Yeshasvini [1]

About the Product(s)

Countries of Operation: India
Product status: Active
Number of Members: At the end of 2008, the scheme covered 3,060,000 lives.
Institutional Model: Community-based health insurance/mutuelle
Type of Coverage: Voluntary
Type of Policy: Individual + family policy
Benefits and services covered: Surgery

The product covers primarily inpatient coverage including surgical interventions and hospitalizations.

Premium Amount: The premium is US$3.33 (150 INR) per member with a special package of 15% discount for five or more members enrolled in one family (as of 2006).
Subsidy: Partial subsidy for all members
Healthcare provider paid by: Fee for service (includes full charges, discounted charges, per diem or per case rates - any payment made based on services utilized)

Lessons from the scheme

Click on the links below to view more details on the emerging lessons.

- Utilization of outpatient care and surgeries was greater in the insured group but there was no significant increase in non-surgery inpatient treatment (which was not covered) or use of maternal health services. [2]
- Insurance has positive but weak income effects. [3]
- Requiring hospitals go through a formal evaluation process to join the network may help to improve quality of health services. [4]

More about the scheme/information sources

Sources:

- Dror, D. 2006. Willingness to pay for health insurance among rural and poor persons: Field evidence from seven micro health insurance units in India. [6]

Last updated January 2013.