

## Health insurance: Is Indian rural population aware?

Sir,

Healthcare costs in India today are not only high but also rising.<sup>[1]</sup> The rise in healthcare demand has increased the cost of healthcare system to the extent that specialized care is beyond the reach of common Indian man. Curative services favors the non-poor as for every Rs. 1 spent on the poorest 20% population, Rs. 3 is spent on the richest quintile. Hospitalized Indians spend on an average 58% of their total annual expenditure. Over 40% of hospitalized Indians borrow heavily or sell assets to cover expenses. Over 25% of hospitalized Indians fall below poverty line because of hospital expenses.<sup>[2]</sup> A study carried out by FICCI and Consultancy Company Ernst and Young (E and Y) reports that, over the next 10 years, healthcare spending in India will double.<sup>[1]</sup>

To cope up with the rising healthcare costs, health insurance is a good option. Only 10% Indians have some form of health insurance, mostly inadequate.<sup>[2]</sup> This low proportion might be due to the lack of awareness about health insurance. The present survey was carried out with the aim to study awareness, attitude, and practice regarding health insurance in the population residing the rural areas. The study was carried out in five villages of rural field practice area of a medical college in Pune, Maharashtra. The pre-tested questionnaire was used to collect the information related to awareness, attitude, and practices about health insurance from the head of family. A total of 70 families were randomly selected for the study. Of these, 46 (65.71%) were joint families and the remaining 24 (34.28) were nuclear families. Only 11 (15.71%) families had heard about health insurance, while 59 (84.29%) had never heard about it. Among those who had heard, the source information was mainly an insurance agent (63.63%). Only 2 (18.18%) had information about government health insurance schemes. After discussion about the need of health insurance, 60 (85.71%) commented that it is important to have a health insurance for the individuals as well as families. Majority had given preference to family health insurance 57 (81.42%); 22 (31.42%) opined that health insurance is a governments responsibility and it should be given to all; and only 6 (8.57%) actually had a health insurance policy.

The studies carried out about the health insurance awareness are few in number, and majority of them were carried out in the urban areas. A study on the awareness of health

insurance carried out at Jaipur city of Rajasthan state in India showed that 43.4% were aware of health insurance.<sup>[3]</sup> A study conducted in the general population of Mangalore city showed that 64% of the respondents were aware of health insurance.<sup>[4]</sup> A study carried out among the inpatients at a tertiary care hospital in coastal Karnataka found that only 38% were aware of health insurance.<sup>[5]</sup> In the present study, only 11% were aware about health insurance and only 6% actually had any health insurance policy; this might be due to the fact that this study was carried out in the general population residing in the rural areas.

To conclude, the awareness regarding health insurance in rural population is very low. There is an urgent need to educate the rural population about the importance of health insurance. Nationwide surveys are necessary to know the real status regarding health insurance awareness.

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