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CONCEPT OF HEALTH INSURANCE FOR MATERNAL HEALTH- WHERE DO WE STAND

Gynecology

Ayesha Shaikh III/III MBBS, B.J. Government Medical College, SGH, Pune

Dr. Tejaswini Kale (Pingle)* Associate Professor, Department of Obstetrics and Gynecology, B.J. Government Medical College, SGH, Pune *Corresponding Author

ABSTRACT

India contributes 15% to the maternal mortality rate worldwide, pregnancy and childbirth related causes being incriminated for it. This is also accompanied by high spending on maternal healthcare thus adding to the poverty in the lower class population. In the present study, awareness and willingness regarding health insurance for maternal health was studied by a self-designed interview. The awareness was found to be 42.5% while willingness was found to be 60% and among the aware population it had a higher value of 73.5%.

Of the total population, 87.5% preferred government health services, the major reason being economic convenience while that for choosing a private setup was better facilities provided.

The study concludes that health insurance for maternal health will provide the population a choice to approach the health facility of their choice, better utilization and improved quality of maternal health services, and also promotion of family planning attitude.

KEYWORDS

health insurance, maternal health.

INTRODUCTION:-

India being the second most populated country in the world, has a huge pregnancy associated healthcare burden. The low socio-economic population including both below and above poverty line families, faces most of the health related financial burden and also the problems like repeated pregnancies and the possible complications arising as a result of nutritional deficiencies, infections, and negligence towards health of the women. As per a study conducted in 2015, India alone accounts for almost 15% of the global maternal mortality burden, complications arising from pregnancy and childbirth being the leading cause of maternal deaths among women in the reproductive age group in India. Studies also indicate that despite availability of free and conditional cash transfer schemes for pregnant females in the below poverty line families, it has not been able to substantially reduce the out of pocket and catastrophic expenditure on their pregnancy, as the expenses, both direct and indirect, are more than the financial benefit provided under the scheme[4].

Studies have shown a positive effect of national health insurance schemes based on subsidized premiums on the utilization of maternal healthcare services and reduction of out of pocket expenditure by the families for the same. Thus health insurance for maternal health can help in improving the maternal health in India. However, the introduction and implementation of schemes for public healthcare can take place only if there is a felt need among the population. The present study aims to study the awareness and willingness among people attending a tertiary healthcare centre about health insurance for maternal health thus reflecting whether there is a felt need for such a scheme. The study also takes in to consideration the reasons for not opting for a health insurance so that possible problems that would arise in the implementation of such a scheme could be managed effectively to allow its utilization by all.

AIMS AND OBJECTIVES:-

1. *To study the awareness among population attending a tertiary healthcare hospital about the concept of health insurance for maternal health during and after pregnancy.*
2. *To look for the willingness among the selected group regarding health insurance for maternal health care.*

MATERIAL AND METHODOLOGY:-

The present study is an observational hospital based cross-sectional study wherein 80 couples attending the Antenatal care OPD(Outpatient department) and in the Postnatal care ward were interviewed with a self-designed questionnaire to assess the awareness about pregnancy and its possible complications, health insurance schemes for maternal health and source of awareness, willingness to opt for it, etc. The couples to be interviewed were selected by random sampling method.

***Inclusion criteria* was-** Couples wherein,

1. The woman is pregnant or has recently delivered in a hospital
2. Couples who agree to participate in the study.

Exclusion criteria was- Couples wherein,

1. The women are not in the reproductive age group(<15 years and > 45 years)
2. Women are in the reproductive age group but are not pregnant or have not delivered recently.
3. Couples not willing to participate in the study.

The study was conducted from August 1,2018 to October 1,2018. All the participants were informed about the study. The study questionnaire was explained to them in the vernacular language. Full confidentiality was maintained about the information received, and the information was used only for research purpose.

OBSERVATIONS AND DISCUSSION:-

Table 1. Awareness And Willingness Among The Study Subjects About Health Insurance For Maternal Health And To Opt For The Same.

(Numbers in parenthesis represent percentage)

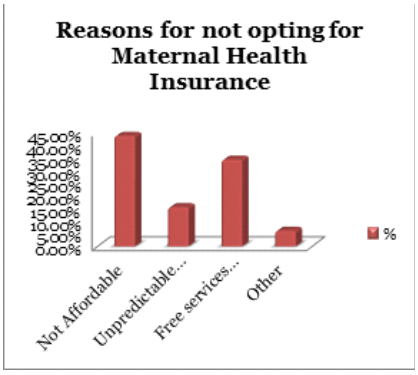
Aware	Willingness		
		Yes(n=48)	No(n=32)
	Yes(n=34)	25(73.5)	9(26.5)
	No(n=46)	23(50)	23(50)

Chi square test=4.51, P value- **p=0.03, Odds ratio with 95% Confidence Interval (C.I.) = 2.74**(1.06-7.43)

In the present study, the awareness was found to be 42.5%. In a similar study conducted in South India, the awareness was found to be 64%.[3] The reason for the higher value of awareness in the later study could be that it was aimed to study awareness about health insurance in general in contrast to the present study which was intended to study the awareness about health insurance for maternal health specifically. Another possible reason could be that people who knew about health insurance did not know whether the insurance covers maternal health insurance as well.

The major source of awareness in the present study was found to be friends and relatives (47%) followed by media (44%), and only 9% contributed by the hospital. This was consistent with the finding from a study conducted in south India [3]. This data emphasizes the need for spreading awareness by the hospital staff and doctors. It was found in the present study that the willingness among the study population irrespective of awareness to opt for a health insurance for maternal health was 60%. The willingness among the aware population was found to be 73.5%. It showed a significant association between awareness and willingness to opt for a health insurance for maternal health, thus emphasizing the need to take measures for spreading awareness for the same.

There was a greater percentage of awareness among the people who were educated up to higher secondary and above, there being no significant association between them. However, in a similar study in South India, there was a significant association between education level and awareness, which possibly could be due to a higher literacy rate in South India. About 45% of the study population were aware about the possible complications arising in pregnancy and the related expenses. This awareness was found to be a significant factor as 61% of this population were aware about health insurance for maternal health. This indicates that adequate counselling of eligible couples about pregnancy could help in promoting awareness about health insurance, which in turn would increase the willingness among the population to opt for it. Also a study taken up in Ghana and systematic review studies in the middle and low income countries found a positive association between enrolling in health insurance and increased utilization of ANC services and hospital deliveries and deliveries by trained person [5,7].This could be helpful in improving the maternal health.

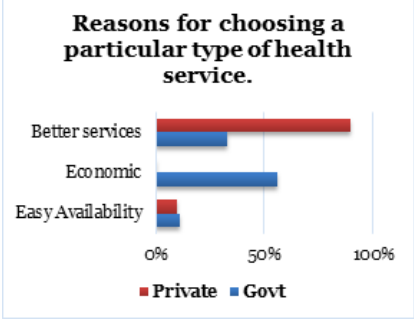


(Others: need not felt, inadequate information,etc.)

The reasons given by the unwilling population were as follows-

- 45% of the unwilling population felt that paying premiums was not affordable for them while a small percentage faced the problem of unpredictable income as they received their income in the form of daily wages.
- Lack of adequate information about insurance for maternal health and its benefits and coverage; and some did not feel the need to opt for an insurance.

There was yet another significant population, not willing for an insurance (about 35%) who felt that the government should take the responsibility of providing free health services for the poor. 87.5% of the study population preferred government services in comparison to 12.5% of the population who preferred private health services. However, when the people were asked for a reason to choose a particular health service, 50% of the study population who chose government services did so for economic reason and 30% chose it because they felt that the government had better services to offer. While in the population preferring private health services, 90% of the population chose it since they felt it provides better services.



In the present study, 91.7% of the willing population were willing to pay a premium of more than Rs1000/- per year. Also, another study showed that people were willing to pay 16% higher premiums for inclusion of medicines, transportation and diagnostic facilities [6].

These findings point towards an overall scenario of the lack of available choices for the low income group resulting in their approach to the government setup. Studies have revealed the major problems that arise in the provision of free health services that the services are applicable to the below poverty line (BP L) families whereas a considerable amount of population is present in the above poverty line that also bears the brunt of pregnancy related expenses. Another problem is the lack of easy accessibility which possibly arises due to the difficulty in transportation [2, 5]. Besides, there is a need to improve the services provided which is often compromised due to the huge burden of population and limited number of staff and facilities[1,4]. Health insurance schemes for maternal health can help in providing the financial coverage as well as a choice to the people to avail the benefits from a health setup of their choice. This in turn would generate a competition among providers for providing better services.[1]

CONCLUSIONS:

1. The awareness about health insurance in the present study was found to be 42.5%. This indicates that there is a need to devise and implement strategies to increase its spread.
2. Since the awareness about insurance was associated with awareness about the complications arising from pregnancy, adequate counseling of eligible couples by health workers would prove beneficial in promoting awareness about health insurance. It will also help in developing a positive attitude for family planning.
3. Willingness for Health insurance for maternal health was found to be 60%. Thus, schemes based on subsidized premiums are a felt need among the study population and they can help in increasing the coverage of the schemes among the population that can result in the provision of better quality health facilities and achievement of acceptable level of maternal health.

ETHICAL APPROVAL: The study was approved by the Institutional Ethics Committee.

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