

Health Insurance

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Abstract: *In India presently the health insurance exists in the form of Mediciam policy offered to the is nearly 6 per cent of the entire GDP, the government spending is less than 25 percent against average spending of 30-40 per cent in other developing countries. Health insurance sectors, covers only about 2.5 million people i.e. less than 0.50 per cent of the countrys population. Even Social insurance schemes available in India, such as the Employee State Insurance Scheme (ESIS) and Central Government Health Scheme (CGHS) have restricted coverage to a very small segment of the population, around 3 per cent. What could be the reason behind it? Is this the attitude and perception of the consumers regarding the health insurance? The search for the answers to these questions inspired me to do a project in this field.*

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