
Subject: Insurance coverage in NFHS-5

Posted by [Rupon](#) on Sun, 22 Oct 2023 07:55:50 GMT

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Dear Sir/Madam,

A recent manuscript on insurance coverage submitted by us got rejected by a reviewer on the ground that NSS 2017-18 does not include India's largest insurance scheme PMJAY. I tried exploring NFHS 2019-21 thereafter. In the NFHS questionnaire RSBY is mentioned. I will be grateful if anyone on the forum could clarify on the following two questions

1. Is PMJAY included in the survey? If so, is it included as a part of RSBY?
2. What does the option 'other' cover for health insurance?

Thank you

Regards

Rupon

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.

Subject: Re: Insurance coverage in NFHS-5

Posted by [Rupon](#) on Sun, 22 Oct 2023 17:03:19 GMT

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Thank you so much for quick and detailed reply.

Subject: Re: Insurance coverage in NFHS-5

Posted by [Rupon](#) on Sun, 29 Oct 2023 09:02:48 GMT

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I responded to your reply earlier.

From your reply, it looks obvious to me that if there is any other health insurance including PMJAY (apart from the categories mentioned in the questionnaire), it was recorded in 'Others'.

Hope I got it correct.

Thank you

Subject: Re: Insurance coverage in NFHS-5

Posted by fred.arnold@icf.com on Sun, 29 Oct 2023 15:54:57 GMT

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PMJAY is a component of the Ayushman Bharat scheme. Since neither of those were mentioned in the NFHS-5 questionnaire as a health scheme or health insurance, you are correct to assume that if any usual member of the household was covered by a health scheme or health insurance, if they had PMJAY, it would be listed as OTHER.

Subject: Re: Insurance coverage in NFHS-5

Posted by [Rupon](#) on Sun, 29 Oct 2023 16:14:53 GMT

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Thank you so much.
