

Improving Access to Women's Healthcare in India: The Role of Insurance and Doctors

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Pregnancy-related complications are a significant concern for women in India, with maternal mortality rates being higher than in other developed countries. The lack of coverage is a significant concern for women's health, particularly given the high maternal mortality rates in India. According to the World Health Organization, India accounts for 15% of global maternal deaths, with a maternal mortality ratio of 174 deaths per 100,000 live births. These are several women specific health issues which lead serious or sometimes fatal consequences in the women population in the country. One of the major reasons behind this is lack of insurance products centering to women specific, gynaecological issues.

There are several reasons for the lack of insurance coverage for pregnancy-related complications in India. First and foremost, the high cost of premiums makes insurance unaffordable for many women. The National Sample Survey Office found that only 20% of women in India had health insurance coverage in 2014, with out-of-pocket health expenditures for maternity care accounting for 60% of total health expenditures for women.

Another reason for the lack of coverage is a lack of awareness and education about insurance options. Many women in India are not familiar with insurance policies or may not understand the benefits of insurance coverage for pregnancy-related complications. This lack of understanding can lead to a reluctance to purchase insurance, even when it is available.

Furthermore, there is a cultural bias against seeking medical care during pregnancy. Many women in India may not seek medical care during pregnancy due to social norms or a lack of trust in the healthcare system. This can lead to untreated complications and further exacerbate the risks associated with pregnancy.

To address the lack of insurance coverage for pregnancy-related complications in India, policymakers and insurance companies should work together to create policies that are accessible and affordable for all women. Additionally, there needs to be a greater focus on education and awareness about insurance options and the benefits of seeking medical care during pregnancy. By addressing the barriers to insurance coverage and increasing awareness, we can make progress toward reducing maternal mortality rates and improving the overall health and well-being of women in India.

There are several gynecological insurance products available in the Indian market. Some of the popular ones include:

- 1. Women-specific health insurance policies:** These policies provide coverage for a range of women-specific health issues, including gynecological healthcare. Examples- Bajaj Allianz Women Specific Critical Illness Insurance, SBI General Insurance Arogya Sanjeevani Policy for Women, HDFC ERGO Health Suraksha Gold with Regain, and ECB Policy for Women.

2. **Maternity health insurance policies:** These policies cover expenses related to prenatal care, labor and delivery, and postnatal care. Apollo Munich Easy Health Insurance Plan with Maternity Benefit. Example- Max Bupa Health Companion Individual Plan with Maternity Benefit, Future Generali Maternity Expense Insurance Plan.
3. **Critical illness policies:** These policies provide coverage for critical illnesses specific to women, such as breast cancer and cervical cancer. ICICI Pru Heart/Cancer Protect Women Plan. Examples- Tata AIG MediCare Premier for Women Plan, Religare Health Insurance Joy Plan.
4. **Hospital cash policies:** These policies provide a daily cash benefit for hospitalization due to gynecological health issues. Aditya Birla Health Insurance Activ Assure Diamond Plan. Example- ManipalCigna Lifestyle Protection - Women Care Plan, Reliance General Insurance HealthGain Policy with Daily Cash Benefit.
5. **Personal accident policies:** These policies provide coverage for accidental injuries that may result in temporary or permanent disability, including those related to gynecological health. Cholamandalam Personal Accident Policy for Women. Example- Kotak Mahindra Personal Accident Cover for Women, Royal Sundaram Personal Accident Insurance Policy for Women.

Doctors play a critical role in ensuring that their patients have access to quality healthcare. They are often the first point of contact for women seeking medical advice on gynecological health issues. It is, therefore, essential that they are well informed about the various gynecological insurance products available in the Indian market.

By familiarizing themselves with these insurance products, doctors can help their patients make informed decisions about their healthcare needs. They can advise patients on the best insurance options available to them, depending on their specific requirements. For example, women who are planning to start a family may need a maternity health insurance policy, while those with a family history of critical illnesses may require a critical illness policy.

Furthermore, doctors can also help their patients navigate the insurance claims process more effectively. They can explain the terms and conditions of the insurance policy, as well as the process for filing a claim. This can help patients avoid any confusion or misunderstandings that may arise during the claims process.

In addition, doctors can also work with insurance companies to improve the insurance products available in the market. They can provide valuable feedback on the types of coverage that are most relevant for their patients, as well as suggest improvements to existing policies.

In conclusion, doctors can play an instrumental role in improving women's access to affordable and quality healthcare by familiarizing themselves with gynecological insurance products available in the Indian market. They can help their patients make informed decisions about their healthcare needs and navigate the insurance claims process more effectively. By working with insurance companies, they can also help improve the insurance products available in the market [1-9].

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