



## A Cross Sectional Survey on Healthcare and Health Insurance Services for Foreign Students in India

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### ABSTRACT

Health insurance is a sort of general insurance coverage that protects the insured against medical and surgical risks. Foreign students are an important part of India's higher education system. Due to a lack of knowledge about the Indian healthcare system and the absence of a comprehensive healthcare policy for international students, these students frequently face difficulties in obtaining healthcare services and health insurance. This research paper seeks to investigate the healthcare and health insurance services available to international students in India, as well as to identify gaps in the current system. The study employs a mixed-methods approach, including a survey of 100 international students studying in India. According to the study's findings, while some healthcare facilities and insurance providers provide services to international students, there are significant gaps in their availability. The study suggests that the Indian government develop a comprehensive healthcare policy for international students that addresses the unique healthcare needs of this population and personal constraints that prevent students from purchasing health insurance. The study aims to determine respondents' level of willingness to avail health insurance and their commitment to a specific industry and the factors that influence it.

**Keywords:** Health insurance, Foreign Students, Public Sector, Private Sector, Quality Healthcare, Link with hospitals, India.

### I. INTRODUCTION

India has emerged as a top higher education destination for students from all over the world. According to data from the Ministry of External Affairs, 23,439 foreign students arrived in India in 2021, a 14% increase from 20,561 students the previous year due to covid-19 restrictions. (Kaushik, 2021)

While studying in India can be a rewarding experience, foreign students frequently face difficulties in obtaining healthcare and medical insurance. This is due to a lack of knowledge about the Indian healthcare system and the lack of a comprehensive healthcare policy for international students. The Indian government has taken several initiatives to attract foreign students, including providing scholarships, primarily through the Indian Council for Cultural Relations (ICCR) and the Study in India program, as well as relaxing visa requirements. Healthcare and health insurance services for international students, on the other hand, have received little attention.

The Indian healthcare system is a mix of public and private services, with the latter predominating. While India has made significant advances in healthcare in recent years, there are still significant gaps in access and affordability, especially for international students. Health insurance is not required in India, and many students may be unaware of the need for it, which can lead to financial difficulties in the event of a medical emergency.

### 2. LITERATURE REVIEW

The emergence of Covid-19 made people regret not having purchased health insurance. During this epidemic, there has been a paradigm change among individuals towards health insurance, particularly to safeguard their families from unforeseen medical bills. And so, people fear being in such predicaments, which might lead to them purchasing health insurance, according to a study by Saraf et al. (Saraf & Baser, 2023) Furthermore, healthcare expenses are rising as a result of epidemiologic, demographic, and socio-economic changes. (Eillis/Randall P., Alam/Moneer, 2010) Previous studies have highlighted the challenges faced by foreign students in accessing healthcare services and medical insurance in India.

The majority of health-care costs are out-of-pocket (OOP). Efforts are currently being made to expand health insurance coverage as a means of addressing health disparities and lowering catastrophic health costs which may be a barrier to access of quality healthcare. (Ahlin et al., 2016) The disastrous consequence of OOP healthcare expense pushes over 25% of people hospitalized below the poverty level. Furthermore, healthcare expenses are rising as a result of epidemiologic, demographic, and socioeconomic changes. (Prinja et al., 2012)

Published studies on health insurance tend to focus on program design and impact, while ignoring the implementation process, which connects the two and influences outcomes. To be effective, health insurance program implementation structures and processes must be aligned with the program's design, and must be done on the basis of the various services offered by both sectors. (Ramesh, 2019) (Varier, 2021) In India, there is a growing demand for health

care. According to rating agency Fitch, India is one of the leading developing countries in health care, with demand expected to be growing at a rate of around 20% per year, with influencing factors such as increasing population, rising lifestyle-related health issues, and technological advancements, cheaper rates for treatment, surge in medical tourism, improving health insurance penetration, increasing disposable income, government initiatives and concentration on Public-Private Partnership (PPP) models.(Khan & Banerji, 2014)

However, when it comes to domestic students' health insurance in India, most policies appear to fall short.(Harneja & Kaushik, 2018) Most Indian universities do not require students to have medical insurance. Students without health insurance are less likely to seek medical attention, thus impacting the health of the student body.(Chandak & Yeravdekar, 2012) There some insurance services such as The Pradhan Mantri Suraksha Bima Yojana offered to Indian residents or NRIs between the ages of 18 and 70 who have bank accounts, giving companies incentives to create a medi-claim plan designed specifically for students, as well as the launch of an e-health insurance policy that will encourage simple claims and assist both insurers and insured in maintaining a permanent and portable medical record.(Harneja & Kaushik, 2018) A study by Arunesh Garg, makes recommendations to improve the overall experience of health insurance policyholders in order to improve satisfaction and restore confidence in the quality healthcare given.(Garg, 2005)

Nevertheless, health literacy is required for foreign students to successfully navigate the health-care system as lack of it may lead to adverse health outcomes, such as differential use of certain health care services, higher hospitalizations, seeking emergency treatment, decreased capacity to demonstrate medication adherence, interpretation of prescription labels, and health messaging.(Adegboyega, 2020) Baker (2006) proposed a conceptual model of health literacy with two major domains: (a) individual capacity, which is a set of resources required to deal effectively with health information, health care personnel, and the health care system; and (b) health literacy, which includes print and oral-related literacy. The features of both the individual and the health care system influence the health literacy domain.(Meaning & Model, 2006) It is imperative that foreign students in India get enough knowledge on the benefits of health insurance such as convenience, a wide range of selection, tax benefits and the ease of accessibility from the comfort of one's home thereby saving time and travelling costs, less waiting time for approvals, additional bonuses and most importantly, the protection it comes with to avoid out of pocket expenditure.(Shah & Sharma, 2019)

### 3. RESEARCH METHODOLOGY

#### ➤ Data Collection & Analysis

The study collected primary data using Google form questionnaires and was conducted online, with participants recruited through social platforms among foreign students studying in various states across India. The sample was chosen using convenient sampling for a total of 100 respondents. Secondary data was primarily gathered from books and journal articles. The collected data was analyzed using a pie chart and a bar graph, and the results were reported in percentages.

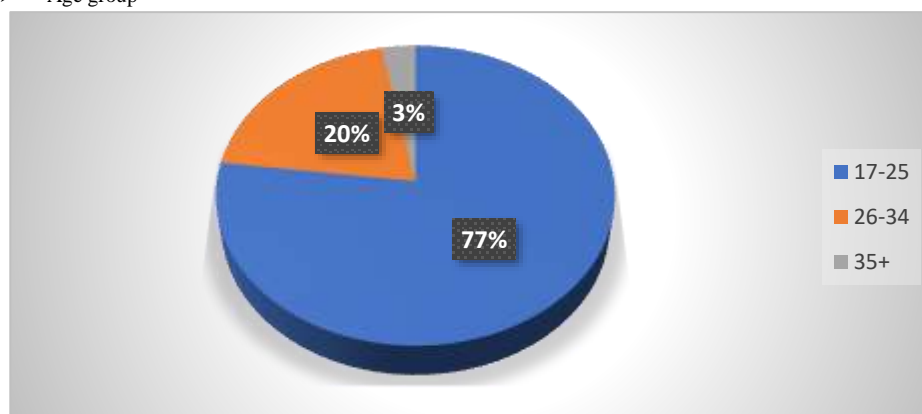
#### ➤ Objectives

- ✓ To navigate the current state of healthcare services for foreign students in India.
- ✓ To find out the difficulties that foreign students face in obtaining healthcare and health insurance in India.
- ✓ To comprehend the aspects that contribute to enhanced commitment of foreign students to a specific health sector
- ✓ To compare policy holder satisfaction with public and private general insurance firms, as well as the quality of medical treatment delivered.

#### ➤ Questionnaires

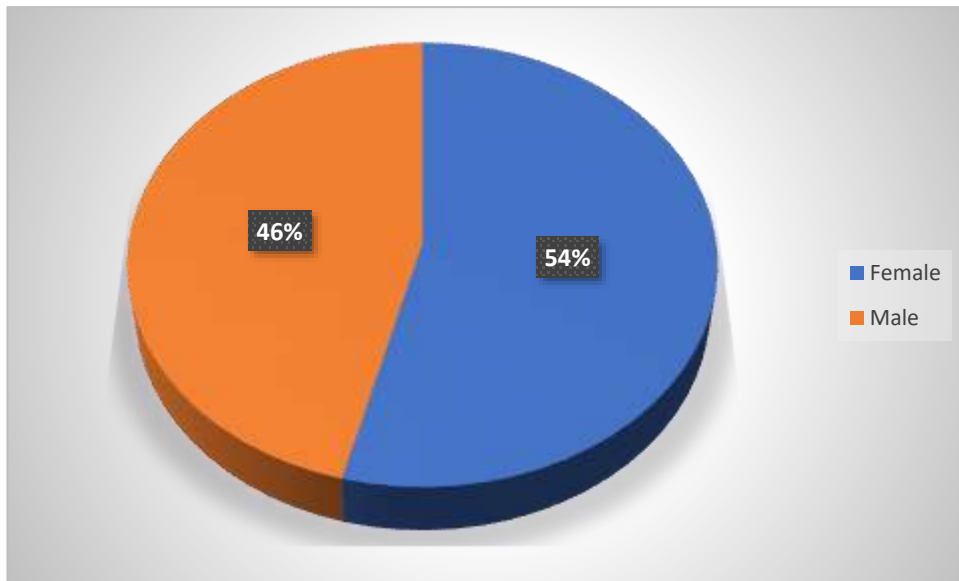
##### 1. Demographics information

##### ➤ Age group



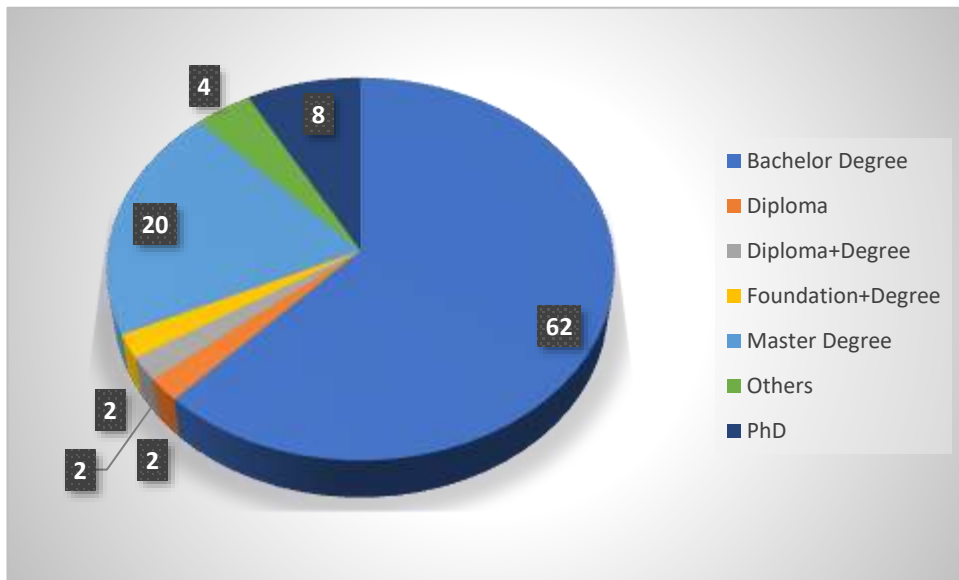
Pie Chart 1 Age Group

➤ Gender



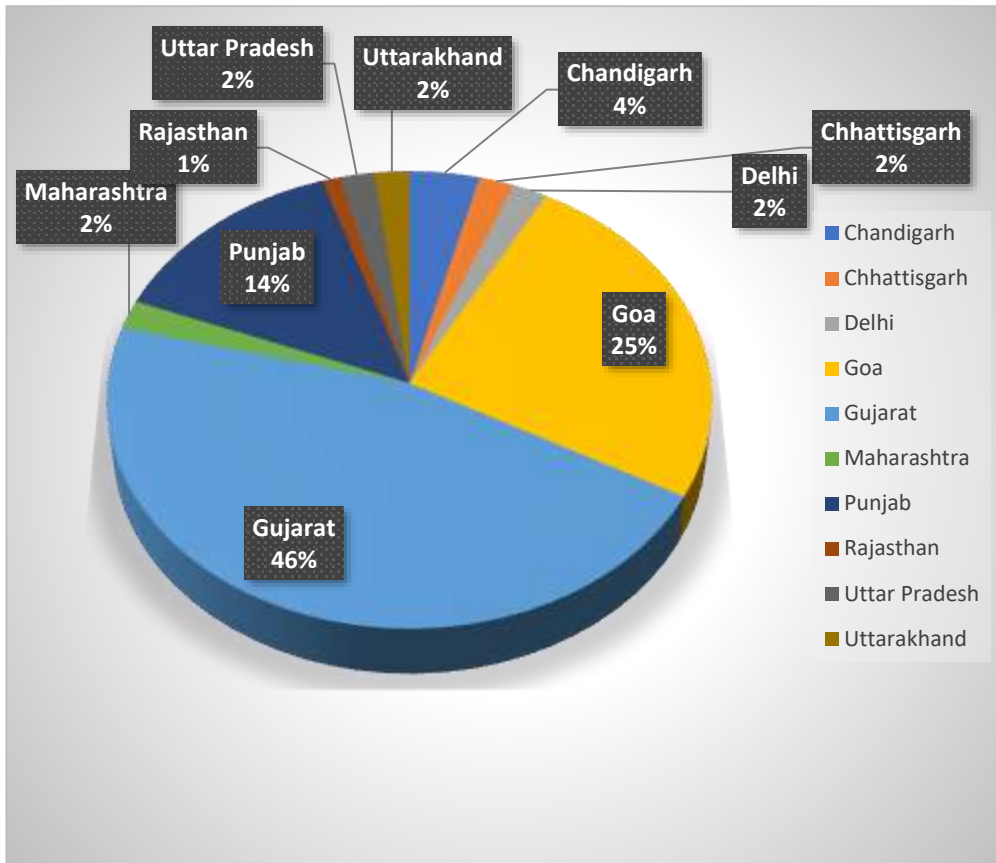
Pie Chart 2 Gender

➤ Education level



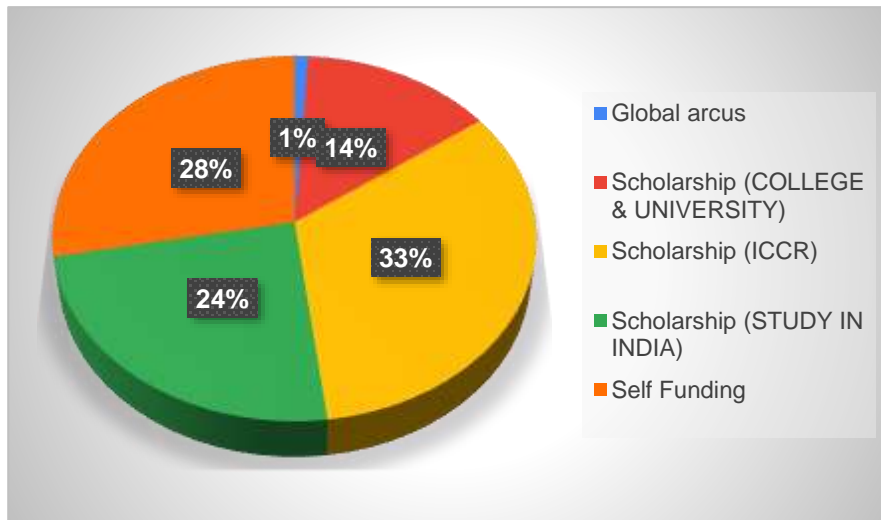
Pie Chart 3 Education level

➤ State & Union territories



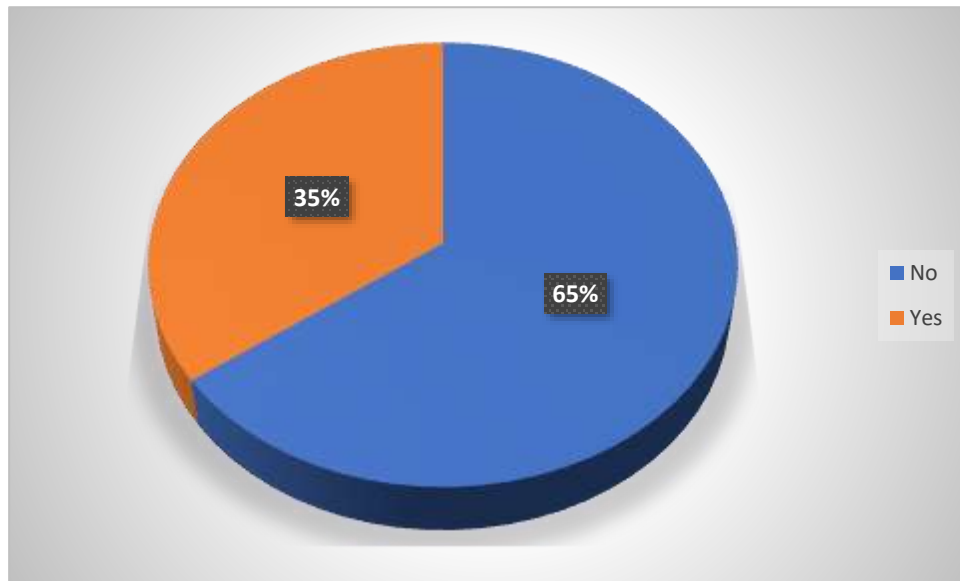
Pie Chart 3 States

➤ Mode of education



Pie Chart 5 Mode of Education

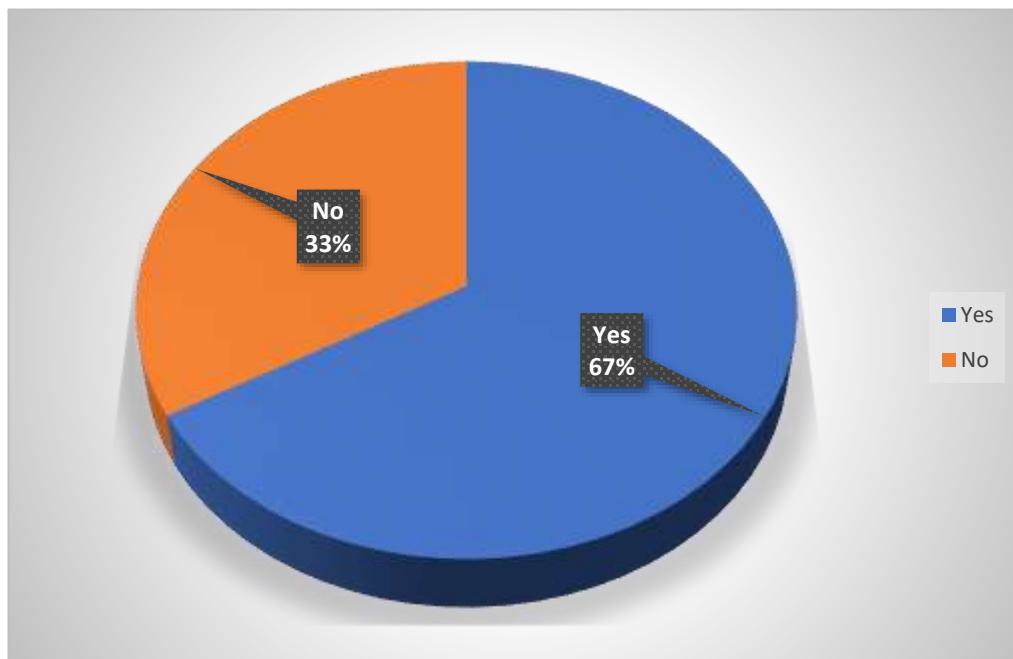
➤ Health insurance holder



*Pie Chart 4 Insurance holder*

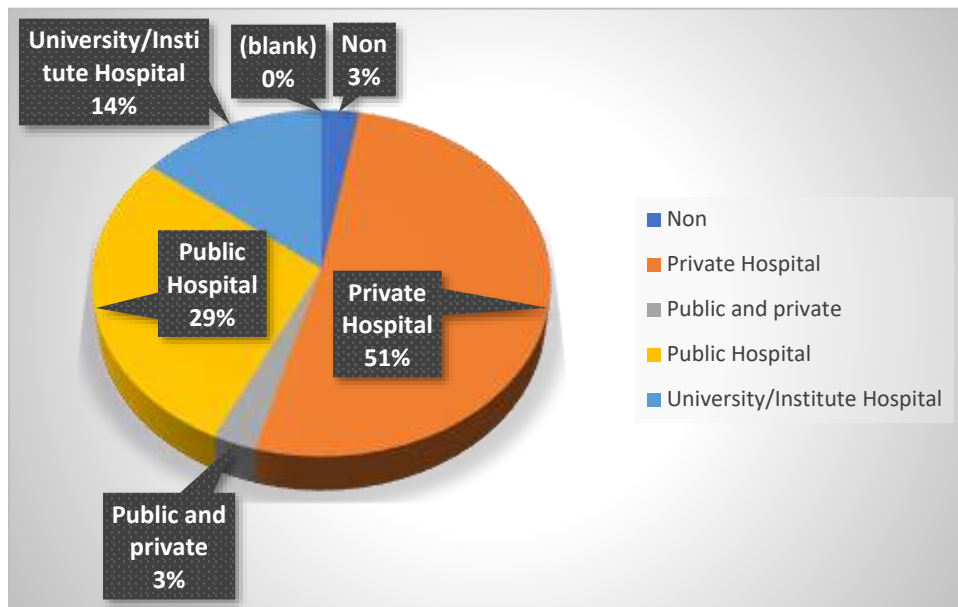
2. Students with health insurance information (35 Respondents)

➤ Ever been hospitalized



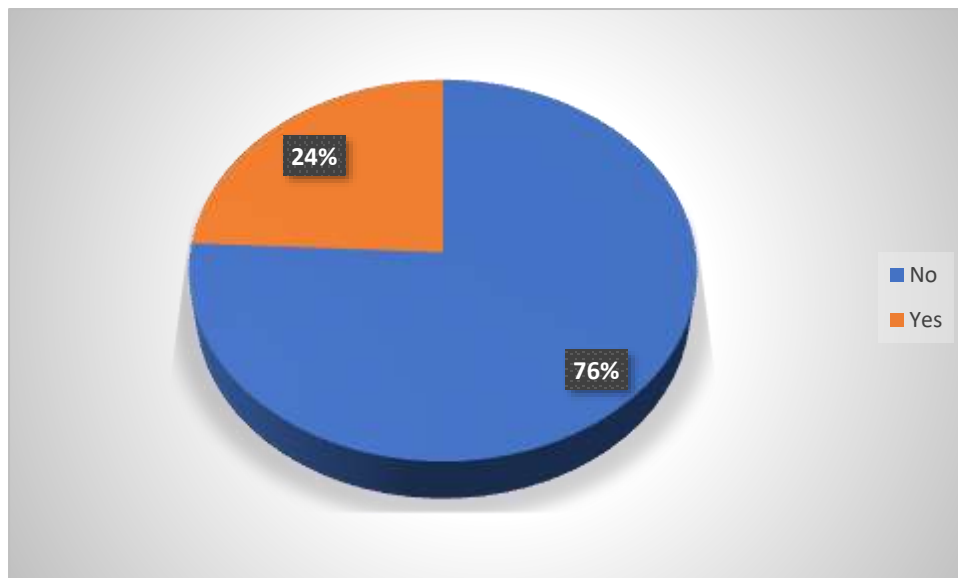
Pie Chart 7 Hospitalization information for insurance holders

➤ Hospital used or likely to use



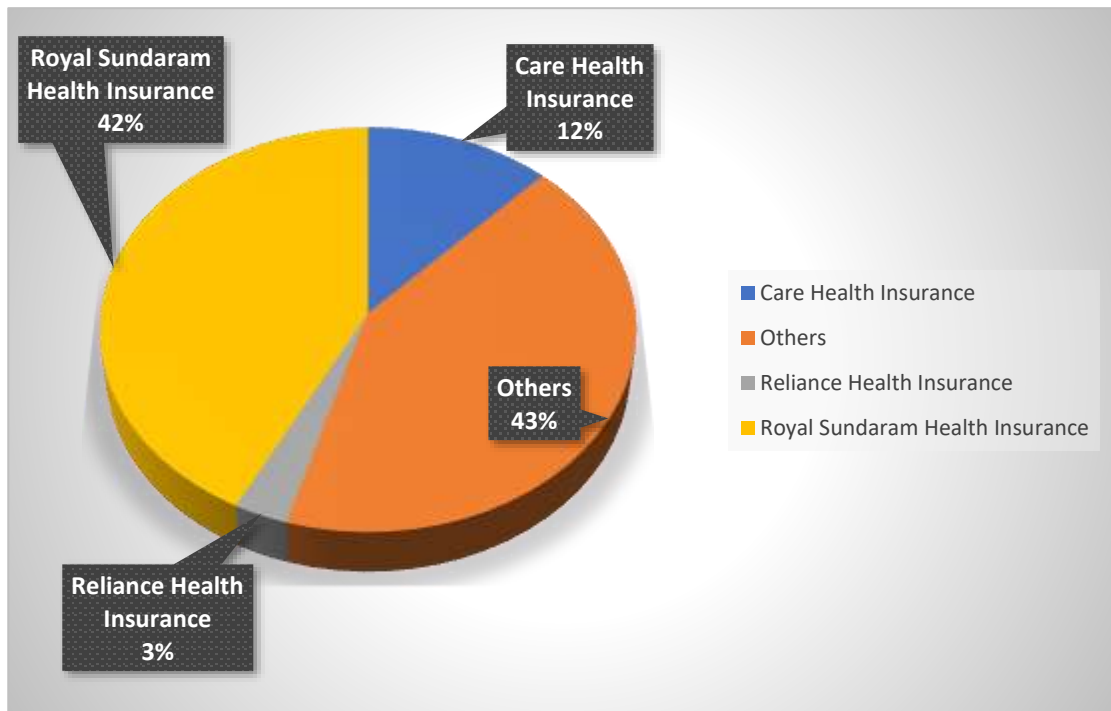
*Pie Chart 5 Hospital used once hospitalized by insurance holders*

➤ Asked for health insurance while requesting medical services



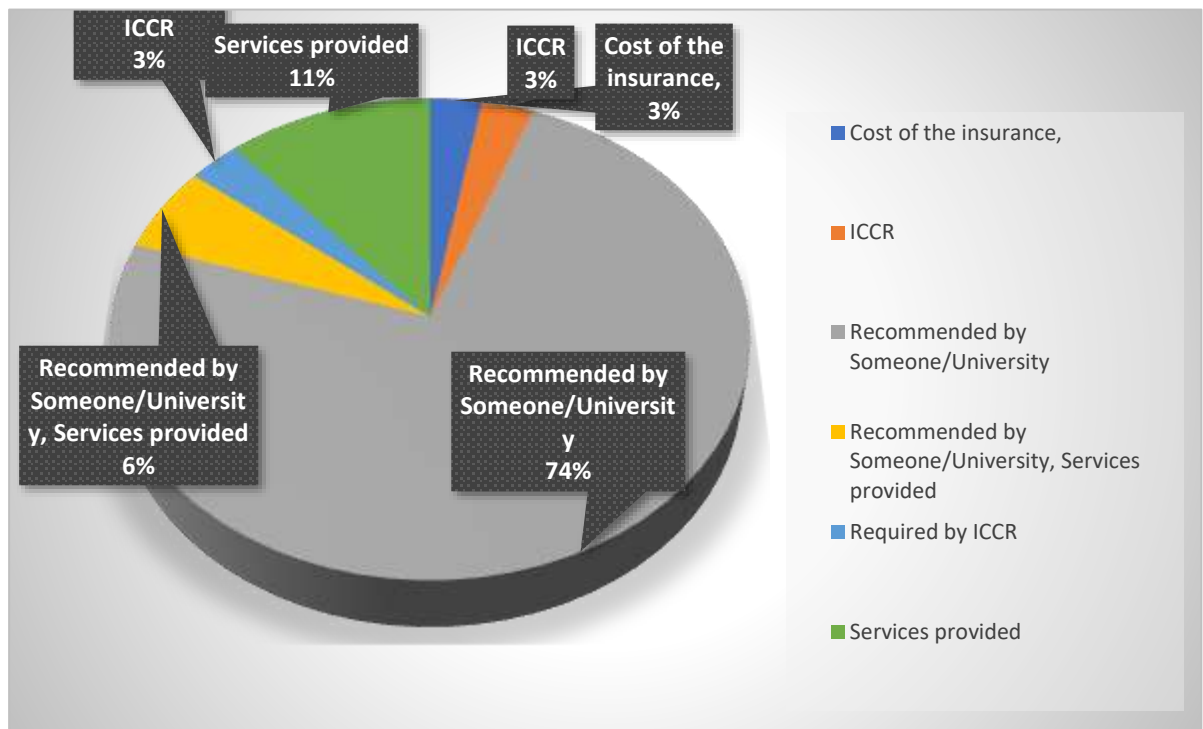
*Pie Chart 6 Been asked for insurance*

➤ Health insurance used



Pie Chart 7 Health insurance used

➤ Reason for getting health insurance



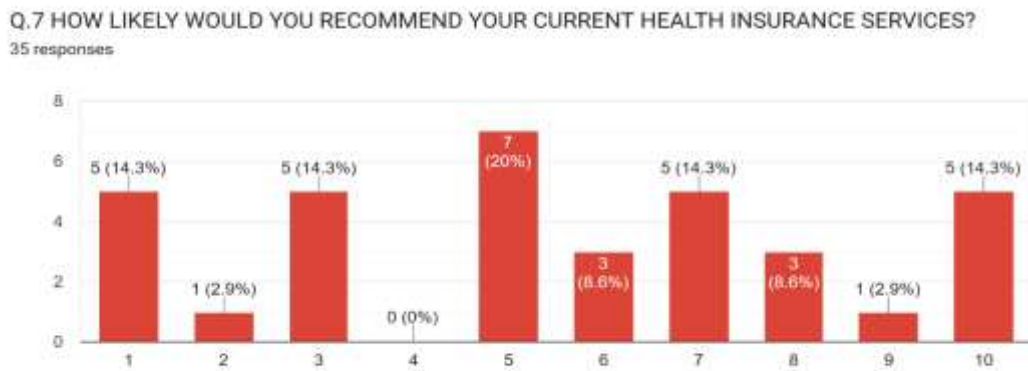
Pie Chart 8 Reason for getting health insurance

➤ Cost of the current used insurance description



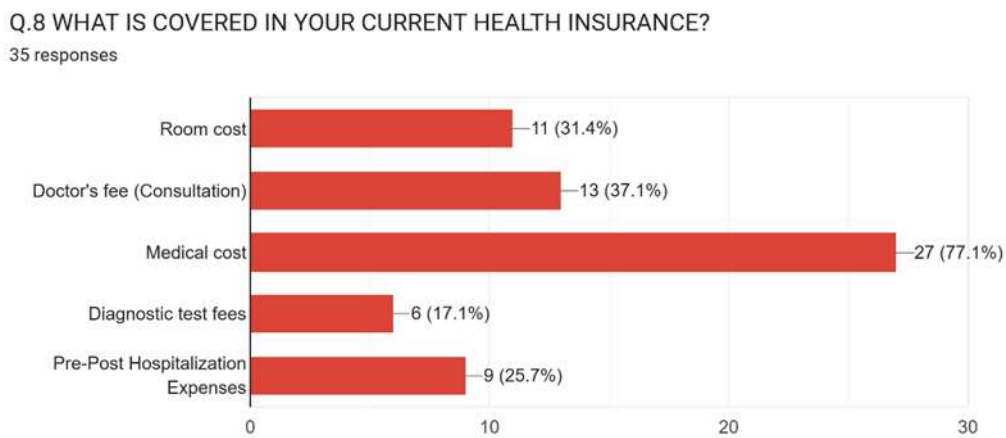
Bar Graph 1 Cost description of the current insurance used

➤ Likelihood to recommend current used insurance



Bar Graph 2 likelihood to recommend used insurance

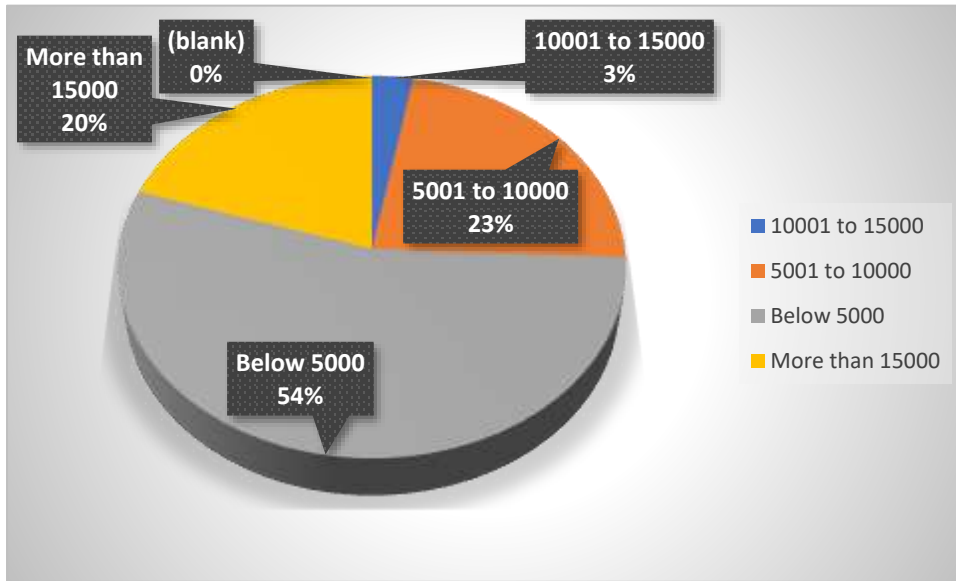
➤ Health insurance services covered



Bar Graph 3 Health insurance services covered



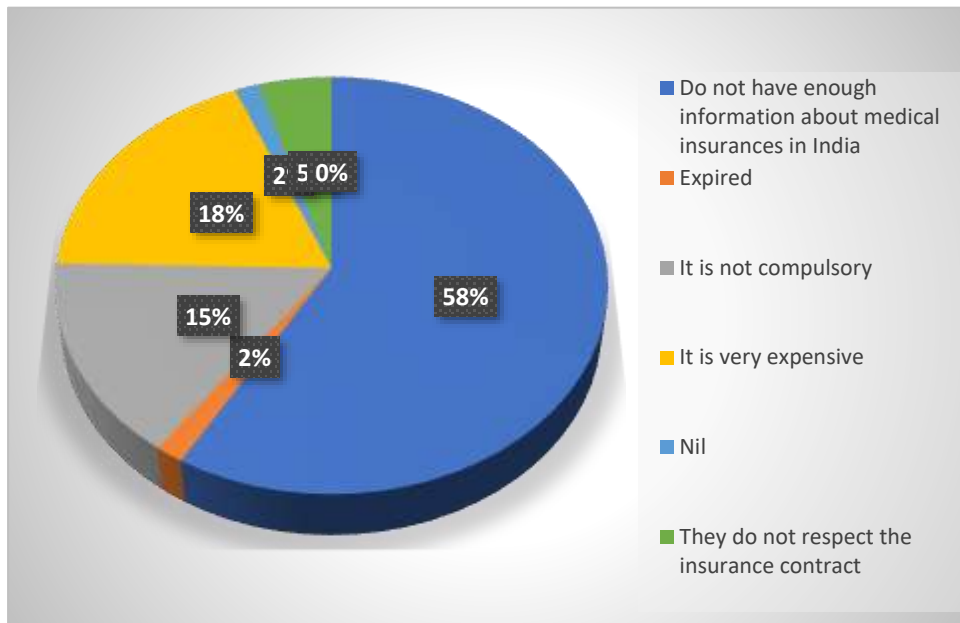
➤ Health insurance cost per year



Pie Chart 9 Health insurance cost per year

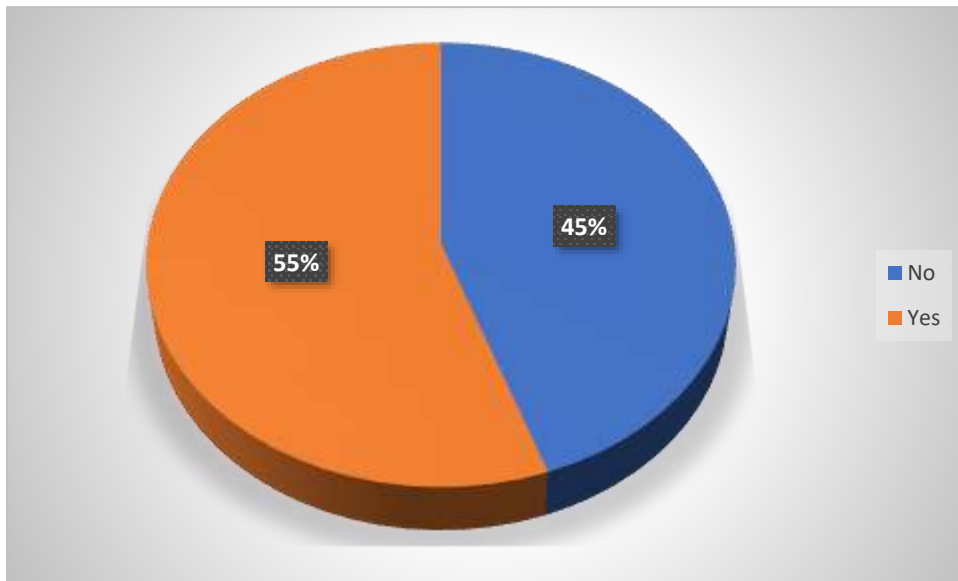
3. Students without health insurance (65 Respondents)

➤ Reasons for not having health insurance



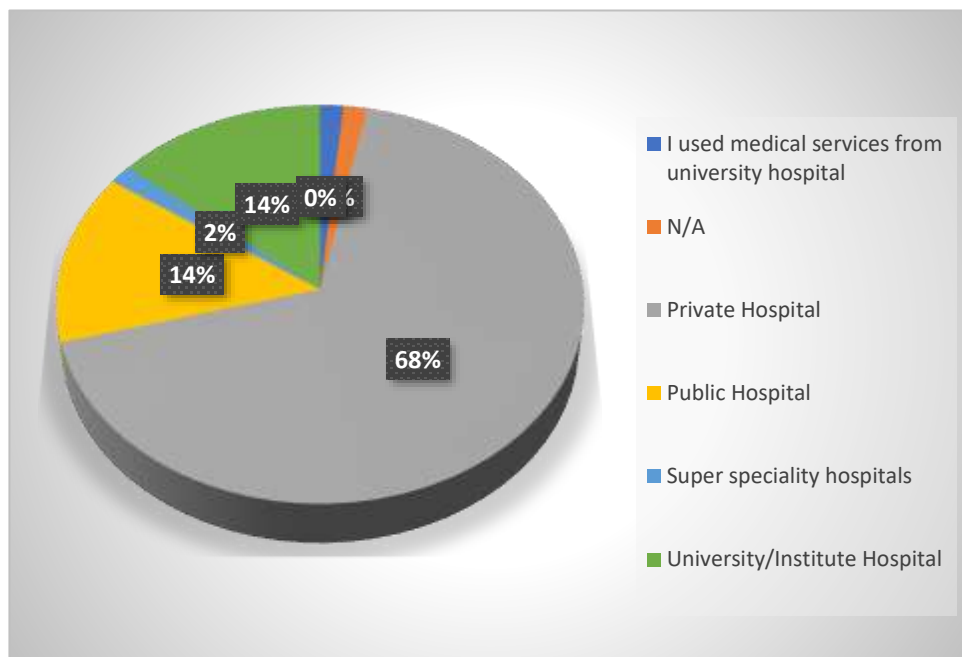
Pie Chart 10 Reasons for not having health insurance

➤ Ever been hospitalized



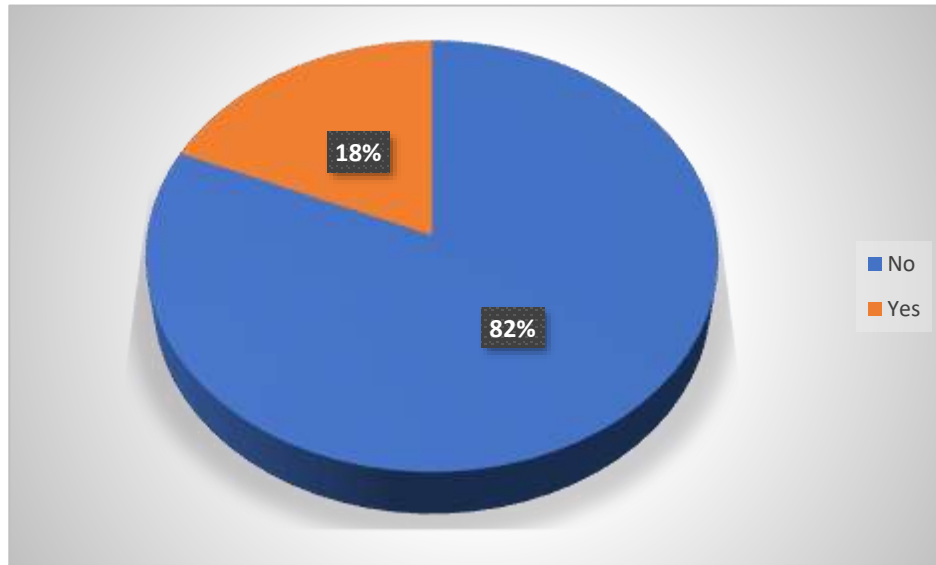
*Pie Chart 11 Hospitalized students without insurance*

➤ Hospital used or likely to use



*Pie Chart 12 Hospital used or likely to use*

➤ Asked for health insurance while requesting medical services

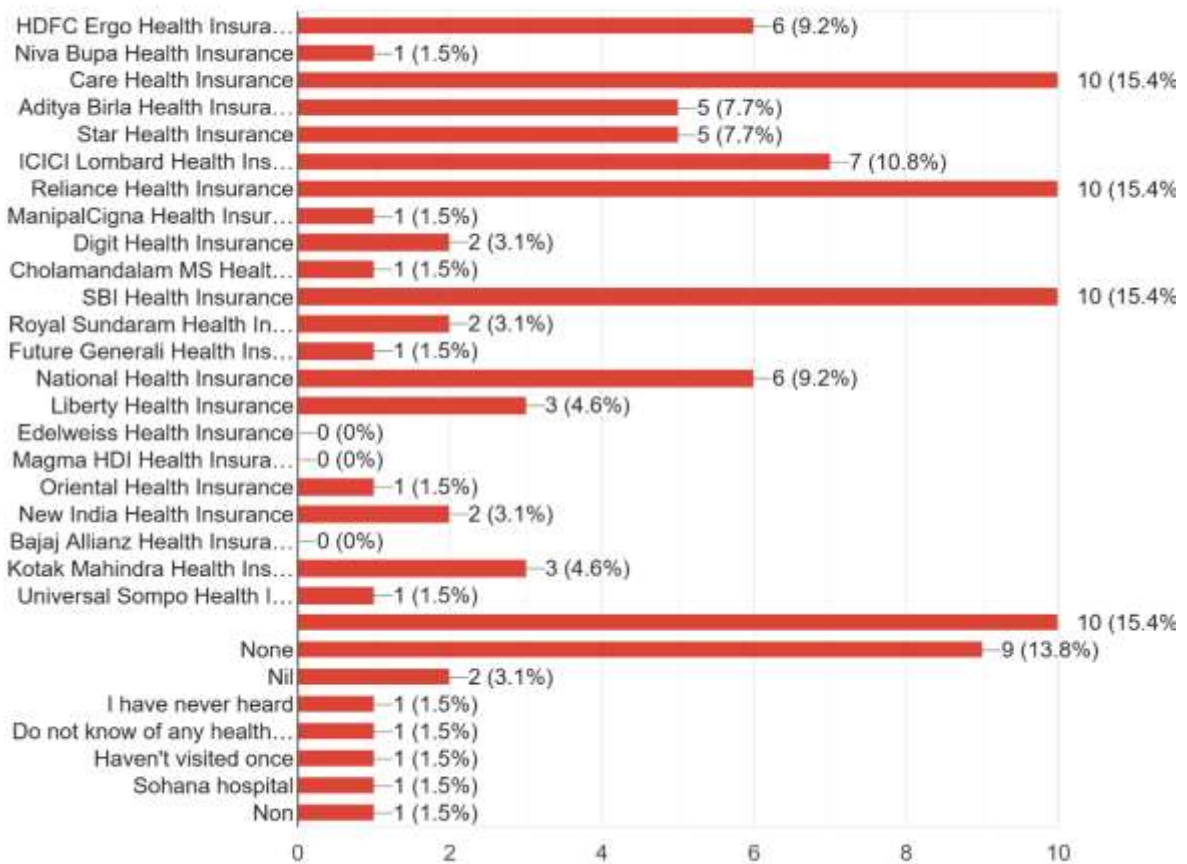


Pie Chart 13 Been asked for insurance

- Health insurance company known by students

Q. 5 WHICH HEALTH INSURANCE COMPANY HAVE YOU HEARD OF?

65 responses:

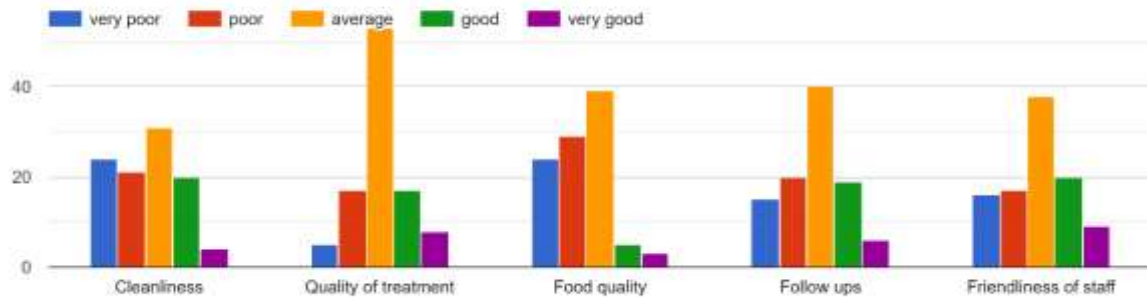


Bar Graph 4 Health insurance company known by students

4. Healthcare services feedback

- Public hospital services feedback

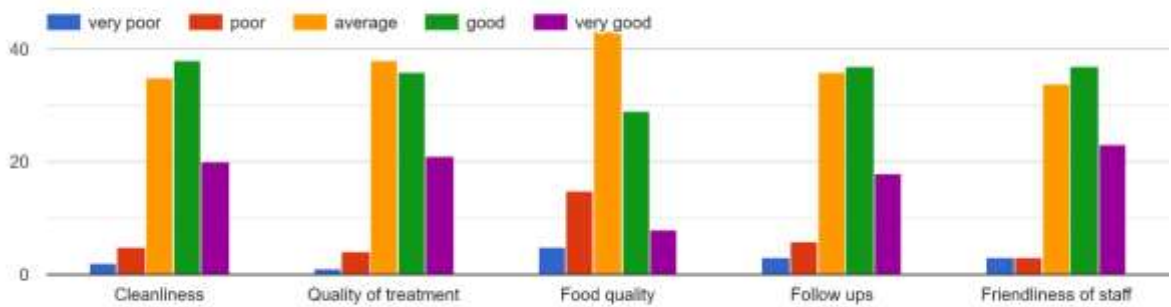
Q. 1 HOW SATISFIED ARE YOU WITH THE FOLLOWING PUBLIC HOSPITAL SERVICES?



Bar chart 1 Public hospital services feedback

- Private hospital services feedback

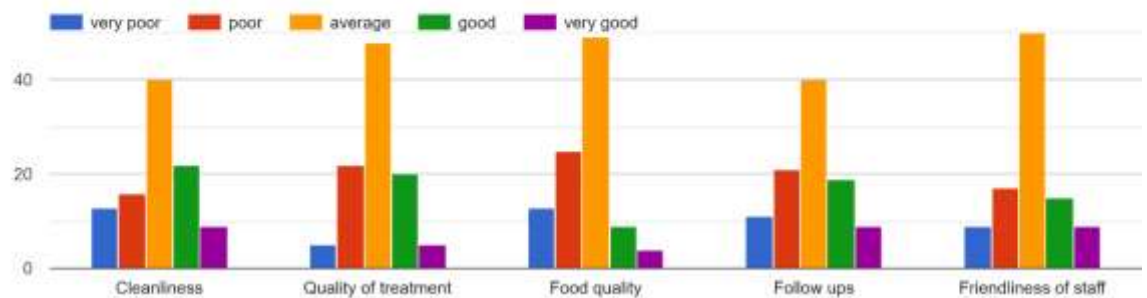
Q. 2 HOW SATISFIED ARE YOU WITH THE FOLLOWING PRIVATE HOSPITAL SERVICES?



Bar chart 2 Private hospital services feedback

- University teaching hospital services feedback

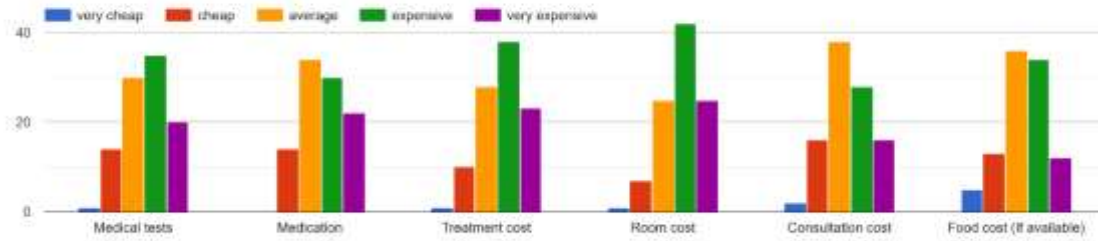
Q. 3 HOW SATISFIED ARE YOU WITH THE FOLLOWING UNIVERSITY TEACHING HOSPITAL SERVICES?



Bar chart 3 University teaching hospital services feedback

➤ Private hospital cost feedback

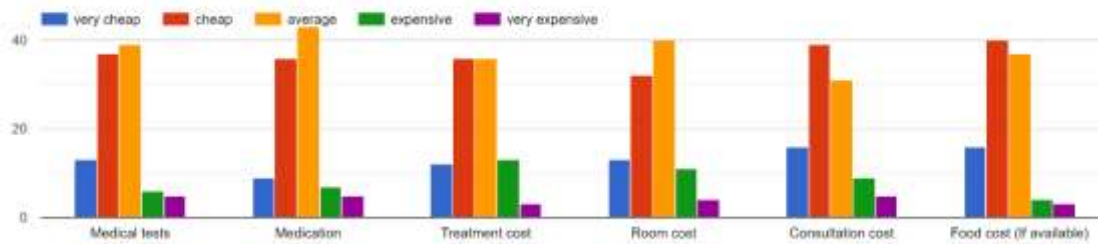
Q. 4 HOW WOULD YOU DESCRIBE THE COST OF FOLLOWING PRIVATE HOSPITAL SERVICES?



Bar chart 4 Private hospital cost feedback

➤ Public hospital cost feedback

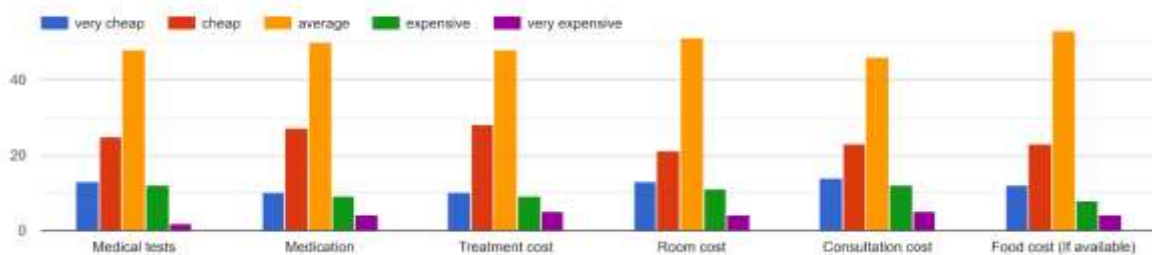
Q. 5 HOW WOULD YOU DESCRIBE THE COST OF FOLLOWING PUBLIC HOSPITAL SERVICES?



Bar chart 5 Public hospital cost feedback

➤ University teaching hospital cost feedback

Q. 6 HOW WOULD YOU DESCRIBE THE COST OF FOLLOWING UNIVERSITY TEACHING HOSPITAL SERVICES?



Bar chart 6 University teaching hospital feedback

#### 4. FINDINGS & RECOMMENDATIONS

##### ➤ Findings

MODE OF EDUCATION	HEALTH INSURANCE POSSESSION
<b>Global arcus</b>	<b>1</b>
No	1
<b>Scholarship (COLLEGE &amp; UNIVERSITY)</b>	<b>14</b>
No	12
Yes	2
<b>Scholarship (ICCR)</b>	<b>33</b>
No	3
Yes	30
<b>Scholarship (STUDY IN INDIA)</b>	<b>24</b>
No	22
Yes	2
<b>Self-Funding</b>	<b>28</b>
No	27
Yes	1
<b>Grand Total</b>	<b>100</b>

- ✓ 35% respondents said they have health insurance.
- ✓ 33% of the total respondents were ICCR, and 90% of them have insurance because it is required.
- ✓ 26% of insurance holders have been hospitalized, with 51% using a private hospital, 29% using a public hospital, and only 14% using a university hospital.
- ✓ Only 26% of insurance holders have used their insurance to obtain medical services.
- ✓ 80% of policyholders stated that their current health insurance was recommended to them.
- ✓ Most policyholders found their insurance being little bit costly and it was not likely for them to recommend it to someone else based of the cost and services covered.
- ✓ When it comes to healthcare in India, the majority of respondents prefer privately owned hospitals over public and university teaching hospitals based on quality of service, cleanliness, and a few other parameters, but their preferences change depending on cost. They prefer public and university teaching hospitals to private ones.

##### ➤ Recommendations

We recommend the following to improve healthcare and health insurance services for international students in India:

- ✓ Universities and colleges should provide foreign students with comprehensive medical insurance that covers all medical expenses.
- ✓ Health insurance providers should offer foreign students customized plans that meet their specific needs.
- ✓ The government should take steps to increase public awareness of available medical services, make health insurance mandatory, and provide language assistance to international students.
- ✓ Universities and colleges should form alliances with local hospitals and clinics to ensure that international students have access to high-quality medical care.

#### 4. CONCLUSIONS

Foreign students studying in India face significant barriers to quality healthcare and health insurance. It is imperative that universities, health insurance providers, and the government collectively work together to improve the healthcare and health insurance services available for foreign students. In this way, we can ensure that foreign students have a positive experience while studying in India and contribute to the country's growth and development in different sectors such as sports, cultural diversity and art.

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