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**A Study of Factors Influencing Awareness of Health Insurance
Among the Residents of A KDMC**

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ABSTRACT:

Health insurance is rapidly growing as a vital mechanism to finance health care necessities of the human being. The need for an insurance system that works on the basic principle of pooling of risks of unexpected costs of persons falling ill and needing hospitalization by charging premium from a wider population base of the same community. The lack of health care insurance in India has compounded in creating a diverse number of problems which are further responsible for creating havoc in the country. The most condemning fact that must immediately be remedied is the catastrophic expenditure incurred by the patient during the course of the treatment due to the out of pocket expenditure. However, the middle socio-economic groups do have some access to the insurance plans; however, this does not hold true to the residence of India who is suffering poverty. Present study tries to find out the awareness of health insurance in a Kalyan-Dombivli Municipal Corporation (KDMC) population and determinates of awareness of health insurance.

Key Words: Awareness, Health, Insurance

Introduction:

The health industry was launched in India in the year 1986. Since then, it has grown exponentially due to various aspects some of which are liberalization of the economy and general awareness amongst the masses. According to statistics more than a quarter of India's population has access to some form of insurance. This insurance may be given by the government or some other private stand-alone health insurers. Nonetheless, health insurance is being spread through creating awareness in the minds of the common people by conducting awareness campaigns by well-known organizations such as General Insurance Corporation of India and Insurance Regulatory and Development Authority.

Research Problem:

Health is a basic necessity of the human beings. The lack of healthcare insurance in India has compounded in creating a diverse number of problems which are further responsible for creating havoc in the country. The most condemning fact that must immediately be remedied is the catastrophic expenditure incurred by the patient during the course of the treatment due access to the insurance plans, however, this does not hold true to India who are suffering from poverty. Hence, researcher has been selected topic for research title "A Study of Factors Influencing Awareness of Health Insurance among the Residents of a KDMC"

Objectives:

- 1) To examine the awareness of health insurance among the residents of a Kalyan Dombivli Municipal Corporation (KDMC).

- 2) To find out association between awareness of health insurance and factors influencing awareness of health insurance such as socio-economic status, type of family, occupation, family income, educational status.
- 3) To suggest measures and policy to awareness of health insurance and better utilization of health care facilities.

Hypothesis:

- 1) There is a significance association between awareness of health insurance and factors influencing awareness of health insurance such as socio-economic status, type of family, occupation, family income, educational status.

Research Methodology:

Cross-sectional study was carried out in the Municipal Corporation of Kalyan - Dombivali city. For present study primary and secondary data were used. Secondary data collected from various books, journals, magazine and Webpages. Primary data were collected through questionnaire from selected sample.

Minimum sample size: $n = \frac{Z^2 \times P(1-p)}{\epsilon^2}$

Z is the z score, ϵ is the margin of error, p is the population proportion, Confidence interval = 95%, non-response error = 15%

Final sample size: 105.

Statistical Analysis:

Data were entered in to the computer database and excel for analyzing data. Data were analyzed to find out the association of health insurance and independent variables. Chi-square test has been carried out to test hypothesis.

Analysis of study:

Table 01 awareness of health insurance

Awareness	No. of respondent	Percentage
Yes	75	71.42
No	30	28.57
Total	105	100

Source: Primary Data

Table 01 indicates the awareness of health insurance. 71.42 percentage of respondent was aware about health insurance.

Testing of hypothesis:

To test null hypothesis

H_0 : There is no significance association between type of family and awareness of health insurance.

Against alternative hypothesis

H_1 : There is significance association between type of family and awareness of health insurance.

Table 02 association between type of family and awareness of health insurance.

Determinates	Aware	Not Aware	Total
Nuclear	62	05	67
Joint	32	08	38
Total	92	13	105

Source: Primary Data d.f 02, 5% significant level

The calculated value of chi-square test is 3.958 is less than table value 5.99 at d.f 02 and 05 percent significance level. So that H_0 is accepted and H_1 is rejected. Thus, awareness of health insurance is not influence by type of family.

- To test null hypothesis

H_0 : there is no significance association between income and awareness of health insurance.

Against the alternative hypothesis

H_1 : there is significance association between income and awareness of health insurance.

Table 03 association between income and awareness of health insurance.

Determinants	Aware	Not aware	Total
10,001-20,000	9	5	14
20,000-30,000	19	7	26
30,001-40,000	20	6	26
40,001-50,000	13	7	20
=>50,001	14	5	19
Total	75	30	105

Source: Primary Data d.f 04 , 5% significant level.

The calculated value of chi-square test 1.209 is less than table value 9.49 at d.f 04 and 05 per cent significance level. So that H_0 is accepted and H_1 is rejected. Thus, awareness of health insurance is not influence by income.

To test the null hypothesis

H_0 : there is no significance association between occupation and awareness of health insurance.

Against the alternative hypothesis

H_1 : there is significance association between occupation and awareness of health insurance.

Table 04 association between occupation and awareness of health insurance.

Determinants	Aware	Not aware	Total
Service	59	8	67
Labour	5	3	8
Business	7	17	24
Retired	4	2	6
Total	75	30	105

Source: Primary Data 03 d.f, 5% significant level.

The calculated value of chi-square test is 30.473 is greater than table value 7.81 at d.f 03 and 05 per cent significance level. So, that H_0 is rejected and H_1 is accepted. Thus, awareness of health insurance is influenced by level Occupation.

To test null hypothesis

H_0 : there is no significance association between education and awareness of health insurance.

Against the alternative hypothesis

H_1 : there is significance association between education and awareness of health insurance.

Table 05 association between education and awareness of health insurance.

Determinants	Aware	Not aware	Total
Secondary	6	7	13
Higher secondary	8	7	15
Graduate	22	5	27
Post-graduate	28	6	34
Diplomas	11	5	16
Total	75	30	105

Source: Primary Data

d.f 04, 5% significant level.

Calculated value of chi-square test is 9.814 is greater than table value 9.49 at d.f 04 and 05 per cent significance level. So, that H_0 is rejected and H_1 is accepted. Thus, awareness of health insurance is influenced by education level.

To test the null hypothesis

H_0 : there is no significance association between socio-economic status and awareness of health insurance.

Against alternative hypothesis

H_1 : there is significance association between socio-economic status and awareness of health insurance.

Table 06 association between socio-economic status and awareness of health insurance.

Determinants	Aware	Not aware	Total
High	12	3	15
Middle	57	22	79
Low	6	5	11
Total	75	30	105

Source: Primary Data d.f 02, 5% significant level

The calculated value of chi-square test is 0.825 is less than table value 5.99 at d.f 02 and 05 per cent significance level. So, that H_0 is accepted and H_1 is rejected. Thus, awareness of health insurance is not influenced by socio-economic status.

Finding:

- 71.42 % population is aware about health insurance

- Results of chi-square test validate the association between awareness of health insurance and factors influencing awareness of health insurance such as higher level of occupation and education.
- Awareness of health insurance is closely associated with good occupational status and higher education status.
- Results of chi-square test invalidate the association between awareness of health insurance and factors influencing awareness of health insurance such as socio-economic status, type of family, family income.
- Awareness of health insurance is not closely associated with socio-economic status, type of family and family income.

Conclusion:

- Education and occupation these are the two important factors which play important role in awareness of health insurance among the people.
- The service sector persons, high and middle socio-economic groups, are to be possible market which can be capture by health insurance industry because they are ready to make expenditure reasonable amount on premium per annum rather than huge medical expenses in case of any adversities.

Suggestions:

- Government should introduce clear cut policy, where the people can be made to contribute voluntarily to health insurance scheme to ensure unnecessary out-of-pocket expenditures and also better utilization of their health care facilities.
- The health insurance companies should declare clear cut policy about the various benefits and risks involved in insurance policy. So that, people will get clear idea about insurance policy which will attract them to make investment in insurance policy.

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