

Project 2

Year : 2018

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Name : Assessing and Closing the Protection Gap in Healthcare Needs of Rural Areas through Community Participation and Public-Private Partnership (PPP): A Comparative Study of Uttar Pradesh and Kerala

Project Sponsor : Insurance Regulatory Authority of India

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The study was conducted across selected rural regions in two states: • Kerala (Alappuzha District): Cherthala, Karthikappally, Kayamkulam, and Kuttanad and Uttar Pradesh (Gautam Buddh Nagar District): Dankaur, Bisrakh, Dadri, and Jewar

Key Findings and Recommendations: The study identified a significant protection gap in healthcare access and financial risk coverage among rural populations. Based on empirical analysis, the following key recommendations were made:

1. Community Health Insurance (CHI) Model: A customized CHI model is recommended to address affordability and accessibility challenges in rural healthcare.
2. Public-Private Partnership (PPP) Framework: A structured PPP model should be adopted, with active participation from insurance companies to enhance outreach and penetration in underserved rural markets.
3. Community Participation: Community involvement is critical, particularly in:
 - o Claim settlement processes
 - o Awareness generation
 - o Monitoring and grievance redress
4. Expanded Benefit Package: The insurance delivery model should go beyond hospitalization and include:
 - o Outpatient Department (OPD) coverage
 - o Preventive and wellness services
5. Integrated Delivery Approach: Embedding wellness and preventive care within the insurance framework can improve health outcomes while reducing long-term costs.

Conclusion : The study underscores the importance of integrating community-driven mechanisms with institutional insurance frameworks. A hybrid model combining CHI and PPP, supported by insurers and local participation, has strong potential to bridge the healthcare protection gap in rural India.