

DESIGNING EFFECTIVE HEALTH INSURANCE SCHEMES IN THE INDIAN CONTEXT

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ABSTRACT:

Social insurance programmes should be designed in way that increases utilization and access to high quality health facilities while improving mechanisms to keep costs in check and to reduce the financial burden of chronic diseases. Several studies highlighted success and failure of health insurance programmes implemented by the various states and center (RSBY). But there was no clarity to how each of studies related each other and use of such studies to craft social health schemes in different settings. This paper aimed at presenting an overview of social health insurance efforts in the world and especially in India and made some suggestions to policy makers to design effective social health insurance schemes in the Indian context.

KEYWORDS: social insurance programmes.

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