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# Hedge against Health Risk: What Lags Health Insurance Coverage across Front Runner, Performer and Aspirants States in India?

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## ABSTRACT

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Health insurance is accepted as one of the channels that can serve the purpose of universalisation of health care, particularly useful in the period of a health crisis. It is one of the emerging and most challenging sectors in India. Using the latest two rounds of nationally representative datasets of the National Family Health Survey, the present study explores the distribution of health insurance in India. It also attempts to determine the covariates of health insurance in India, applying the binary logit regression method. The health insurance distribution is more skewed towards the households belonging to the higher wealth quintile and in the front runner states. The study finds that age, occupation, and education level are positively associated with health insurance enrollment. Moreover, the individuals who belong to the front runner states with more access to information have higher chances of getting enrolled in health insurance schemes. The study identifies several shortcomings of not accessing insurance schemes and categorises reforms to address the proposed universal health target.

**KEYWORDS** India; health insurance; participation; and choice

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