
Subject: Re: Insurance coverage in NFHS-5

Posted by fred.arnold@icf.com on Sun, 22 Oct 2023 16:51:25 GMT

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The NFHS-5 Household Questionnaire asks if any usual member of this household is covered by a health scheme or health insurance. If yes, the respondent is asked 'what type of health scheme or health insurance?' and "Any other type?" The response categories are:

A. EMPLOYEES STATE INSURANCE SCHEME (ESIS), B. CENTRAL GOVERNMENT HEALTH SCHEME (CGHS), C. STATE HEALTH INSURANCE SCHEME, D. RASHTRIYA SWASTHYA BIMA YOJANA (RSBY), E. COMMUNITY HEALTH INSURANCE PROGRAMME, F. OTHER HEALTH INSURANCE THROUGH EMPLOYER, G. MEDICAL REIMBURSEMENT FROM EMPLOYER, H. OTHER PRIVATELY PURCHASED COMMERCIAL HEALTH INSURANCE, X. OTHER (SPECIFY).

Multiple responses are accepted.

The OTHER (SPECIFY) response includes every type of health scheme or health insurance that is not included in responses A-H.

PMJAY is not included as a response category. That's because the PMJAY programme was not launched until 23 September 2018. At that time, each of the states and union territories made their own choice about whether or not to participate in Ayushman Bharat Yojana. For example, Maharashtra and Tamil Nadu initially declined to join because they had their own state health programmes. Kerala did not join until November 2019. In March 2020, Delhi announced that they would join. Some states and union territories joined the program and later dropped out.

PMJAY could not be included in the NFHS-5 questionnaires because the NFHS-5 questionnaires were approved by the NFHS-5 Technical Advisory Committee in October 2017. The final questionnaires were sent to the printer on 15 December 2017. A few changes in the questionnaires were made after that, but the questionnaires were approved and locked well before PMJAY was rolled out.
