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"PRIMARY HEALTH CARE: A PATH
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SYSTEMS AND COMMUNITY BASED
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TUFH 2020 Abstracts

Title	Health insurance coverage and its social determinants among middle income households in urban Puducherry – A Mixed Methods study
Type	Oral Presentation <i>Intersectoral Collaborations and the Social Determinants of Health</i>
Presenting Author	VINAYAGAMOORTHY VENUGOPAL
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Country	India
Abstract N°	TUFH486
Content	<p>Background and Objective: In India there exists public health insurance for government employees, and poor people. However the middle income households (MIH) remains neglected. Hence, the study was conducted to find out the prevalence, determinants of health insurance among them. Material and Methods: It was a community-based sequential exploratory mixed methods study. Group interview and Key Informant Interview (qual) was conducted among various stakeholders related to insurance coverage. The survey (QUAN) was done among 400 randomly selected head of households in urban area of Puducherry. Manual content analysis was done for qualitative data. Generalized linear model with Poisson distribution were used to calculate the adjusted prevalence ratio (aPR) using Stata software. Results: The coverage of health insurance among the MIH was 41 percent (95% CI: 36.1-50). The major reasons reported for not having insurance were poor financial status (63.7%) and lack of felt needs (59.4%). The significant determinants for the lack of health insurance among middle income households were unskilled occupation (aPR:1.62, 95%CI: 1.13-2.34) and lower education status (aPR:1.79, 95%CI: 1.22-2.64) of head of household and less monthly family income (aPR:2.19, 95%CI: 1.18-4.08). Conclusion: The health insurance coverage of 41% among MIH is better despite the fact non availability of public insurance scheme in Puducherry. The MIH with the identified determinants might be considered in future for including them under publicly sponsored health insurance scheme.</p>