

BMJ Open Health insurance awareness and its uptake in India: a systematic review protocol

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ABSTRACT:

Introduction Health insurance is one of the important approaches that can help in boosting universal healthcare coverage through improved healthcare utilisation and financial protection. This objectives of this review are to identify various interventions implemented in India to promote awareness of health insurance, and to provide evidence for the effectiveness of such interventions on the awareness and uptake of health insurance by the resident Indian population.

Methods and analysis A systematic review will be carried out based on the Cochrane handbook for systematic reviews of interventions. The review will include experimental and analytical observational studies that have included adult population (>18 years) in India. We will include any intervention, policy or programme that directly or indirectly affects awareness or uptake of health insurance. The following outcomes will be eligible to be included: awareness or health insurance literacy, attitude such as readiness to buy health insurance or decision making, uptake of health insurance, demand-side and supply-side factors for awareness of health insurance, and awareness as a factor for uptake and re-enrolment in health insurance. Databases such as MEDLINE (PubMed), Web of Science, Scopus, 3ie impact evaluation repository and Social Science Research Network will be searched from January 2010 to 15 July 2020. Additionally, important government websites and references of the included studies will be scanned to identify potential records. Three authors, independently, will carry out screening and data extraction. Studies will be categorised into quantitative and qualitative, and mixed-methods synthesis will be employed to analyse the findings.

Ethics and dissemination This review will be based on published studies and will not recruit human participants directly, therefore, ethical clearance is not applicable. We will disseminate the final review findings in a national or international conference and publish in a peer-reviewed journal.

INTRODUCTION

Low-income and middle-income countries (LMICs) contribute to around 84% of the world population and 90% of the global burden of disease.¹ People living in the LMICs rely majorly on out-of-pocket payments as the prime source for managing healthcare

Strengths and limitations of this study

- This systematic review will use mixed-methods analysis involving findings from quantitative and qualitative studies conducted in India.
- We will comprehensively search the evidence in various databases, grey literature and reference and forward citations of included studies, however, the publications will be restricted to English.
- We anticipate heterogeneity owing to study designs of potentially included studies, however, to mitigate this challenge we have planned to conduct subgroup analysis based on PROGRESS-Plus framework.

expenses, that results in a massive demand for services and financial burden of households (usually catastrophic), which in turn leads to impoverishment.¹⁻⁵ It is projected that every year approximately 150 million people experience financial catastrophe, by spending more than 40% on health expenses other than food.⁶ Families generally spend more than 10% of the household income on illness-related expenses, due to which other household expenses are affected.²⁻⁵ To make it worse, evidence suggests that per capita spending on healthcare in many LMICs is expected to increase in coming years.⁴ Additionally, the increased costs of seeking and receiving care can hinder the access to healthcare.⁷

The Universal Health Coverage (UHC) is embedded within the Sustainable Development Goals (SDGs) and aims 'to ensure healthy lives and promote well-being for all at all ages by 2030'.⁸ It includes financial risk protection and equal access to quality essential healthcare services. In other terms, UHC encourages equitable healthcare² and nations across the world are committed to achieving SDGs through UHC.¹⁰

Health insurance is one of the important approaches that can help in boosting UHC through improved healthcare utilisation and