

# Health Insurance in India: A Social Reform Tool

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## Abstract—

### Background.

Health insurance is currently drawing more attention in developing countries as a means for improving health care utilization and protecting households against insolvency from out-of-pocket expenditures. The impact of health insurance in India has unfortunately been documented only partially. To address this, a review has been attempted with following objectives.

### Objectives.

To evaluate whether the different types of health insurance can:

- (i) Provide financial protection against cataclysmic health
- (ii) Improve quality and utilization of health-care services
- (iii) Promote social inclusion of various population groups, especially the poor and the vulnerable
- (iv) Ensure community empowerment

### Methods.

A systematic review of studies on the impact of Health Insurance in India that were published before April 2016 were included using text words and thesaurus terms *health insurance* and *India* in database.

### Results.

Detailed analysis of reviewed articles clearly demonstrates that health insurance can be an alternative to user fees as a health financing mechanism. There is very little evidence on the impact of health insurance on quality of care and community empowerment, and no conclusions can be drawn in this regard. Nevertheless, these domains are of critical importance to the performance of health insurance schemes. Given the inadequate public health system and unmet need for hospitalisation at present, does the health insurance offers a viable intervention to improve the health of the poor needs discussion.

### Conclusion.

There is an urgent need to document Indian experiences in health insurance so that different financing options are developed for different target groups. The success of any social insurance scheme will depend on its design and the implementation and monitoring mechanisms which will be set in place. It will help in streamlining and reforming the health system.