

# The Impact of Health Insurance on Healthcare Utilization and Financial Protection: A Systematic Review

LT KAMARLAILA .S

Assistant professor in commerce

PG and research department of commerce

Govt. Victoria College Palakkad

## Abstract:

Access to healthcare services and financial protection from medical costs are made possible in large part by health insurance. Using knowledge from previous studies, this systematic review investigates how health insurance affects the use of healthcare services and financial security. A total of 25 studies were included in the evaluation thorough search technique and strict selection criteria. The results demonstrate how health insurance has a variety of impacts on factors related to financial risk reduction, healthcare utilisation, and access. The correlation between insurance coverage and higher primary care, hospitalisation, and preventive service utilisation as well as lower out-of-pocket and catastrophic health costs are among the key themes that have been found. The analysis does, however, also highlight differences in insurance coverage and use among other demographic groups.

**Key words:** Insurance, Health insurance, Healthcare services

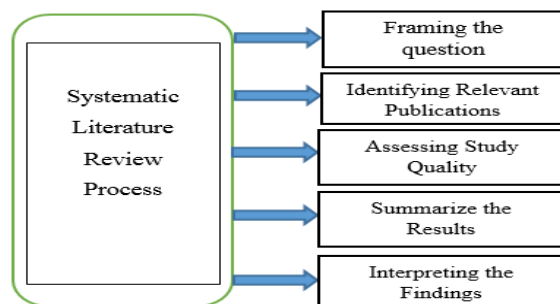
## Introduction

A functional healthcare system must have both financial security against medical bills and access to healthcare services. Through risk sharing, cost sharing, and the provision of reasonably priced healthcare services to people and families, health insurance plays a crucial role in accomplishing these goals. The value of health insurance in enhancing population health outcomes, minimising inequalities in healthcare access, and fostering financial security has gained increased attention in recent years. Nonetheless, the body of research on how health insurance affects financial security and healthcare utilisation is still intricate and complicated, with differing conclusions from various studies and situation

## Objectives of the study

- 1.To identify various studies on health insurance
- 2.To Analyse various studies on health and find out key elements in the studies
- 3.To summarise the result of various studies on health insurance

## Methodology



## Review of literature

Gambhir *et al.* (2019) studied out-patient coverage of private sector insurance in India. Chauhan (2019) examined medical underwriting and rating modalities in health insurance sector Swetha (2019) their study conducted in Bangalore have tried to ascertain the amount spent in the form of the out-of-pocket health expenditure and to check the existence of the protective mechanisms against the out-of-pocket health expenditure among the households.,T Nair (2019) has made a comparative study of the satisfaction level of health insurance claimants of public and private sector general insurance companies he study describes various health insurance products offered in India Chatterjee *et al.* (2018) it was observed that India is focusing more on short-term care of its citizens and must move from short-term to long-term care. Satakshi Chatterjee, D. Arunangshu Giri,DrS.N. Bandyopadhyay (2018) ),. Ahire and Rishipathak (2018) have made a study to examine the factors influencing the purchase of the health insurance policy. Health insurance in India-An overview. The paper highlights the concept and benefits of health insurance. Bhatia and Bansal (2018) have made an attempt to scrutinise the various factors which influence the satisfaction of customers in the health insurance sector in India and to examine the associated influence of each factor K Swathi and R Anuradha (2017), Senthilkumar

(2017) has described the growth of the health insurance in India. Binny, Dr Meenu Gupta (2017) Yadav and Sudhakar (2017) studied personal factors influencing purchase decision of health insurance policies in India. Thomas (2017) examined health insurance in India from the perspective of consumer insights.,. Growth opportunities and challenges in the sector are identified that health insurance is a growing sector in India. Shah (2017) analysed health insurance sector post liberalization in India. Suman Devi and D. Vazir Singh Nehra (2015), The problems with health insurance sector in India. The study narrates some of the new inventions in the health insurance sector such as health insurance portability. Gupta *et.al.*, (2015) stated that for expanding public health service delivery and for the efficient working of the system, skilled manpower is essential. Savita (2014) studied the reason for the decline of membership of micro health insurance Kumar (2009) examined the role of insurance in financing health care in India. It was found that insurance can be an important means of mobilizing resources, providing risk. Dror *et al.* (2006) studied about willingness among rural and poor persons in India to pay for their health insurance Devadasan *et al.* (2004) . It was concluded that community health insurance programmes in India offer valuable lessons for its policy makers. Asgary, Willis, Taghvani and Reifeian (2004) estimated the demand and willingness to pay for health insurance by rural households in Iran and concluded that a significant percentage of population (more than 38%) live in rural areas, but the health care insurance currently operating in urban areas. Ellis *et al.* (2000) reviewed a variety of health insurance systems in India

## Analysis and interpretation

This systematic review follows established guidelines for conducting literature reviews in healthcare research. A comprehensive search

strategy was developed to identify relevant studies published in peer-reviewed journals, grey literature, and other sources. Keywords and search terms related to health insurance, healthcare utilization, Benefit of health insurance, growth of health insurance, financial protection, and relevant outcomes were used to retrieve relevant articles. Droret *al.* (2006) studied about willingness among rural and poor persons in India to pay for their health insurance ion criteria were defined based on study design (e.g., empirical research studies, systematic reviews), population characteristics (e.g., individuals with health insurance coverage), intervention/exposure (e.g., hurdles in taking health insurance), and outcomes of interest (e.g.benefit healthcare utilization, financial protection). Studies were screened and selected based on predefined criteria, and data were extracted from included studies using a standardized form.

## Results:

The systematic review identified 25 studies that met the inclusion criteria and were included in the analysis. The findings of the included studies are synthesized and organized according to key themes related to the impact of health insurance on healthcare utilization and financial protection. These themes include:

*Increased Utilization of Healthcare Services:* Several studies found a positive association between health insurance coverage and increased utilization of healthcare services, including preventive care, primary care visits, specialty care, diagnostic tests, and hospitalization. Insurance coverage was associated with higher rates of screening, immunization, and preventive health behaviours, leading to improved health outcomes and reduced healthcare disparities

*Financial Protection Against Medical Expenses:* Health insurance was found to

provide significant financial protection against medical expenses, reducing the burden of out-of-pocket spending and catastrophic health expenditures. Studies reported lower rates of medical debt, bankruptcy, and financial hardship among individuals with health insurance coverage, particularly for those with chronic conditions or high healthcare needs.

*Disparities in Insurance Coverage and Utilization:* Despite the overall benefits of health insurance, disparities in insurance coverage and healthcare utilization persist across different population groups. Studies identified disparities based on demographic factors such as income, education, race/ethnicity, geographic location, and health status. Certain vulnerable populations, including low-income individuals, racial/ethnic minorities, and rural residents, were found to have lower rates of insurance coverage and higher barriers to healthcare access.

*Benefit of health insurance,* There are several studies are identified benefit of health insurance to the public In the form of financial protection, risk coverage and family protection.

*Challenges and Limitations of Health Insurance:* The review also identified challenges and limitations associated with health insurance coverage, including affordability issues, limited access to providers, quality of care concerns, administrative barriers, and inequities in benefit design. Some studies reported that high deductibles, and other cost-sharing requirements were barriers to accessing needed care, particularly for low-income and uninsured population

## Discussion:

The results of this systematic review add to our knowledge of the intricate connection between financial security, healthcare utilisation, and health insurance. Even while health insurance is essential for increasing access to medical care and lowering financial obstacles, differences in insurance coverage and use still exist, which makes it difficult to achieve universal health coverage and health equity. In order to address these discrepancies, a multimodal strategy that takes into account access hurdles, the socioeconomic determinants of health, and the larger context of the healthcare system is needed. Enhancing health outcomes and fostering financial stability for all populations requires policy interventions focused on increasing insurance coverage, lowering cost-sharing, enhancing provider networks, and addressing social determinants of health.

## Conclusion:

systematic research offers insightful information about how health insurance affects both financial security and healthcare utilisation. This analysis emphasises the value of health insurance in enhancing access to healthcare services and reducing the financial burden of medical bills by combining the available data from a wide range of studies. Disparities in insurance coverage and use, however, continue to be major obstacles that need for coordinated efforts by legislators, insurers, healthcare providers, and other stakeholders. Subsequent investigations ought to concentrate on mitigating these discrepancies, assessing the efficacy of policy measures, and expanding our comprehension of the processes by which health insurance impacts healthcare accessibility, employment, and consequences. In the end, attaining health equity and universal health coverage necessitates an all-encompassing strategy that tackles the fundamental factors influencing health insurance

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