



Certificate of Publication

This certifies that the research paper entitled "**Barriers in the Purchase and Utilization of Health Insurance: An Empirical Analysis**" authored by "**Harpreet Sandhu**" was reviewed by experts in this research area and accepted by the board of "Quest Journals Publication" which has published in "**Quest Journal of Research in Business and Management**", ISSN (Online): 2347-3002, Volume-13, Issue-9, Page No.: 118-121, [September-2025].

Article is available online at <http://www.questjournals.org/jrbm/archive.html>

Impact Factor of the Journal is : 5.89 Journal is Peer Reviewed Refereed Journal.

You may contact to Journal for any query at quest@editormails.com



Managing Editor

Quest Journals Inc.

Mail id: quest@editormails.com

Website: www.questjournals.org



Certificate of Publication

This certifies that the research paper entitled "**Barriers in the Purchase and Utilization of Health Insurance: An Empirical Analysis**" authored by "**Dr. Ravneet Kaur**" was reviewed by experts in this research area and accepted by the board of "Quest Journals Publication" which has published in "**Quest Journal of Research in Business and Management**", ISSN (Online): 2347-3002, Volume-13, Issue-9, Page No.: 118-121, [September-2025].

Article is available online at <http://www.questjournals.org/jrbm/archive.html>

Impact Factor of the Journal is : 5.89 Journal is Peer Reviewed Refereed Journal.

You may contact to Journal for any query at quest@editormails.com



Managing Editor

Quest Journals Inc.

Mail id: quest@editormails.com

Website: www.questjournals.org