriation, the hospital found itself in a prolonged legal and administrative dilemma. This case highlights the added burden and complexity that can arise in managing international patient care, especially when financial and legal responsibilities are unclear or unresolved.

3.2 Solutions Implemented to the Problems

To address the various operational challenges within HAMS Hospital, several practical solutions were implemented or actively improved. To enhance interdepartmental coordination, staff were encouraged to make more efficient use of internal communication platforms and conduct quick briefings when necessary. The hospital also emphasized the development and reinforcement of Standard Operating Procedures (SOPs) for managing international and emergency cases, which helped reduce confusion and improve response times. In the case of patients arriving via heli-rescue, a dedicated emergency protocol was established to ensure that medical teams could respond promptly, even when weather conditions caused delays. During times of staff shortages or resource limitations, a strong team culture and collaborative spirit enabled personnel to adapt, support each other, and ensure the continuity of care despite the pressure.

In the specific case of the foreign patient with unresolved financial and legal issues, the hospital demonstrated professionalism, patience, and compassion. Care continued even after the patient was declared medically fit for discharge, with treatment reduced to oral medication while the individual's basic needs were still met. The hospital maintained transparent communication with the patient's family, the embassy, and relevant government authorities such as immigration and the tourist police. Legal proceedings were initiated to address the unpaid bills, and necessary steps were taken to ensure compliance with immigration laws due to the expired visa. Throughout this complex and sensitive situation, HAMS upheld its ethical commitment to patient care while managing financial and administrative challenges responsibly and humanely.

3.3 Recommendations to the Company

While HAMS is already doing a commendable job managing a high-pressure environment, I believe a few enhancements could bring even more efficiency. First, implementing a centralized dashboard or internal system where departments can update patient status, availability of rooms, or insurance approvals in real-time would minimize miscommunication. Second, establishing a small task force or float team that can assist any department during emergencies or peak hours could help ease the burden on overstretched staff. Third, organizing short monthly cross-departmental training and feedback sessions would allow teams to understand each other's workflows better and build stronger working relationships. These small but strategic improvements could create a more fluid and responsive system.

3.4 What I Have Learned During the Co-Op Studies

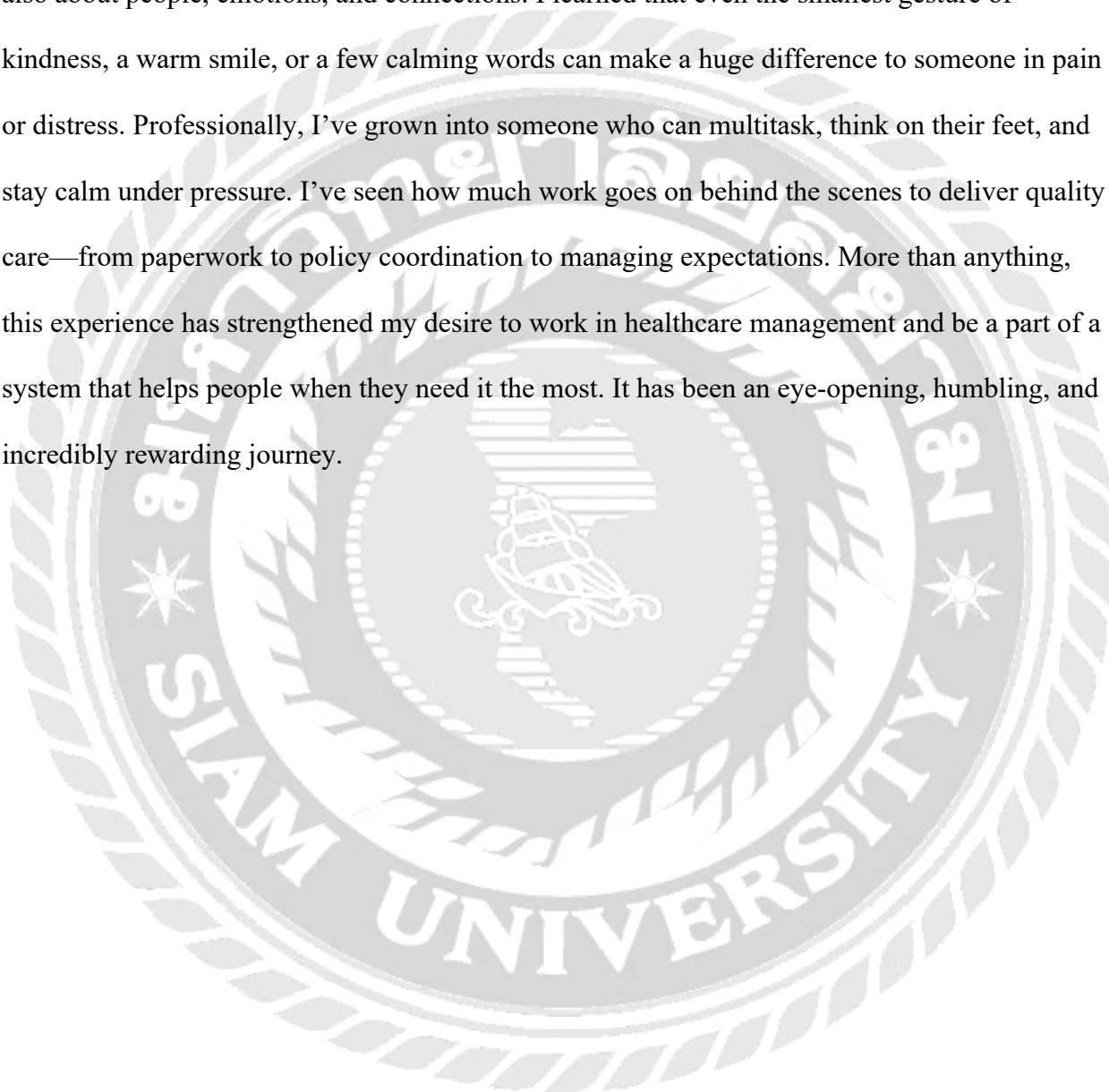
This Co-Op journey has been a transformative learning experience. I stepped in with the hope of understanding the healthcare industry from a management perspective, and I walked away with not just knowledge, but real-life skills and insights. I learned how critical clear communication and compassion are when dealing with patients—especially those in distress or from different cultural backgrounds. I developed problem-solving skills while working under pressure and gained confidence in handling tasks independently. From navigating the insurance system to dealing with embassy clients and international patients, every day brought a new challenge, and with it, a new lesson. It made me realize how rewarding it is to work in a field that makes a direct difference in people's lives.

3.5 How I Applied the Knowledge from Coursework to the Real Working Situation

Throughout my internship, I found myself drawing directly from what I had learned in the classroom. My marketing knowledge helped me understand how HAMS communicates its services and maintains its brand image—especially in the competitive healthcare sector. Courses on organizational behavior and service management helped me navigate team dynamics and improve the patient experience. I was also able to apply principles from business communication while interacting with patients, embassy officials, and insurance representatives, ensuring that my messages were clear and professional. It was a satisfying feeling to see my academic knowledge come alive in the real world and contribute to solving actual problems.

3.6 Learnings from this Co-Op Studies

The biggest takeaway from this Co-Op study is that healthcare is not just about medicine—it's also about people, emotions, and connections. I learned that even the smallest gesture of kindness, a warm smile, or a few calming words can make a huge difference to someone in pain or distress. Professionally, I've grown into someone who can multitask, think on their feet, and stay calm under pressure. I've seen how much work goes on behind the scenes to deliver quality care—from paperwork to policy coordination to managing expectations. More than anything, this experience has strengthened my desire to work in healthcare management and be a part of a system that helps people when they need it the most. It has been an eye-opening, humbling, and incredibly rewarding journey.



Chapter 4: Conclusion

This chapter summarizes my total internship experience, focusing on the important responsibilities I took on and the skills I developed. It reflects on the difficulties I encountered, The useful lessons I learnt, and the contributions I made to the organization.

4.1 Summary of Highlights of My Co-Op Studies at HAMS

My Co-Op journey at HAMS was filled with eye-opening experiences, professional growth, and personal development. From my initial involvement in the Wellness Department, where I got introduced to corporate healthcare packages, to my more intensive role in the Insurance and International Patient Services unit, every step offered something valuable to learn. I had the opportunity to interact with patients from diverse cultural backgrounds, coordinate with international insurance providers, assist embassy clients, and witness the importance of ambience and empathy in healthcare. One of the biggest highlights was being able to contribute meaningfully during the peak season and seeing how my role directly supported the team and improved the patient experience. This internship gave me a real-world understanding of hospital operations, patient relations, and the intricate balance between service delivery and management in a healthcare setting.

4.2 My Evaluation of the Work Experience

Overall, my work experience at HAMS was incredibly enriching and fulfilling. It not only deepened my understanding of the healthcare industry but also helped me gain confidence in my professional abilities. I was able to apply many of the concepts I had learned in my coursework—

especially in areas like marketing, communication, and organizational behavior. Despite being an intern, I was treated as a valuable member of the team, and that trust empowered me to take initiative, solve problems, and learn through direct engagement. I also developed important soft skills such as patience, adaptability, and cultural sensitivity. While there were challenges along the way—like managing workload during peak times or navigating unfamiliar procedures—I viewed them as opportunities to grow and improve. This internship has reaffirmed my interest in pursuing a career in healthcare management.

4.3 Limitations of the Co-Op Studies

One of the major limitations of my Co-Op experience was the short duration. Sixteen weeks went by very quickly, and while I learned a lot, I felt I barely scratched the surface of the hospital's long-term projects and strategic initiatives. I had hoped to build deeper professional connections and participate in more networking events, but many of these were scheduled after my internship ended. Additionally, due to strict confidentiality protocols, I was unable to include certain details and insights in this report, which I believe could have added more depth to my analysis. Lastly, this report is based entirely on my personal experience and reflection. It may not reflect the experiences of others in the organization, as roles, responsibilities, and learning opportunities can vary greatly depending on department and context.

4.4 Recommendation for the Co-Op Program

The university's Co-Op program has been an incredible initiative that bridges the gap between classroom learning and real-world application. That said, I do have a few suggestions for improving the overall experience. Firstly, the structure and format of the Co-Op report could benefit from being more streamlined. Currently, some sections feel repetitive, and simplifying the

reporting criteria could help students focus more on meaningful reflection. Secondly, I recommend extending the Pre-Co-Op training into multiple sessions. Covering report writing, professionalism, and workplace communication more gradually would ensure students are better prepared when they step into their roles. Since these reports become part of the university's official record, it's essential that students feel confident and informed when writing them. Overall, I'm deeply thankful to the university for offering such a well-structured program and for the opportunity to gain firsthand experience in such a dynamic and impactful industry.

Daily report: 16 weeks: Sunday- Friday (10-6)

27th Jan 2025	28th Jan 2025	29th Jan 2025	30th Jan 2025	31st Jan 2025	1st Feb 2025	2nd Feb 2025
WELLNESS DEPARTMENT	WELLNESS DEPARTMENT	WELLNESS DEPARTMENT	WELLNESS DEPARTMENT	WELLNESS DEPARTMENT	WELLNESS DEPARTMENT	INSURANCE AND IPS
– Attended internship orientation and met the hospital team.	-Explored wellness packages and organized related brochures	- Worked on Excel wellness data and observed campaign planning.	-Shadowed reporting staff and practiced Excel formatting	– Helped brainstorm ideas for the Valentine's "HIM & HER" package.	– Finalized wellness reports	
					HOLIDAY	

3rd Feb 2025 INSURANCE AND IPS – Introduced to IPS/Insurance; observed intake process and key insurance documentation .	4th Feb 2025 INSURANCE AND IPS -Shadowed staff with international patients; assisted in updating patient files.	5th Feb 2025 INSURANCE AND IPS – Learned about insurance policy differences; helped compile international case reports.	6th Feb 2025 INSURANCE AND IPS - Verified insurance documents and discussed common claim resolution methods.	7th Feb 2025 INSURANCE AND IPS – Filed insurance documents for IPD/OPD and refined claim form accuracy skills.	8th Feb 2025 HOLIDAY	9th Feb 2025 WELLNESS DEPARTMENT Returned to Wellness and resumed working on Excel-based reporting tasks.
10th Feb 2025 WELLNESS DEPARTMENT – Learned how ambiance affects patient perception and engagement in hospitals.	11th Feb 2025 WELLNESS DEPARTMENT – Helped brainstorm themed packages for Valentine’s Day with the team.	12th Feb 2025 WELLNESS DEPARTMENT – Drafted initial layouts for HIM & HER package promotion materials.	13th Feb 2025 WELLNESS DEPARTMENT -Reviewed customer responses to previous wellness packages to guide campaign planning.	14th Feb 2025 WELLNESS DEPARTMENT – Finalized and compiled reports on January wellness package performance.	15th Feb 2025 HOLIDAY	16th Feb 2025 INSURANCE AND IPS – Began IPS & Insurance rotation, introduced to international patient procedures.
17th Feb 2025 INSURANCE AND IPS – Shadowed outpatient	18th Feb 2025 LEAVE	19th Feb 2025 INSURANCE AND IPS	20th Feb 2025 INSURANCE AND IPS	21st Feb 2025 INSURANCE AND IPS - Verified insurance documents and	22nd Feb 2025	23rd Feb 2025 INSURANCE AND IPS – Filed IPD/OPD

assistance and updated patient files.		– Attended insurance case review and helped with active case reporting.	– Facilitated patient-insurance communication and observed paperwork delays.	learned about claim issue resolution.	HOLIDAY	records and reviewed claim form accuracy.
24th Feb 2025 LEAVE	25th Feb 2025 INSURANCE AND IPS – Assisted with organizing international patient records for both IPD and OPD cases.	26th Feb 2025 HOLIDAY	27th Feb 2025 INSURANCE AND IPS – Helped facilitate appointments for international patients, focusing on insurance verification.	28th Feb 2025 INSURANCE AND IPS – Supported resolving insurance-related queries from international patients.	1st March 2025 HOLIDAY	2nd March 2025 INSURANCE AND IPS – Filed and cross-checked insurance documents for accuracy and completeness.
3rd March 2025 INSURANCE AND IPS – Supported communication between insurance companies and international patients.	4th March 2025 INSURANCE AND IPS – Learned about insurance claim procedures and common processing delays.	5th March 2025 INSURANCE AND IPS – Helped clarify insurance coverage details for international outpatient cases.	6th March 2025 INSURANCE AND IPS – Managed documentation for embassy-referred patients	7th March 2025 INSURANCE AND IPS – Worked on improving filing systems for quicker access to insurance information.	8th March 2025 HOLIDAY	9th March 2025 INSURANCE AND IPS – Attended a team meeting discussing patient experience improvements for international patients.

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10th March 2025 INSURANCE AND IPS - Assisted in resolving insurance claims delays by coordinating between patients and insurers.	11th March 2025 INSURANCE AND IPS – Supported international patients with appointment scheduling and insurance documentation.	12th March 2025 LEAVE	13th March 2025 HOLIDAY	14th March 2025 INSURANCE AND IPS - Verified patient records and insurance forms to ensure completeness for billing.	15th March 2025 HOLIDAY	16th March 2025 INSURANCE AND IPS - Communicated with insurance companies to follow up on pending claims.
17th March 2025 INSURANCE AND IPS – Assisted with insurance queries from international patients and documented responses.	18th March 2025 INSURANCE AND IPS – Assisted with data entry for international outpatient insurance records.	19th March 2025 INSURANCE AND IPS – Participated in meetings to discuss improving insurance claim turnaround times.	20th March 2025 INSURANCE AND IPS – Helped answer patient inquiries regarding insurance coverage and procedures.	21st March 2025 INSURANCE AND IPS -Updated patient insurance information and corrected discrepancies in files.	22nd March 2025 HOLIDAY	23rd March 2025 INSURANCE AND IPS – Reviewed patient feedback and shared insights to improve international patient services.

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24th March 2025 INSURANCE AND IPS – Verified patient insurance details and updated the filing system.	25th March 2025 INSURANCE AND IPS – Supported patients with insurance claim submissions and follow-ups.	26th March 2025 INSURANCE AND IPS – Helped maintain accurate records for inpatient and outpatient insurance claims.	27th March 2025 INSURANCE AND IPS – Communicated with patients to clarify insurance coverage and billing questions.	28th March 2025 INSURANCE AND IPS – Compiled weekly insurance claim status reports for departmental review.	29th March 2025 INSURANCE AND IPS – Filed newly received insurance documents and ensured all data was accurate.	
					H O L I D A Y	
31st March 2025 INSURANCE AND IPS – Assisted with appointment coordination for international patients.	1st April 2025 INSURANCE AND IPS – Participated in insurance claim review meetings to improve processing efficiency.	2nd April 2025 INSURANCE AND IPS – Helped resolve discrepancies in insurance paperwork for smoother claims.	3rd April 2025 INSURANCE AND IPS – Provided support to patients facing insurance challenges during treatment.	4th April 2025 INSURANCE AND IPS – Assisted in preparing reports summarizing insurance claim outcomes.	5th April 2025 INSURANCE AND IPS – Coordinated with insurance companies to expedite claim approvals.	
					H O L I D A Y	

7th April 2025 LEAVE	8th April 2025 INSURANCE AND IPS – Filed insurance documents and cross-checked patient information for accuracy.	9th April 2025 INSURANCE AND IPS – Assisted in resolving patient queries about insurance coverage and billing.	10th April 2025 INSURANCE AND IPS – Updated insurance records for international patients from embassies.	11th April 2025 INSURANCE AND IPS – Helped prepare documentation for patient discharge linked to insurance claims.	12th April 2025 HOLIDAY	13th April 2025 INSURANCE AND IPS – Supported staff in managing delays in insurance processing.
14th April 2025 INSURANCE AND IPS – Assisted with insurance claim follow-ups for outpatient cases.	15th April 2025 LEAVE	16th April 2025 INSURANCE AND IPS Communicated with patients to clarify insurance benefits and limits.	17th April 2025 INSURANCE AND IPS – Updated insurance claim statuses in the hospital database.	18th April 2025 INSURANCE AND IPS – Helped in coordinating with international insurers to resolve outstanding cases.	19th April 2025 HOLIDAY	20th April 2025 INSURANCE AND IPS – Verified accuracy of insurance documents before submission.

21st April 2025 INSURANCE AND IPS – Assisted international patients with insurance document verification and appointment scheduling.	22nd April 2025 INSURANCE AND IPS – Coordinated with insurance companies for claim approvals on urgent cases.	23rd April 2025 INSURANCE AND IPS – Managed insurance queries and supported documentation for inpatient cases.	24th April 2025 INSURANCE AND IPS – Observed and assisted with insurance claim rejection resolution processes.	25th April 2025 INSURANCE AND IPS – Supported communication between patients and insurance representatives.	26th April 2025 INSURANCE AND IPS – Prepared reports summarizing weekly insurance activities and patient interactions.
HOLIDAY					
28th April 2025 INSURANCE AND IPS – Assisted in coordinating care for patients requiring special insurance approval.	29th April 2025 INSURANCE AND IPS – Supported the filing and archiving of insurance documentation.	30th April 2025 INSURANCE AND IPS – Helped resolve discrepancies in insurance claims with supporting departments.	1st May 2025 LEAVE	2nd May 2025 INSURANCE AND IPS – Participated in team meetings on improving patient service efficiency.	3rd May 2025 INSURANCE AND IPS – Reviewed patient feedback on insurance support services.
HOLIDAY					

5th May 2025 INSURANCE AND IPS Assisted with patient insurance and documentation clarification.	6th May 2025 INSURANCE AND IPS – Updated insurance claim logs and patient status records.	7th May 2025 INSURANCE AND IPS – Helped facilitate communication between IPS and hospital billing departments.	8th May 2025 INSURANCE AND IPS – Supported preparation of documents for insurance audits.	9th May 2025 INSURANCE AND IPS – Observed and assisted in managing insurance-related patient complaints.	10th May 2025 HOLIDAY	11th May 2025 INSURANCE AND IPS – Compiled weekly summaries of insurance department tasks and patient cases.
12th May 2025 INSURANCE AND IPS – Assisted in coordinating with insurance companies to resolve claim delays.	13th May 2025 INSURANCE AND IPS – Verified insurance documentation for outpatient and inpatient cases.	14th May 2025 INSURANCE AND IPS – Helped process insurance claims and update the hospital database.	15th May 2025 INSURANCE AND IPS – Assisted with preparation of reports on insurance service quality.	16th May 2025 INSURANCE AND IPS – Participated in team feedback sessions to improve insurance handling procedures.	17th May 2025 HOLIDAY	18th May 2025 LEAVE

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APPENDICES



Figure 5: ID Card



Figure 6: Client meeting



Figure 7: Office



Figure 8: Calender photoshoot