

## **Insights and Inferences Associated with Subscription of Health Insurance in the Informal Sector of India**

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**Abstract :** The paper sheds light on the perceptions of the uninsured workers employed in the urban informal sector of India, towards the health insurance. In addition to this, it also explores the association of the identified perceptions with household decisions to enroll for health insurance schemes in India. Firstly the data taken from the primary survey of the uninsured workers employed in the urban informal sector was analyzed using exploratory factor analysis to evaluate the perceptions. Thereafter, logistic regression was employed to determine the association of the identified perceptions regarding the enrollment. Our study identifies twelve perceptions related to the health insurance enrollment of the uninsured workers employed in the urban informal sector of India. The study demonstrates that perceptions have the strongest association with the voluntary enrollment. These specifically relate to the lack of awareness about the need to buy health insurance; comprehensive coverage; income constraint; future contingencies and social obligations; lack of information; availability of subsidized government health care; linkage with government hospitals and preference for government schemes. Conclusions: Along with the food security, health security has become a crying need of the workers employed in the informal sector and the time has come to scale up the health insurance schemes for them in the country. Policy makers or marketers of health insurance policies should recognize the household perceptions as a potential barrier and try to develop a health insurance package as per the actual needs of the informal sector (low income) in India.

**Keywords :** association, enrollment, health insurance, informal sector, perceptions, uninsured

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