

COVID 19: Insurance Claim Pattern Analysis

01 June 2021

Project: Jeevan Raksha is a initiative of Proxima which focuses on Advocacy, Analytics, and Awareness in the area of healthcare

Mission: Actively contribute towards **Right to Health** as constitutional right of Indian citizen

Project: Jeevan Raksha has been in the forefront of providing sharper analytical insights on emerging pattern of COVID 19 in India to the Central / State Government administrations, media, and general public. The contribution is appreciated by many state Governments.

Project: Jeevan Raksha acknowledges the technical support and guidance of Public Health Foundation of India (**PHFI**)



satyam-eva jayate, Truth alone triumphs, was adopted as the national motto of India on 26 January 1950

In COVID management, **Truthiness** in the disclosed data (data integrity) of Testing, Positivity, Recovery, and Fatality; or **truthfulness** of a individual about his/her (including family) health condition, is vital for India's efforts to save lives of the people.

Since the outbreak of the Pandemic, Project: Jeevan Raksha team has been closely working and interacting with General Insurance Companies and Private Hospitals in order to reduce the financial and administration impact on general public.

Based on the monthwise Claim data shared by General Insurance Council, Project: Jeevan Raksha team regularly analyses and share the finding to the Ministry of Health & Family Welfare, Government of India, State Government with appropriate recommendations for considerations.

The report is also shared with media in order to add value for public opinion, debate, and participation in COVID Governance

Need for Strong Healthcare Regulator which protects interest of General Public

1.3+ bn people need protection from being financially and emotionally exploited by the service providers across the healthcare value chain due to lack of transparency and alternate solutions.

There is urgent need for strong regulatory body to regulate and set appropriate guidelines to standardize the Cost of treatment and Line of Treatment. The regulatory body could be on the lines of Reserve Bank of India

115+ Crore Indians do not have any kind of coverage for healthcare expenses

- After 73 years of Indian Independence, only 13% of the citizen have protection for health expenditure from Government of India
- 80+% of the Indians, 108+ Crore people, fund their hospitalisation expenses from their savings which are kept for their retirement, children education, marriage, etc.
- Approximately 7 - 8 Mn hospitalised COVID patients are going through severe financial stress. Majority of them are middle and lower income group

% of Distribution of persons by coverage of scheme of health expenditure support		
Health Expenditure Covered by	% of Persons	
	Rural (%)	Urban (%)
Not Covered by any schemes	85.9	80.9
Government sponsored Insurance Schemes	12.9	8.9
Govt / PSU as an employer	0.6	3.3
Employer supported health protection (Other than Govt. PSUs)	0.3	2.9
Arranged by households with Insurance companies	0.2	3.8
Others	0.1	0.2
Source: National Statistical Office, Ministry of Statistics & Programme Implementation, Government of India		

Doctors & Surgeons in Public hospitals, Under Paid and also often Paid late: Most exploited, unfortunate!

- Doctors & Surgeons in Public hospitals, who are admired globally for their efficiency, skill, and competences, gets professional fees which is equivalent to **only 3%** of the fees of their counterpart in private hospital.
- Medicine expenses in Private hospital is 3 times costlier than in public hospital
- Diagnostic tests are 4 times costlier in Private hospitals when compared with Public hospital.
- Package component in private hospitals is 18 times higher than in public hospital

Average medical expenses (Rs) during hospital stay per case of hospitalization			
Health Expenditure Covered by	Rural	Urban	Rural +Urban
Government / Public Hospital	4290	4837	4452
Private	27347	38822	31845
Others - Trust /NGOs	16676	26475	20135
Source: National Statistical Office, Ministry of Statistics & Programme Implementation, Government of India			

Break-up by category of expenditure, separately for public and private hospitals in each sector									
Health Expenditure Covered by	Public Hospital			Private Hospital			Others - Trust /NGOs		
	Rural	Urban	Rural +Urban	Rural	Urban	Rural +Urban	Rural	Urban	Rural +Urban
Package component	427	867	552	6631	15380	10060	3755	10150	6012
Doctor's / Surgeon's Fees	172	197	179	5340	6284	5710	2946	4041	3332
Medicines	2220	2100	2184	6818	7035	6903	4687	5256	4888
Diagnostic Tests	800	770	791	2802	3403	3038	1889	2441	2084
Bed Charges	118	152	128	3377	4176	3690	1853	2696	2150
Others	553	752	612	2379	2544	2444	1546	1892	1668
Total	4290	4838	4446	27347	38822	31845	16676	26476	20134
Source: National Statistical Office, Ministry of Statistics & Programme Implementation, Government of India									

**Salary of Cardiologists and other specialists having 3-5 years of experience in some of the large private hospital chains ranges from 35 – 50 lacs per annum.
Ultimately it will be recovered from patients!**

COVID 19: Average Claim value: Comparative Analysis: 1st Wave and 2nd Wave



- The National average Claim value has dropped from INR 1.49 Lacs to INR 1.36 Lacs
- In Mega States the average Claim value has dropped by 32% from INR 1.57 Lacs to INR 1.07 Lacs. In Telengana and West Bengal the average claim has dropped by over 70%. However, in Kerala the average claim value has increased by nearly 50%.
- In EAG States, Average claim value has dropped by over 50% in Rajasthan. Whereas in Jharkhand, Chattisgarh, and Bihar the average claim value has increased by 18-20%
- The Average Claim in North-East States has increased by 57% in 2nd wave when compared with 1st wave. This could be due sharp surge in COVID cases in NE States.

Hospitalisation Claim Value Pattern: Zonewise

Hospitalisation Claim Pattern: COVID: 1st Wave and 2nd Wave			
Zone	Average Claim: 1st Wave: Dec-20 (INR)	Average Claim: 2nd Wave: May 21 (INR)	Increase/Decrease
Mega States	157649	107662	-32
EAG States	153598	134121	-13
North East States	70798	111134	57
Union Territories	132516	153932	16
Delhi	168975	156555	-7
Goa	158750	143401	-10
Pan India	149072	136164	-9

Hospitalisation Claim Value Pattern: Mega States and EAG States

Mega States	Average Claim: 1st Wave: Dec-20 (INR)	Average Claim: 2nd Wave: May 21 (INR)	Increase/Decrease
West Bengal	188011	53577	-72
Telangana	229256	62229	-73
Gujarat	152630	85813	-44
Punjab	167758	88834	-47
Maharashtra	120085	95726	-20
Tamil Nadu	178967	96091	-46
Haryana	151465	109244	-28
Andhra Pradesh	163261	133429	-18
Karnataka	156087	133897	-14
Jammu & Kashmir	142346	138390	-3
Kerala	94019	139417	48
Himachal Pradesh	147901	155294	5
India	149072	136164	-9
Mega State Average	157649	107662	-32

EAG States	Average Claim: 1st Wave: Dec-20 (INR)	Average Claim: 2nd Wave: May 21 (INR)	Increase/Decrease
Rajasthan	120466	56031	-53
Uttar Pradesh	178534	107526	-40
Odisha	157357	111753	-29
Madhya Pradesh	157407	130608	-17
Uttarakhand	188747	146139	-23
Jharkhand	123561	148352	20
Assam	161010	156679	-3
Chhattisgarh	139036	167428	20
Bihar	156269	182571	17
India	149072	136164	-9
EAG States Avg Claim	153598	134121	-13

Hospitalisation Claim Value Pattern: NE, UT, Delhi, and Goa



North East State	Average Claim: 1st Wave: Dec-20 (INR)	Average Claim: 2nd Wave: May 21 (INR)	Increase/Decrease
Manipur	58523	23371	-60
Sikkim	77938	65155	-16
Mizoram	15779	120129	661
Arunachal Pradesh	141075	131460	-7
Nagaland	79780	134890	69
Meghalaya	24514	147283	501
Tripura	97976	155655	59
India	149072	136164	-9
NE Average Claim	70798	111134	57

Union Territory	Average Claim: 1st Wave: Dec-20 (INR)	Average Claim: 2nd Wave: May 21 (INR)	Increase/Decrease
Andaman & Nicobar Islands	166292	110987	-33
Puducherry	118444	133620	13
Daman & Diu	97216	146983	51
Lakshadweep	191407	151999	-21
Dadra & Nagar Haveli	63222	174677	176
Chandigarh	158514	205326	30
India	149072	136164	-9
UT Avg Claim	132516	153932	16

State	Average Claim: 1st Wave: Dec-20 (INR)	Average Claim: 2nd Wave: May 21 (INR)	Increase/Decrease
Delhi	168975	156555	-7.4
Goa	158750	143401	-9.7
India	149072	136164	-8.7

Mega States: Number of Claims: Hospitalisation and Death Claim

Mega States: %ge of Insurance Claim for Hospitalisation to total cases as on 31st May 2021			
Mega States	Positive Cases	Hospitalisation Claims	% of Insurance Claim to Cases
Maharashtra	5746892	583004	10
Andhra Pradesh	1693085	47585	3
Karnataka	2604431	140198	5
Tamil Nadu	2096516	132990	6
Kerala	2526580	42541	2
West Bengal	1376377	57082	4
Telangana	578351	86629	15
Gujarat	809169	187804	23
Haryana	756635	50666	7
Punjab	567607	21156	4
Jammu & Kashmir	290465	1029	0
Himachal Pradesh	190330	359	0
Pan India	28173835	1637883	6
Mega States	19236438	1351043	7
Mega States Share (%)	68	82	

Mega States: %ge of Insurance Death Claim to Total COVID Deaths as on 31st May 2021			
Mega States	Deaths	Death Claims	% of Death Insurance Claim to Total Deaths
Maharashtra	95344	9742	10
Andhra Pradesh	10930	425	4
Karnataka	29090	2150	7
Tamil Nadu	24232	1611	7
Kerala	8816	250	3
West Bengal	15541	1882	12
Telangana	3281	925	28
Gujarat	9833	2022	21
Haryana	8303	767	9
Punjab	14550	454	3
Jammu & Kashmir	3907	16	0
Himachal Pradesh	3127	4	0
Pan India	331910	25017	8
Mega States	226954	20248	9
Mega States Share(%)	68	81	

EAG States: Number of Claims: Hospitalisation and Death Claim

EAG States: %ge of Insurance Claim for Hospitalisation to total cases as on 31st May 2021			
EAG States	Positive Cases	Hospitalisation Claims	% of Insurance Claim to Cases
Uttar Pradesh	1691488	58957	3
Odisha	764997	8847	1
Bihar	706761	7064	1
Assam	411216	5015	1
Rajasthan	939958	39353	4
Chattisgarh	971463	13736	1
Madhya Pradesh	780030	46735	6
Jharkhand	337774	7396	2
Uttarakhand	329494	4651	1
Pan India	28173835	1637883	6
EAG States	6933181	191754	3
EAG States Share (%)	25	12	

EAG States: %ge of Insurance Death Claim to Total COVID Deaths as on 31st May 2021			
EAG States	Deaths	Death Claims	% of Death Insurance Claim to Total Deaths
Uttar Pradesh	20497	985	5
Odisha	2807	183	7
Bihar	5163	148	3
Assam	3365	52	2
Rajasthan	8385	492	6
Chattisgarh	13048	204	2
Madhya Pradesh	8067	605	7
Jharkhand	4991	155	3
Uttarakhand	6452	88	1
Pan India	331910	25017	8
EAG States	72775	2912	4
EAG States Share	22	12	

NE / UT / Delhi / Goa: Number of Claims: Hospitalisation and Death Claim

Union Territories: %ge of Insurance Claim for Hospitalisation to total cases as on 31st May 2021			
Union Territory	Positive Cases	Hospitalisation Claims	% of Insurance Claim to Cases
Puducherry	104453	1559	1.5
Chandigarh	60046	898	1.5
Ladakh	18662	0	0.0
Andaman & Nichobar	7005	11	0.2
Dadra & Nagar Haveli, Daman & Diu	10232	134	1.3
Lakshadweep	8077	6	0.1
Pan India	28173835	1637883	6
Union Territory	200398	2556	1.3
Union Territory Share	0.7	0.2	

Union Territories: %ge of Insurance Death Claim to Total COVID Deaths as on 31st May 2021			
Union Territory	Total Deaths	Death Claims	% of Death Claim to Cases
Puducherry	1536	23	1.5
Chandigarh	753	13	1.7
Ladakh	189	0	0
Andaman & Nichobar	114	0	0
Dadra & Nagar Haveli Daman & Diu	4	0	0
Lakshadweep	33	0	0
Pan India	331910	25017	8
Union Territory	2596	36	1.4
Union Territory Share (%)	0.8	0.1	

Delhi & Goa: %ge of Insurance Claim for Hospitalisation to total cases as on 31st May 2021			
State	Positive Cases	Hospitalisation Claims	% of Insurance Claim to Cases
Delhi	1426240	89273	6
Goa	155666	1313	1

Union Territories: %ge of Insurance Death Claim to Total COVID Deaths as on 31st May 2021			
State	Total Deaths	Death Claims	% of Death Claim to Cases
Delhi	24237	1717	7
Goa	2649	7	0.3

COVID: Data Integrity: A Global Issue: Peru Model



Actual Covid-19 deaths at least 2-3 times higher: WHO

WHO's preliminary estimates suggest the total number of global deaths attributable to the Covid-19 pandemic in 2020 is at least 3 million, representing 1.2 million more deaths than the 1.8 million officially reported

Peru's COVID-19 death rate found to be worlds' worst after revised data

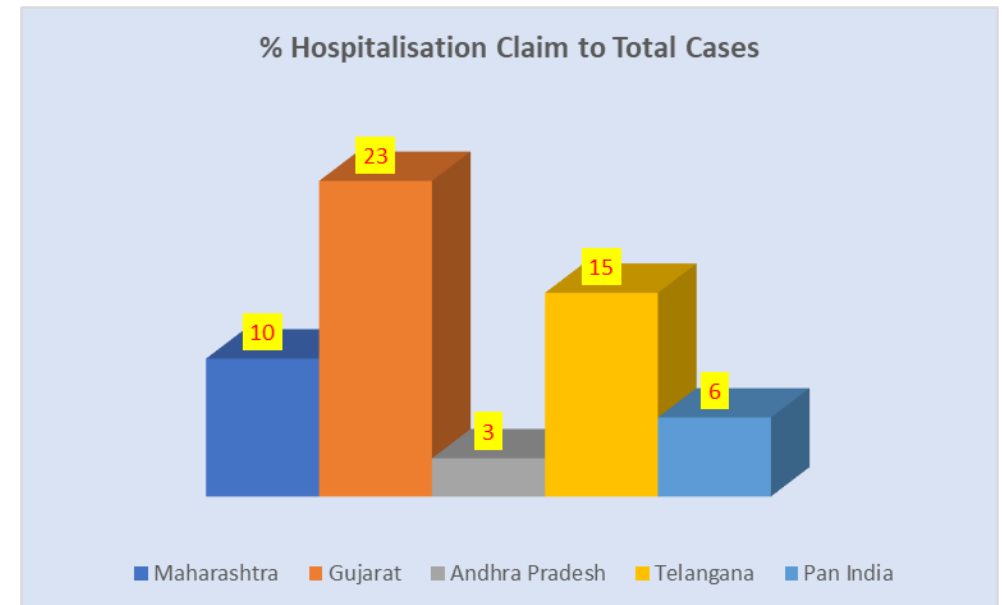
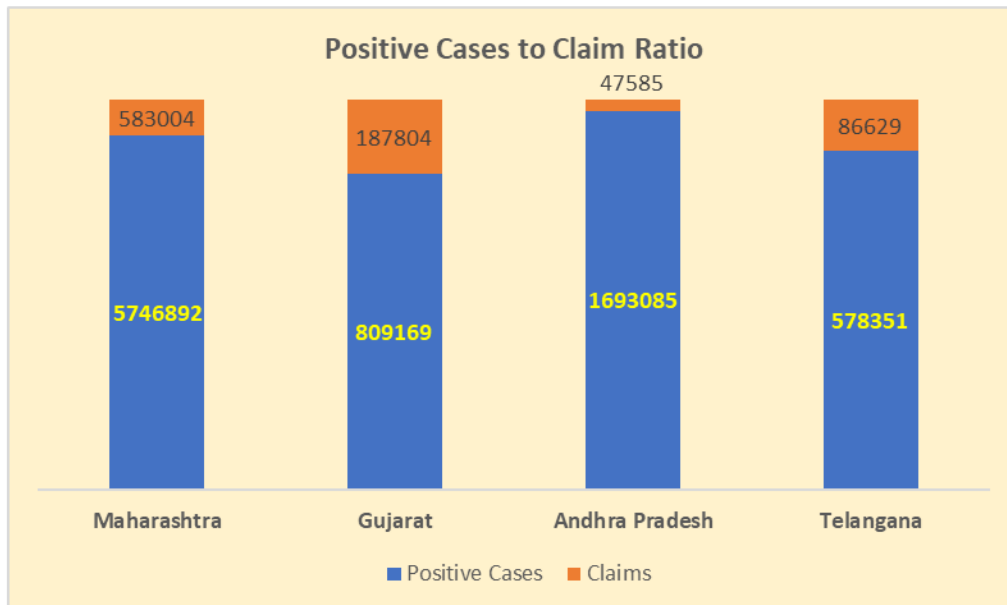
Peru's COVID-19 death rate is found to be the world's worst after the government revised its data this week. The Peruvian Government has more than doubled the country's Corona Virus death toll. The Government updated the figure from 69,342 to 180764 based on experts advise.

The Government said that it took into consideration not only those who tested positive but also other criteria such as contact with people who have been confirmed to be infected.

Prime Minister Violeta Bernudez said that it is her Government's duty to make public this updated information.

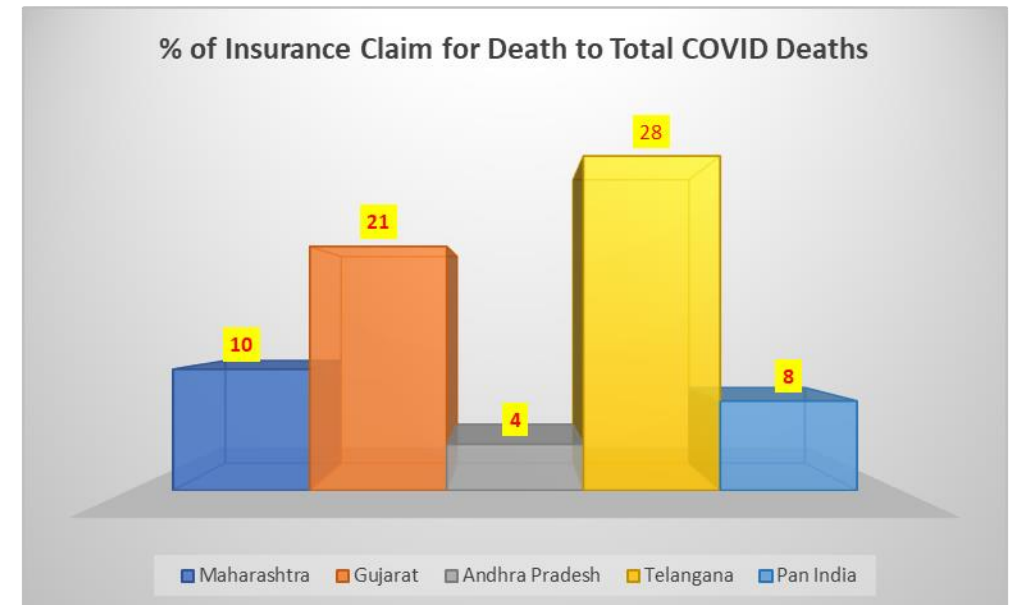
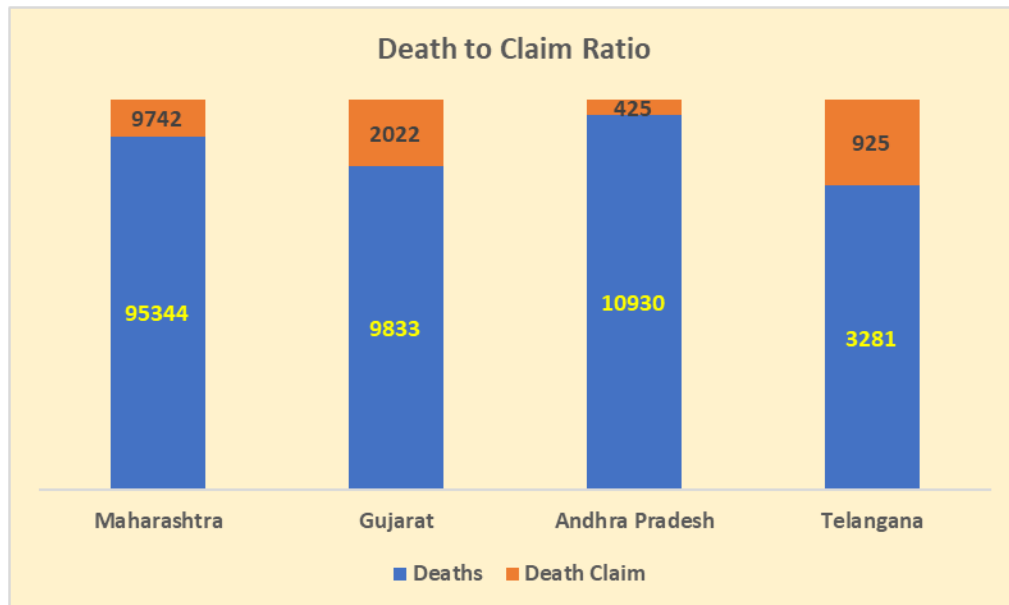
Gujarat and Telangana: Positive Cases to Hospitalisation Claim is Disproportionate

- As on 31 May, Maharashtra had 5.7 Mn COVID Cases of which 5.8 Lakh people have claimed for Hospitalisation @ 10%. On the other hand, its neighbouring state, Gujarat, had only 8 Lakh cases, but 1.87 Lakh people have claimed insurance for hospitalisation @ 23%. The National average is 6%.
- Similarly, Andhra Pradesh had 1.7 Mn COVID Cases of which 0.47 Lac people have claimed insurance for hospitalisation, which means 3% of COVID patients have claimed insurance for hospitalisation.
- Telangana, neighbouring state of Telangana have only 5.8 Lac COVID cases, 1/3rd of Andhra Pradesh, but the number of claims is 0.86 Lacs, which means 23% of total COVID patients have claimed insurance. This works out to little over 1 in every 5 COVID cases.



Gujarat and Telangana: Death Claim to Total Mortality: Huge Variance

- In Maharashtra, out of total 95344 deaths, 9742 insurance claim for hospitalisation have been made, which works out to 10%
- In Gujarat, 9833 COVID deaths have occurred, 10% of Maharashtra. However 1 in every 5 deceased family members have claimed insurance for hospitalisation charges.
- Andhra Pradesh is one of the severely affected state in India. Nearly 11,000 people have succumbed to COVID, but only 425 family members have claimed insurance for hospitalisation, which works out to 4% of the total COVID Cases. The national average is 8%
- On the other hand in Telangana, only 3281 people have succumbed to COVID. However, family member of 925 deceased patients have claimed insurance for hospitalisation. This works out to death claim for nearly 1 in every 3 COVID deaths



Gujarat and Telangana: Data Indicates Collective UNDER-REPORTING of COVID Cases in the range of 2 – 4 Mn Cases

**Under-Reporting of COVID Cases in Gujarat
1 – 2.2 Mn**

% Claim to Positive Cases (Actuals)			
State	31-May		
	Positive Cases	Claims	% Claim
Maharashtra	5746892	583004	10
Gujarat	809169	187804	23
Andhra Pradesh	1693085	47585	3
Telangana	578351	86629	15
Pan India	28173835	1637883	6

**Under-Reporting of COVID Cases in Telangana
1 – 2 Mn**

% Claim to Postives Cases Adjusted to Neighbouring States Pattern			
State	31-May		
	Positive Cases	Claims	% Claim
Maharashtra	5746892	583004	10
Gujarat	1800000	187804	10
Andhra Pradesh	1693085	47585	3
Telangana	2600000	86629	3
Pan India	28173835	1637883	6

% Claim to Postives Cases Adjusted to National Average Claim %ge			
State	31-May		
	Positive Cases	Claims	% Claim
Maharashtra	5746892	583004	10
Gujarat	3000000	187804	6
Andhra Pradesh	1693085	47585	3
Telangana	1500000	86629	6
Pan India	28173835	1637883	6

Gujarat and Telangana: Data Indicates Collective UNDER-REPORTING of COVID Deaths in the range: 20,000 – 40,000 Deaths

**Under-Reporting of Death in Gujarat
12,000 – 15,000**

% Death Claim to Total COVID Deaths (Actual)			
State	31-May		
	Deaths	Death Claim	% Claim
Maharashtra	95344	9742	10
Gujarat	9833	2022	21
Andhra Pradesh	10930	425	4
Telangana	3281	925	28
Pan India	331910	25017	8

**Under-Reporting of COVID Death in Telangana
8500 – 23,000**

% Death Claims to Total Deaths Adjusted to Neighbouring States Pattern			
State	31-May		
	Deaths	Death Claim	% Claim
Maharashtra	95344	9742	10
Gujarat	21000	2022	10
Andhra Pradesh	10930	425	4
Telangana	26000	925	4
Pan India	331910	25017	8

% Claim to Postives Cases Adjusted to National Average Claim %ge			
State	31-May		
	Deaths	Death Claim	% Claim
Maharashtra	95344	9742	10
Gujarat	24000	2022	8
Andhra Pradesh	10930	425	4
Telangana	12000	925	8
Pan India	331910	25017	8

Acknowledgement:

Project: Jeevan Raksha acknowledges the support extended by General Insurance Council of India by sharing the COVID health Insurance data and strengthening our research and analysis of COVID 19 in India. This Public-Private Partnership initiative would go a long way towards sustainable growth of healthcare sector by bringing in appropriate general public centric policy interventions

Data source and disclaimer

- The data collated and analysed based on secondary data. The primary sources are:
<https://www.mohfw.gov.in/> <https://www.covid19india.org/> www.google.com; www.wikipedia.org;
<https://www.worldometers.info/coronavirus/#countries> / <https://coronavirus.jhu.edu/>
- The user of this presentation is advised to revalidate the shared data from authorised public institutions.

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Thank you