



A STUDY ON KNOWLEDGE, AWARENESS AND BENEFIT NATIONAL HEALTH INSURANCE SCHEME AMONG CIVIL SERVANTS

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ABSTRACT

National health insurance (NHI), sometimes called statutory health insurance (SHI), is a system of health insurance that insures a national population against the costs of health care. It may be administered by the public sector, the private sector, or a combination of both. Funding mechanisms vary with the particular program and country. National or statutory health insurance does not equate to government-run or government-financed health care, but is usually established by national legislation. In some countries, such as Australia's Medicare system, the UK's National Health Service and South Korea's National Health Insurance Service, contributions to the system are made via general taxation and therefore are not optional even though use of the health system it finances.

Keywords: Knowledge, Insurance, Benefit, Civil Servants

1. INTRODUCTION

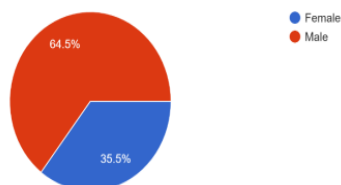
National health insurance (NHI), sometimes called statutory health insurance (SHI), is a system of health insurance that insures a national population against the costs of health care. It may be administered by the public sector, the private sector, or a combination of both. Funding mechanisms vary with the particular program and country. National or statutory health insurance does not equate to government-run or government-financed health care, but is usually established by national legislation. National Health Insurance is a way of providing good healthcare for all by sharing the money available for healthcare among all our people.

2. OBJECTIVE OF RESEARCH.

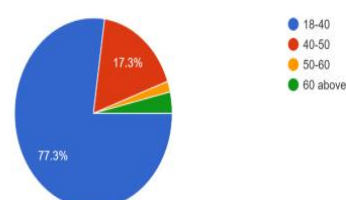
- examine the level of knowledge and awareness of national health insurance scheme among civil servants
- Did they care about having national health policy
- Based on experience of series of health insurance company will They refer health insurance of this company to other potential customers
- Is health insurance in India led to increased access to health care services

3. RESEARCH METHODOLOGY

Gender
110 responses



Age
110 responses



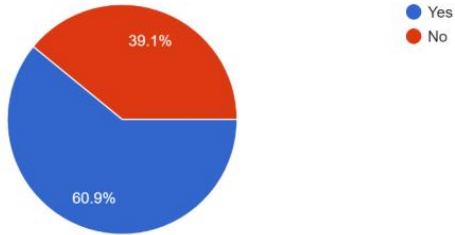


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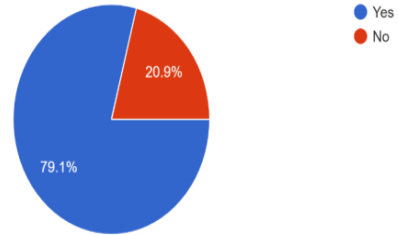
do you have health insurance ?

110 responses



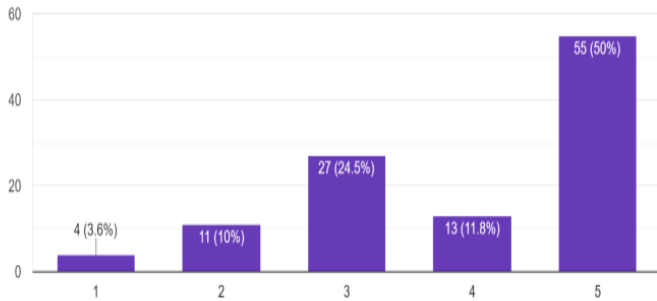
are you aware about national health insurance scheme ?

110 responses



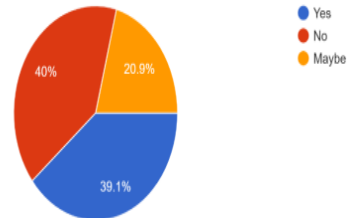
how much do you care about having health insurance policy ?

110 responses



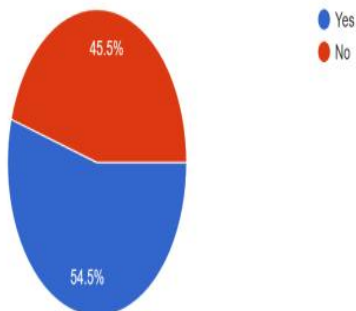
Based on your experience of series of health insurance company will you refer health insurance of this company to other potential customers ?

110 responses



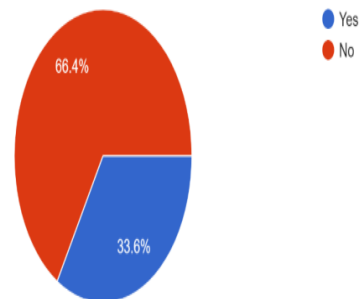
if you have health insurance policy do you renew your health insurance policy regularly ?

110 responses



have you made any health insurance policy claim in last two years ?

110 responses



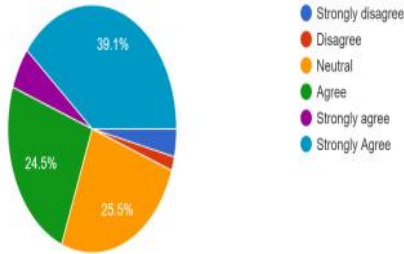


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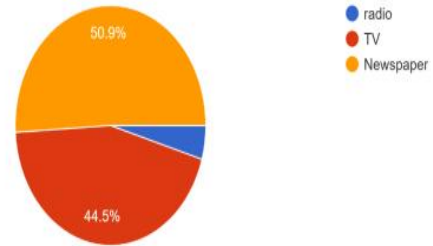
has health insurance in India led to increased access to health care services ?

110 responses



how did you get to know about national health insurance scheme ?

110 responses



4. Findings

As 79.1% people are aware and have knowledge about national insurance health insurance among civil servants. People above 55 age care more about having national health policy. Based on their experience of series of Health Insurance Company they will not refer health insurance of this company to other potential customers as 40% of population said no and 39% said yes and rest maybe. Health insurance in India led to increased access to health care services as 39.1% strongly agree.

5. Conclusion

Civil servants have comprehensive knowledge of the national health insurance scheme package as desirable tool for satisfying their health needs. Good knowledge of the objectives and mechanism of operation of the NHIS scheme characterized the civil servants under study.

The good knowledge of the components and fair attitude towards joining the scheme observed in this study could be improved upon, if stakeholders in the scheme could carry out adequate awareness seminars targeted at the civil servants.

This study suggests in India, awareness about health insurance is high.

- But more innovative demand side strategies are needed to create awareness and understanding of national health insurance scheme and its benefits
- The finding of this study suggest some major implication for awareness campaign on national health insurance scheme activities

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