

A Cross-sectional Study On Awareness, Access, Knowledge, And Utilization Of Health Insurance In Urban Slum Areas Of Jamshedpur, Jharkhand

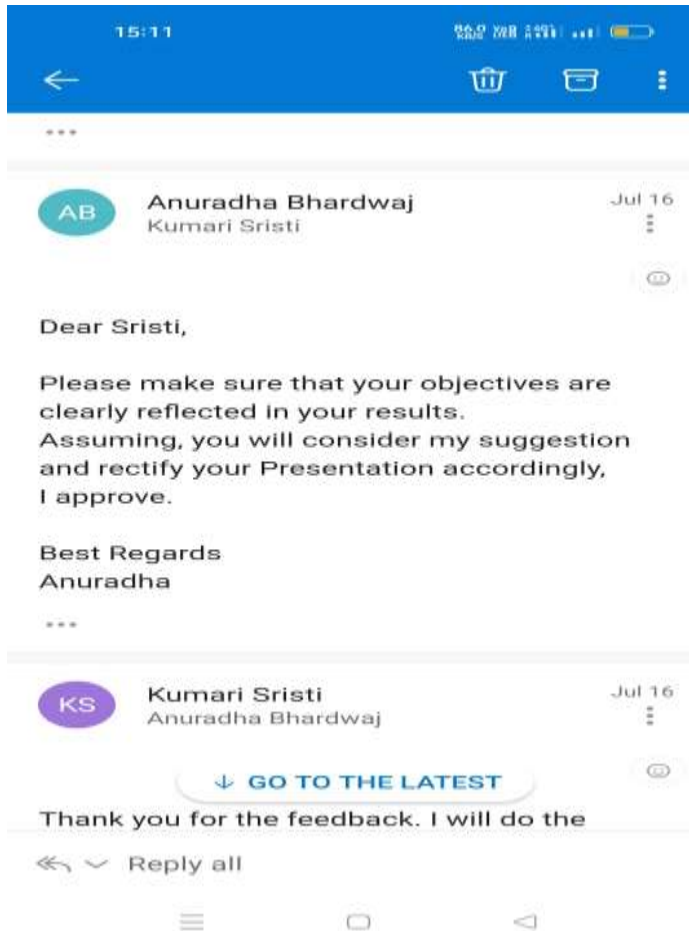


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PG/22/047

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MENTOR APPROVAL



INTRODUCTION



- SDG target 3.8 aims to achieve Universal Health Coverage (UHC) by 2030.
- UHC encompasses three dimensions, one of which is financial risk protection, designed to mitigate out-of-pocket expenditure (OOPE) on healthcare.
- India's OOPE stands at 47.1%, highlighting the significance of addressing financial barriers to healthcare access. (NHA 2019-2020)
- Health insurance plays a pivotal role in enhancing healthcare accessibility and providing financial security against significant healthcare costs.
- The fundamental principle of health insurance is risk pooling, which involves combining resources and risks to spread the financial burden of healthcare costs.

OBJECTIVES OF MY STUDY



To assess awareness, access, knowledge, and utilization of Health insurance in urban slum areas of Jamshedpur, Jharkhand.

Evaluate the level of awareness regarding health insurance among residents of urban slum areas of Jamshedpur, Jharkhand.

Assess the accessibility of health insurance services within the urban slum areas of Jamshedpur, Jharkhand.

To determine the extent to which the health insurance is utilized in the urban slum areas of Jamshedpur, Jharkhand.

To identify and analyse barriers to accessing and utilizing health insurance.

METHODOLOGY



Study Design: Cross-sectional study



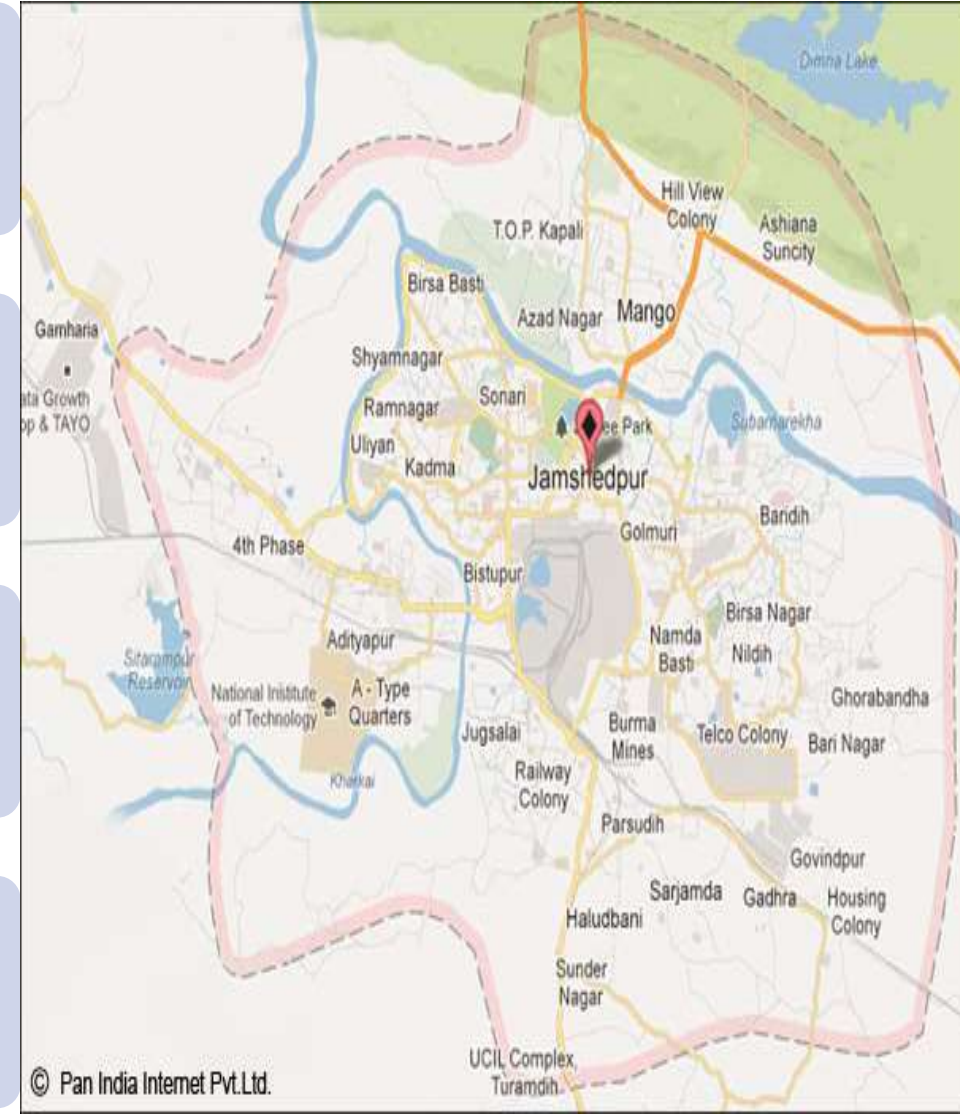
Study Area: Urban slum areas of Jamshedpur, Jharkhand.



Sample size : For the study, a total of 240 participants was surveyed through a Google form.



Sampling Technique: Convenient and Multistage sampling technique .



METHODOLOGY

Inclusion Criteria

- Participants of 18-60 years age group were selected for study.
- Study was conducted only in slum areas of Jamshedpur.

Exclusion Criteria

- Not all the slum areas of Jamshedpur was selected for the study.
- Participants who were not in age group of 18-60 years were excluded.

Ethical Considerations

- SRB clearance from IIHMR Delhi Review Board.

Data Analysis

- MS Excel
- SPSS

RESULTS

AWARENESS OF HEALTH INSURANCE

Nearly 23% of individuals have ever heard of Health Insurance.

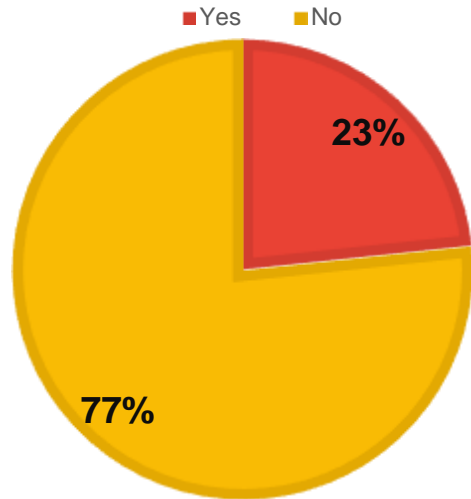
The primary source of information about Health insurance is Online Resource with Insurance agents and brokers being the next most common sources.

Out of the 23% of people who have ever heard of health insurance , only 4% are aware of the different types of health insurance.

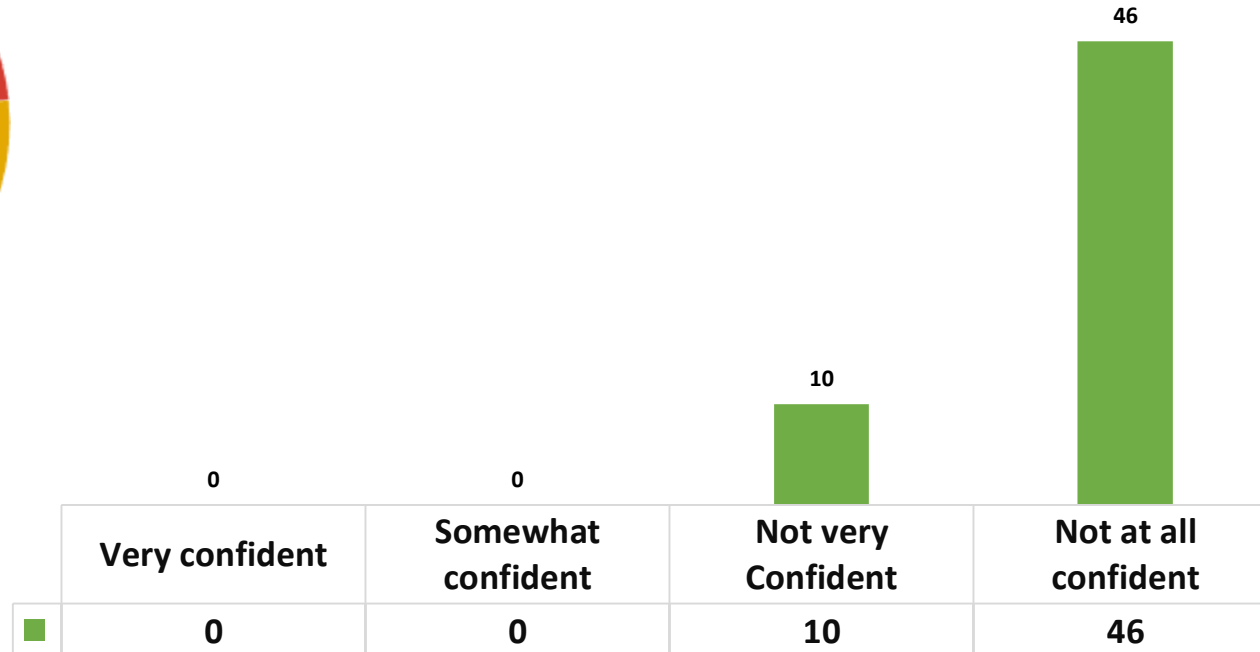
Among those who heard of Health insurance, nearly 83% participants are not at all confident in understanding of Health insurance terminologies.

KNOWLEDGE ABOUT HEALTH INSURANCE

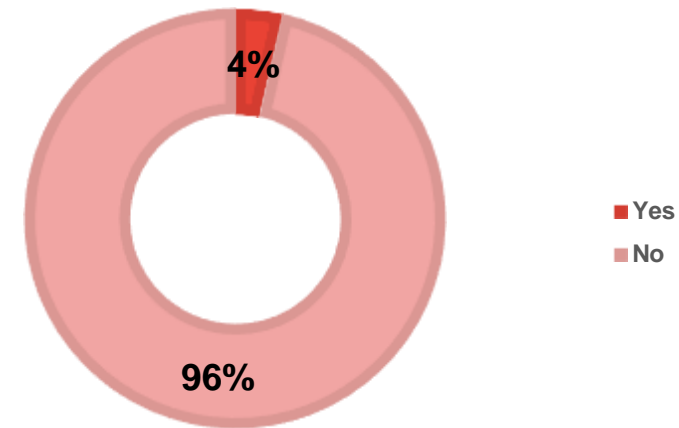
HEARD OF ANY HEALTH INSURANCE



CONFIDENCE IN UNDERSTANDING HEALTH INSURANCE TERMS



KNOWLEDGE OF DIFFERENT TYPES OF HEALTH INSURANCE

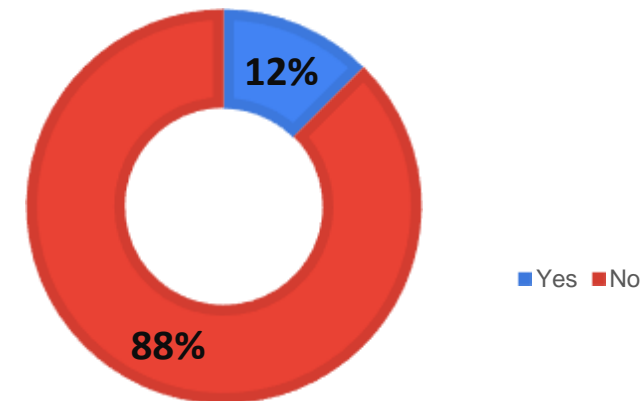


RESULTS

Out of 23% who ever heard of any Health Insurance, only 12% are aware of any Health Insurance scheme

Community programs did not contribute to understanding of Health Insurance.

AWARE OF ANY HEALTH INSURANCE SCHEME



COMMUNITY PROGRAMS IMPROVED UNDERSTANDING OF HEALTH INSURANCE.

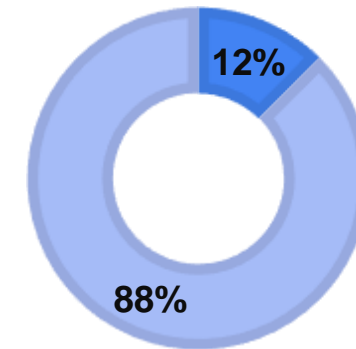


Out of 23% who ever heard of health insurance ,only 12% have Health Insurance coverage.

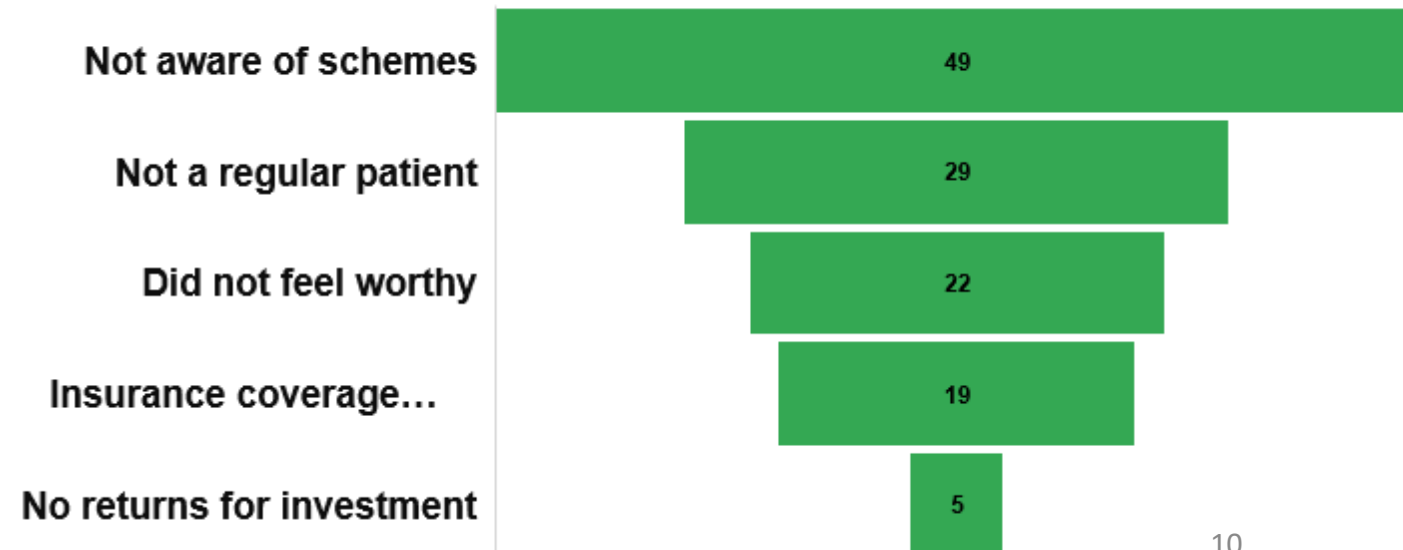
The main reason for non enrollment into health insurance is not aware of schemes followed by not a regular patient , did not feel worthy.

HEALTH INSURANCE COVERAGE

■ Yes ■ No



REASON FOR NON ENROLLMENT



DISCUSSION

- Studies based on socio-economic parameters provide a better understanding of health insurance awareness among different population categories.
- Most Indian studies on health insurance awareness have been conducted in urban areas.
- In Jaipur city, Rajasthan, 43.4% of participants were aware of health insurance.
- At a tertiary care hospital in coastal Karnataka, 38% of participants were aware of health insurance.
- Another study revealed that 22.7% of participants were not aware of health insurance, and 55% were unaware of different types of health insurance schemes.
- In an urban slum of Jamshedpur, only 23% of participants had heard of any health insurance scheme.



CONCLUSION



Although 23% of participants have ever heard of health insurance, only a small proportion have some understanding of health insurance schemes, resulting in very low utilization.



To achieve SDG Target 3.8 for Universal Health Coverage by 2030, it is crucial to increase public awareness and education on health insurance, simplify insurance products and terminologies, and expand access to affordable health insurance services.



This limited awareness and engagement highlight significant challenges in advancing towards the SDG Target 3.8 goal of Universal Health Coverage and improving financial risk protection for healthcare.



Strengthening regulatory frameworks, enhancing claim processes, and promoting public-private partnerships will also play key roles in ensuring financial risk protection and reducing out-of-pocket healthcare expenses.



HEALTH FOR ALL:

TIME FOR ACTION



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Thank You

Any Questions