

HEALTH INSURANCE FOR HEALTHY INDIA

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ABSTRACT

Providing adequate Health cover to the citizens becomes an inevitable identity of a welfare State because of which only the countries all over the world , developed or developing are eyeing for Universal Health Coverage either by providing government sponsored treatments or by government sponsored health insurance schemes or both. In India the health insurance is still in its infancy compared to the life insurance market. In spite of the heavy out-of-pocket expenditures at the time of hospital treatment, the lack of saving component in the health insurance and the unduly optimistic attitude towards the health keep even the educated mass away from the ambit of health insurance. In this research article, the present Indian health profile, the need for health insurance, the history of Indian health insurance industry, the current scenario of health insurance in India and the performance of the health insurers in the bygone financial year in terms of the premium underwritten are analyzed in detail.

KEY WORDS: Health, Health Insurance, Health Insurance Premium Underwritten, Government Sponsored Health Insurance Schemes, Chief Minister's Health Insurance Schemes of TamilNadu