



UNDERSTANDING DIMENSIONS OF ACCESS TO HEALTH INSURANCE IN RURAL INDIA: STUDY OF GAUTAM BUDH NAGAR AND ALAPPUZHA DISTRICTS

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ABSTRACT

This study is an attempt to understand the importance of different dimensions of access to health insurance in rural India. The dimensions of access to health insurance are affordability, (geographic) accessibility, accommodation, acceptability, availability and awareness. To understand these dimensions of access primary data have been collected in Alappuzha and Gautam Budh districts of Kerala and Uttar Pradesh states of India respectively. The results show that in rural areas health insurance suffers from the supply side problems namely, availability, accommodation, accessibility. There is enough demand among rural households as can be seen from the empirical results for awareness, affordability and acceptability. The results also signify that there is scope for private participation/public private partnership (PPP) in enhancing access of health insurance in rural areas.

Key words: Rural health Insurance, Health policy, Healthcare access, Dimensions of access, Public private partnership, Community Participation

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