



Health Insurance: Makes Safe Life and Saves the Life

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Nature is uncertain and unpredictable. The same is true with the life of an individual which is surrounded by risks and uncertainties in this volatile world. We spend money on many things, education, food, home, communication, recreation and so on. Have you thought on most vital for health and wealth topic of health insurance?

In the fiscal year of 2021, nearly 514 million people across India were covered under health insurance schemes. Highest in Government sponsored and lowest of individual health insured numbered of policies. 80 % Indian population is without life insurance coverage [1].

The cost of health care continues to be expensive for middle- and lower-class families, especially private hospital cost is on higher side. Many families pay their medical bills with their hard-earned saving, or by selling their property [2].

There are many ways to reduce the cost of health care, practice healthy habits, use public health services, use free or discount health services, choose in-network lower cost health care provider and health insurance [3].

Health insurance is the best choice for quality and cost-effective health care. In need it is very helpful. It has other benefits free of tension of health cost, total health care, tax benefit, and reimbursement. Health insurance needs less money and few documents. See your health needs, ensure the policy, and may take advice from authorized agent [4].

Health insurance plans are for individual, family and community and provided agencies are government sponsored and private companies [5].

Research studies and opinions of people on health insurance gave idea of awareness and utilization. A Study on health insurance in India showed the result, only 21% population of India was covered [6]. Another study was done on Knowledge and understanding of health insurance: challenges and remedies. Study concluded that there was lack of health insurance literacy among many populations [7]. The factors affecting on health insurance were mentioned in a study titled Health insurance in India: what do we know [8]. The opinion of people is that I no need health insurance as I am healthy now. Buying it means waste of money.

The conclusion is, Life insurance had reached to all homes but health insurance is still far away. So, ardors efforts are needed to get health insurance benefit to all, as it is everyone's vital need.

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