

AWARENESS OF HEALTH INSURANCE IN RURAL AREA DURING COVID-19 PERIODS IN KANNIYAMURI DISTRICT

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Abstract

Awareness of health insurance was still very preliminary. Although health insurance is not a new concept and people are also getting familiar with it, yet this awareness has not reached to the level of subscription of health insurance products. Insurance has not been able to make inroads in the rural areas because of key reasons such as high cost of delivery and low awareness among the rural population about insurance products. There is a felt need to provide financial protection to rural families for the treatment of major ailments, requiring hospitalization and surgery. The present study is an effort in the area of health insurance to assess the individuals awareness level in the period Covid-19. Convenient sampling method was used to collect data from 100 respondents with the help of Google form. Of this, the filled in forms of 98 respondents were found to be complete and were taken for further analysis. The remaining forms were incomplete, therefore such data were rejected. For analyzing the data percentage and t-test were applied.

Keywords:- Health Insurance, Awareness, Premium, Employee State Insurance.

Introduction

Health care sector has made a lot of progress in the last few years. With the people becoming more aware of health needs they are also investing in the field

of health care in order to save them from the burden of financial crisis. Health insurance can be explained as an agreement or commitment where a person buys health coverage by giving a fee called premium. There are lots of policies available in the market. These policies cover the spending on medical needs which includes the expenses of hospitals and doctors and also they pay for long term care. Health insurance has very strong base worldwide. But the health insurance market lags behind in India.

The Indian health insurance industry was primarily dormant before the opening up of the market for private players. It is only after the privatization of the health insurance market and introduction of the insurance regulator that one has seen rapid growth in this segment. The growth is also fueled by the complexities and challenges within the health care market. The health needs of the population are majorly funded through private means and different options are being explored for financing of health care in the Indian context.

The COVID-19 pandemic has made us realize that future is uncertain, and medical emergency can take place anytime. So, to protect us from any medical emergency Health Insurance is must. We all are following social distancing and taking health precautions, measures but along with precautions we need health insurance as well. Remember, health insurance is what every family needs not only during pandemic but for any medical issues we face in future as well. Covid has underlined the uncertainties that life brings along, the need to evaluate one's risks and have them covered by insurance. In India, we are facing the second wave which is more worrying. Throughout this pandemic, people secured by health covers were able to get back on their feet sooner. There is now an increased awareness especially about Health Insurance. The only thing which can be your savior is health insurance. Let us understand the importance of Health Insurance during COVID- 19 times.

Scope of the study :

Health insurance is a mechanism by which a person protects himself from financial loss caused due to accident and or disability. Though disability is not fixed, precise and immutable state affected as it is by numerous influence, both objective and subjective, its significance to society is that condition of ill health arising from disease or injury that prevents the individual from pursuing his normal routine of living. Governments all over the world work towards providing good quality healthcare for their people. Creating awareness about health issues, ensuring strong infrastructure, and promoting health insurance are productive activities conducted by the authorities for people's welfare. The Indian Government also undertakes such measures from time-to time. Now a days corona virus (COVID-19) has become a pandemic, infecting thousand of people around the world. People spend more time in their home. Many health insurance companies giving awareness to the people in many ways. If people staying in the home, awareness of some product / services are moving very low. But health insurance companies are giving more awareness to the people. This study is intended to awareness of health insurance in rural areas during the Covid-19 period. For that researcher selected Kanyakumari District.

Review of Literature

Madan Mohan Dutta (2020), "Health insurance sector in India: an analysis of its performance", This sector is prone to claims and its bottom line is always under tremendous pressure. In recent times, IRDA has taken bold step by increasing the premium rate of health insurance products. This will help in the growth of this sector. With better technological expertise coming in from the foreign partners and involvement by the IRDA the health insurance sector in India must turn around and start to earn profit. The COVID-19 pandemic is a challenge

for the health insurance industry on various fronts at the same time it provides an opportunity to the insurers to fetch in new customers. The main reason for high commission and management expense being cut-throat competition brought in after opening up of the insurance sector in the year 2000. So, new companies are offering higher incentives to the agents and brokers to penetrate into the market. This trend needs to be arrested as indirectly it is affecting profitability of this sector. The study will richly contribute to the existing literature and help insurance companies to know about their performance and take necessary measures to rectify the situation.

V.Selvam, D. Ashok (2019), “Awareness and Perception of Health Issues Among Rural Women”, The study concludes that the healthcare delivery in rural India is now uniquely poised to undergo a change at all its stages like prevention, diagnosis and treatment, as the government focus on the sector has increased a lot in the recent past. The real change will come when public and private sectors come together to fill in the gaps and ensure that medical personnel are deployed in adequate numbers in rural India so that the rural women get complete benefits and full aware government schemes and initiates. In addition to this, the study also conclude that, to improve the prevailing situation, the problem of rural health is to be addressed both at the macro (national and state) and micro level (district and regional), in a holistic way, with genuine efforts to bring the poorest of the population to the centre of the fiscal policies. A paradigm shift from the current “biomedical model” to a “socio cultural model” is required, to meet the needs of the rural population. A comprehensive revised national health policy addressing the existing inequalities and work towards promoting a long-term perspective plan exclusively for rural health is the current need. The policy makers should focus more on quality provision of rural women health care for all rather than quantitative coverage of all. Above all, in order to provide just

and fair health care to rural women, the government needs to do more budgetary allocation and development of infrastructure as need and demand.

Health Insurance

Health Insurance is a type of insurance that safeguards us and our family against medical expenses that arise due to an accident, illness or critical disease. Most health insurance policies come with benefits like cashless treatment, coverage for pre and post-hospitalisation expenses ambulance cover, etc.

Why is health insurance important?

As per the economic survey of 2018-2019 by the Government of India, medical inflation in the country stood at 7.14% which was twice the CPI for the same period. A decent hospital has the potential to sweep away your savings in a few days, and most of the time, a situation arises where one can't even afford good hospitals or doctors due to costs. In such situations, having a health insurance plan can prove to be a saviour. We can invest our entire energy in the recovery from illness, instead of worrying about the hospital bills. Moreover, the cashless facility offered in network hospitals is a real great feature as don't need to worry about arranging the money. The bills are directly settled by our insurer to the hospital. We can approach any of the network hospitals, which has a tie-up with our insurance provider to avail cashless facility

Types of Health insurance plans

There are various types of health insurance plans available in the market. We have categorized the plans into four broad buckets:-

➤ Family floater Health plan

A family floater health plan covers all family members under a single policy. We can get insurance coverage for self, spouse, etc. sum insured basis, and our family can claim up to the entire sum insured. The amount of the premium paid is less as compared to individual plans.

➤ **Critical Illness Health Plan**

A critical illness plan offers a fixed benefit/payout for critical illnesses such as cancer, kidney failure, Brain Tumour, etc. The plan pays out a amount as soon as the policyholder is diagnosed with a listed critical illness, which allows him to avail extensive medical care without worry expenses.

➤ **Top-up Health plane**

A top-up Health plan acts as a stepney to our existing health insurance policy and will come to our rescue in case we have crossed the of our policy. These plans come to our rescue in case our existing health insurance is not enough to meet the medical bills. These plans attractive for people who get medical coverage from their employers. Usually, the amount of coverage is not enough and therefore buying help them bridge the gap. These plans are very economical as they kick in only after the base policy sum assured is exhausted.

➤ **Senior citizen Health Plan**

A senior citizen health plan is designed especially for those people who are above 60 years of age. The plane targets medical contingencies per the policy) during old age and allows them to avail healthcare treatments without about the high medical costs. Since these offered to old age people, the usually come with a co-payment clause some percentage of expenses has to be borne by the insurance.

Why health insurance is important during COVID-19 times

➤ Cashless Hospitalization

If anyone suffers from COVID-19 or any other critical illness then he or she can get the treatment immediately with cashless hospitalization. After going to hospital, we will not require any cash deposit. With the help of health insurance cashless hospitalization is the best way to get the treatment as soon as we admit.

➤ Pre and Post Medical Expenses

Our Health Insurance will provide the free annual health checkups without any charge which includes all basic tests like blood sugar, Urine, Cholesterol, ECG etc. So, this is the best part for all insurers to avail the offer. The annual checkups will always help to guide and alert about any sickness or illness which may originate in near future. A comprehensive and adequate Health Insurance plan is almost indispensable if one wants to be prepared for unforeseen circumstances. Ideally one should understand all aspects of a health plan like, sum insured, coverage etc. and get the one that suits them and their family. In case they are first time buyers and are looking for an uncomplicated product, they can go for a standard product like Arogya Sanjeevani and make changes in their insurance plan per their requirements according to their changing lifecycle. Apart from a base health plan it's a smart move to also have a top-up health insurance which comes at a minimal premium," adds Verma.

➤ Income tax Benefit Under Section 80D

Along with free health checkups and hospitalization the best part with the health insurance is it gives you tax exemption under section 80 D as well. The health insurance which covers whole family including our parents and spouse can give you tax exemption of up to Rs. 60,000/-. It also depends on the age of our

parents. Group health insurance will help us in reducing our taxable income as well.

➤ **High ICU and other treatment charges**

Due to COVID-19 many have gone through major health issues like low oxygen level which led them to take ventilator support in the intense care treatment. The COVID charges from people having high level of infection needs proper hospital treatment and the cost of the treatment is too high in most of the private hospitals. The current hospital COVID charges are about 10 lakhs in most of the Tier - 1 and Tier - 2 cities. So, health insurance is must to claim such huge amount in case of health emergency.

➤ **Few more points to keep in mind**

Health insurance always gives you peace of mind. During any medical emergency we don't need to depend on anyone else for financial support. Our health insurance is enough to help during tough health times. It reduces the risk of using all our savings. One can claim the money against the insurance and get all money back without spending a bit. Most of the health insurance also provides government AYUSH treatment for patients. Which no doubt helps patient to take affordable health insurance benefit.

Objectives of the study

- To assess the awareness regarding health insurance.
- To study the demographic profile of the respondents
- To identify the awareness on health insurance and Demographic profile.

Research Design

The present study is of Descriptive in nature. The researcher collected primary and secondary sources. The primary data collected through convenient sampling method. Structured questionnaire was distributed through directly by researcher and Google forms in Kanyakumari District of Tamil Nadu State. Secondary sources include internet, books, reports, journals etc., Convenient sampling methods was used to collect data from 100 respondents. Of this, the filled i forms of 98 respondents were found to be complete and were taken for further analysis. The remaining forms were incomplete, therefore such data were rejected. For analyzing the data Percentages and t-test were applied.

Limitations of the study

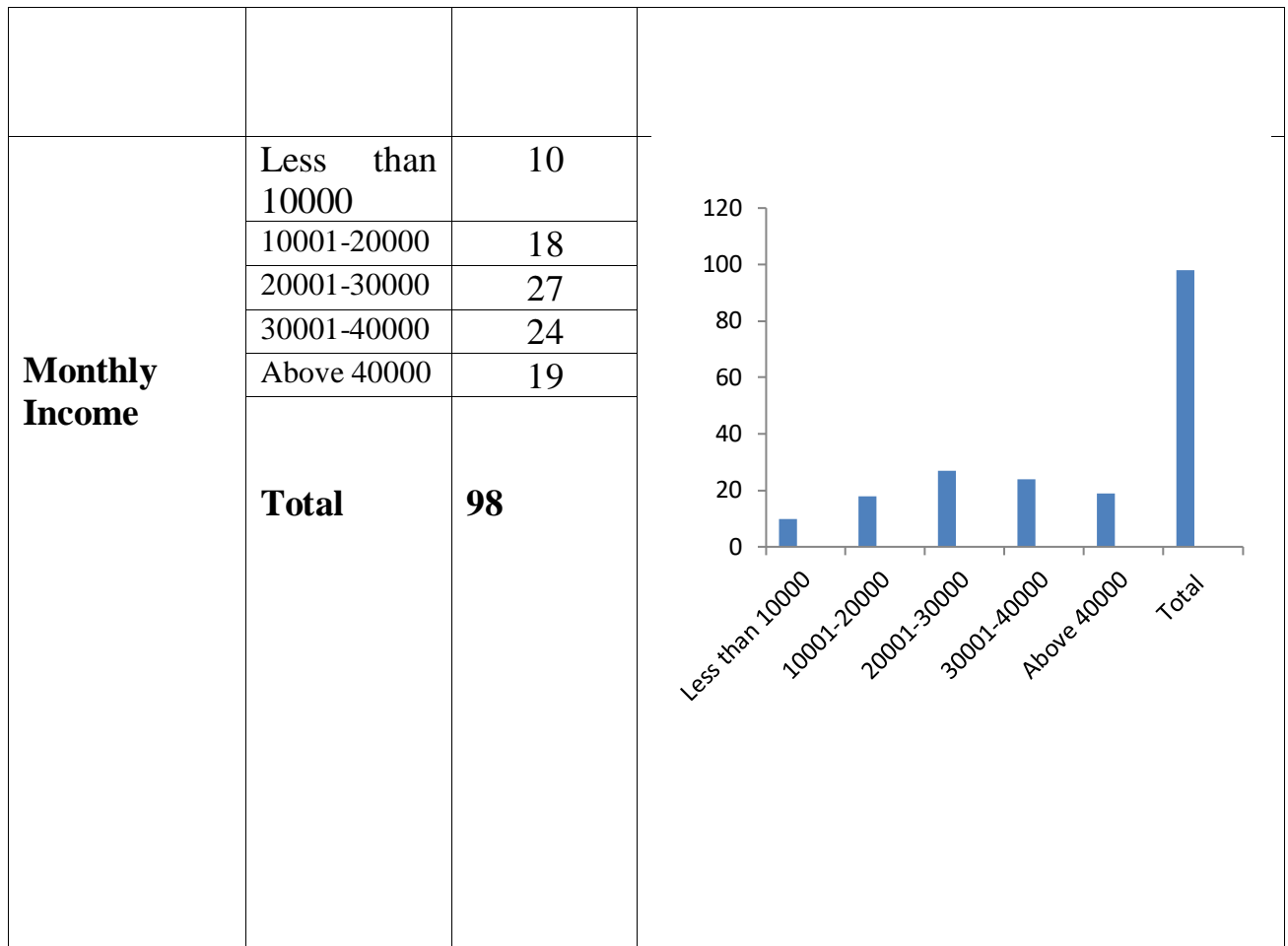
- This study collects convenient samples Therefore; one cannot generalize the results of the study to the population. This study can only reflect a specific and limited population's needs.
- The study was restricted to Kanyakumari district in Tamil Nadu only. So, the results of the study may not be similar if it is conducted in any other district of Tamil Nadu.

RESULTS AND DISCUSSIONS

Table 1 : Demographic Variables of the Respondents

Variables		No of Respondents	Chart
Gender	Male	58	<p>A bar chart with a vertical axis from 0 to 120 in increments of 20. The horizontal axis has three categories: Male, Female, and Total. The bars represent the number of respondents: Male is 58, Female is 40, and Total is 98.</p>
	Female	40	
	Total	98	
Age	Upto 2	23	<p>A bar chart with a vertical axis from 0 to 120 in increments of 20. The horizontal axis has five categories: Upto 25, 26-35, 36-45, Above 45, and Total. The bars represent the number of respondents: Upto 25 is 23, 26-35 is 32, 36-45 is 28, Above 45 is 15, and Total is 98.</p>
	26 - 35	32	
	36 - 45	28	
	Above 45	15	
	Total	98	

Educational Qualification	Upto HSc	30	<table border="1"> <caption>Educational Qualification Data</caption> <thead> <tr> <th>Qualification</th> <th>Count</th> </tr> </thead> <tbody> <tr> <td>Upto HSc</td> <td>30</td> </tr> <tr> <td>Under-Graduation</td> <td>26</td> </tr> <tr> <td>Post-Graduation</td> <td>27</td> </tr> <tr> <td>Others</td> <td>15</td> </tr> <tr> <td>Total</td> <td>98</td> </tr> </tbody> </table>	Qualification	Count	Upto HSc	30	Under-Graduation	26	Post-Graduation	27	Others	15	Total	98
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Sources : Primary Data

Table No.1 Shows demographics wise distribution of the respondents. Most of the respondents were male, Majority of respondents in the age group of 26-35 and Upto H.Sc were high as compared to other Educational groups and employee were high as compared to other Occupation and most of the respondents income were 20001-30000.

Table 2 : Level of Awareness

Awareness	No of Respondents	Chart														
Not at all aware	6	<p>The chart is a bar graph with the y-axis representing the number of respondents (0 to 120) and the x-axis representing awareness levels. The bars are blue. The 'Total' bar is significantly taller than the others, reaching nearly 100. The 'Moderately aware' bar is the tallest among the individual categories, at 28.</p> <table border="1"> <caption>Chart Data</caption> <thead> <tr> <th>Awareness Level</th> <th>No of Respondents</th> </tr> </thead> <tbody> <tr> <td>Not at all aware</td> <td>6</td> </tr> <tr> <td>Slightly aware</td> <td>18</td> </tr> <tr> <td>Somewhat aware</td> <td>27</td> </tr> <tr> <td>Moderately aware</td> <td>28</td> </tr> <tr> <td>Extremely aware</td> <td>19</td> </tr> <tr> <td>Total</td> <td>98</td> </tr> </tbody> </table>	Awareness Level	No of Respondents	Not at all aware	6	Slightly aware	18	Somewhat aware	27	Moderately aware	28	Extremely aware	19	Total	98
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The above table indicated that the Awareness level of the Insurance in the period of Covid -19. In which the most of the respondents said that moderately aware.

Table 3: Sources of information

Source of Information	No of Respondents	chart
Television	12	
Radio	05	
Newspaper	11	
Family	19	
Friends	18	
Movies	02	
Internet	15	
Insurance Agents	12	
Other	04	
Total	98	

Source : Primary Data

Table 3 depicts the source of information and awareness of health insurance. In which, 19 respondents said that family were the source of information followed by from friends, Internet and Newspaper.

ASSOCIATION BETWEEN SEX AND RESPONDENTS’ LEVEL OF AWARENESS

The non-parametric chi-square test is applied to find the Association between Sex and Level of Awareness.

**Table -4 : Sex and Level of Awareness
Results of chi-square test are as follows**

	Calculated value	Df	Table Value	Result

Chi-Square test	0.99	96	1.98	Accepted
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The above table represents the independent sample t-test. It is clear from the table that the means of the variable namely reasons for Sex and Level of Awareness has its Calculated value is less than the table value. There is no significance different between reasons for Level of Awareness and Sex. Hence the null hypothesis is accepted.

Findings

- Most of the respondents were Male.
- Majority of respondents in the age group of 26-35.
- Upto H.Sc was high as compared to other Educational groups.
- Employee was high as compared to other Occupation.
- Most of the respondents' incomes were 20001-30000.
- Most of the respondents said that moderately aware.
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Suggestions

- Government should be establishing Accident and Trauma Care Centers in Certain Tertiary care institutions and District Headquarters Hospitals.
- Insurance company should be providing about various Government Health Schemes to the people.

Conclusion

Now a days Health can give them support in getting medical facilities at minimum cost. The poor and rural people can take the advantage of health insurance which is an expanding field today. It is important that the importance of health polities should be explained to rural people and also they should design in such a way that they find it beneficial for themselves. The most essential thing to be done in order to succeed the health insurance in the country is to establish well equipped hospitals along with the fine professional in rural areas as it will be easy for rural people to access the health care facilities. It is also important that the government should increase its spending on public health care sectors, so that it better healthcare facilities can be achieved. For maximum covering of rural population under insurance the premium should be low and do not create any financial burden on them. The term and conditions of the policy should be easy and simple. By following the above points it will be easy for poor and rural people to access health and lead a healthy life. To develop a viable life insurance scheme, it is important to understand people's perceptions and develop a package that is accessible, available, affordable and acceptable to all sections of the society.

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