

COVID: APPROPRIATE & INAPPROPRIATE GOVERNANCE

August 2021

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

Mission: Actively contribute towards Right to Health as a constitutional right of Indian citizens.

Project: Jeevan Raksha has been in the forefront of providing sharper analytical insights on emerging patterns 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**)

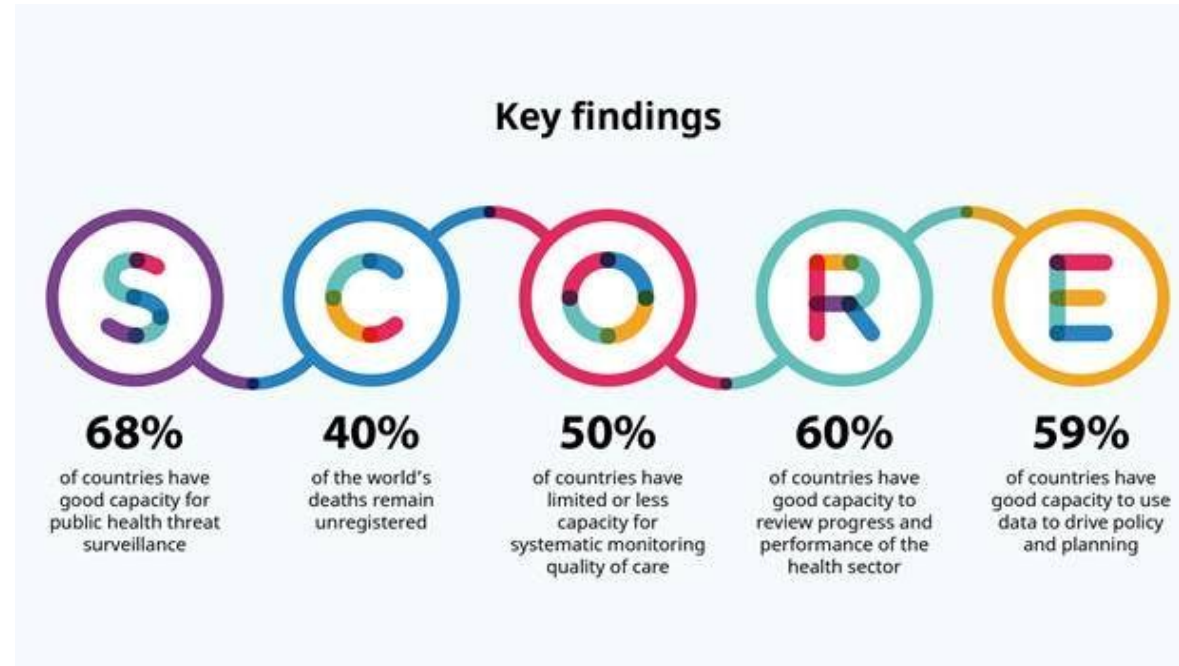
Project: Jeevan Raksha thanks General Insurance Council (**GI Council**) for sharing the monthly COVID Health Insurance claim data for our research and analytics purpose



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.

WHO: 40% of the world's deaths remain unregistered!



“...Health service data - from the health facilities, by the health care workers - form the core of Routine Health Information Systems and are a powerful tool to inform rapid response to health crises while maintaining essential services. All countries need integrated Routine Health Information Systems at every level to track progress towards the GPW 13 triple billion targets and health-related #SDGs. However, World Health Organization recent SCORE assessment found that ~50% of countries have limited capacity to systematically monitor healthcare quality and only 4% have sustainable capacity to optimize health service data. The World Health Organization is working with countries, regions and partners to strengthen national capacity for sustainable and interoperable health information systems. Our goal is that every country will have robust systems that optimize primary health care and deliver universal health coverage for all when SCORE is repeated in 2025....”

Samira Asma (Ms)

Assistant Director-General - Data, Analytics and Delivery for Impact

World Health Organization

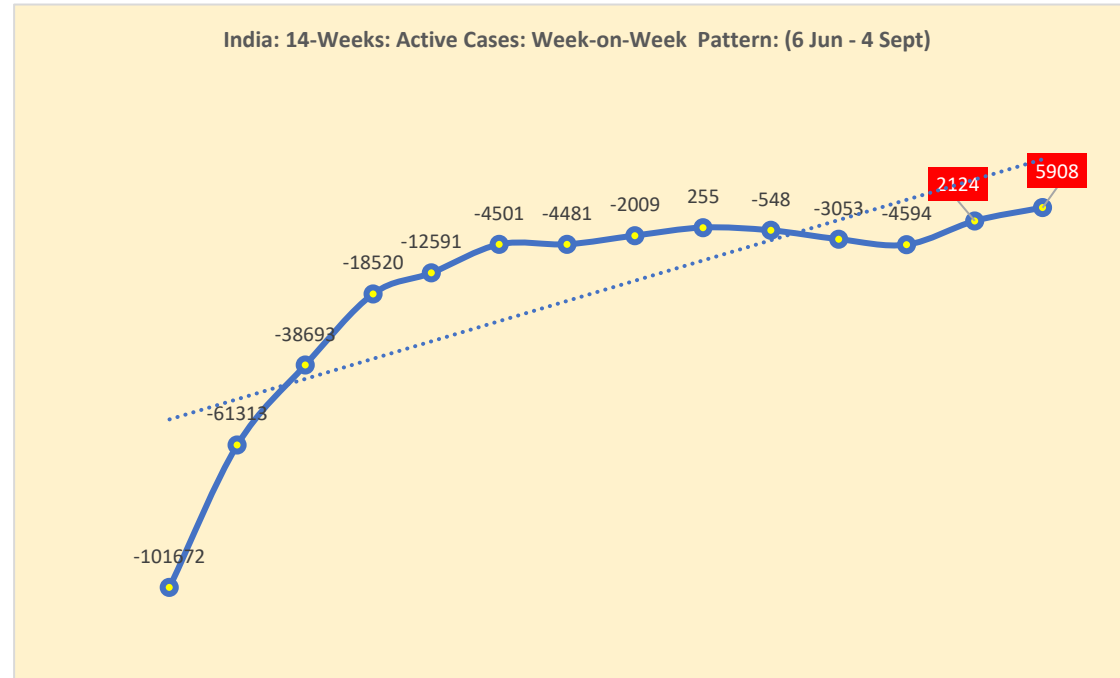
Global toll from Covid-19 could be three times higher: WHO

Peru sets gold standard for COVID Appropriate Governance

- Peru has more than doubled its Covid death toll following a review, making it the country with the world's highest death rate per capita
- The official death toll is now more than 180,000, up from 69,342, in a country of about 33 million people.

"We think it is our duty to make public this updated information" - Hon'ble Prime Minister of Peru, Ms Violeta Bermudez

India's Weekly Active Cases is in Positive Trajectory for 2 Consecutive Weeks! Sign of moving towards 3rd wave!



COVID Appropriate Governance Honest and Truthful to its people

People living in states which are practicing COVID Appropriate Governance (CAG) will be least impacted, in case if 3rd wave sets in.

COVID Inappropriate Governance Dishonest and Untruthful to its people

People living in states which are practicing COVID Inappropriate Governance (CIG) will be worst impacted, in case if 3rd wave sets in.

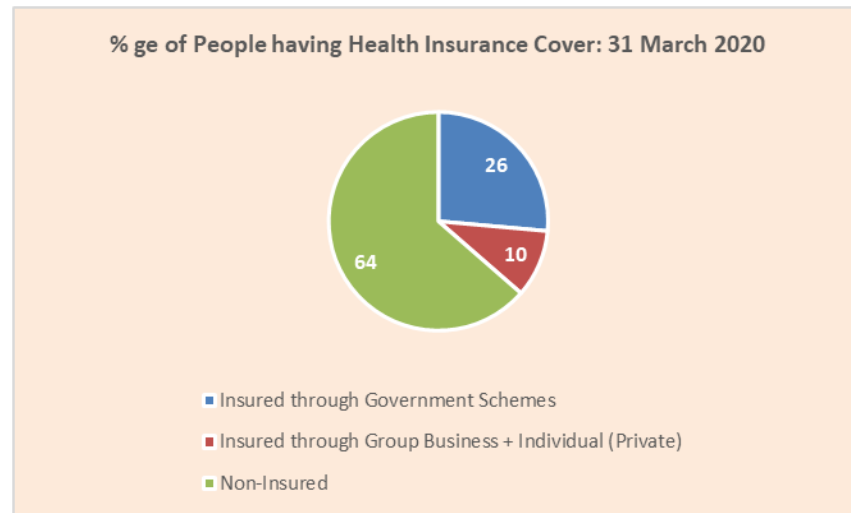


Satyam-eva Jayate, Truth alone Triumphs
Managing COVID in True Spirit of India's National Motto



- Strong Political Leadership and Commitment
- Consistent enhancement of Data Integrity
- Striving to protect lives and livelihood

Health Insurance (Non-Government Scheme) Statewise Scenario in India and its impact on COVID Patients



States	% Ge of Population having Health Insurance Cover (Non-Government Scheme)	% ge Insured (Non-Govt Schemes)people claiming for Covid Treatment
Andhra Pradesh	1	9
Assam	1	4
Bihar	0.2	5
Chhattisgarh	1	9
Goa	4	4
Gujarat	7	6
Haryana	5	5
Himachal Pradesh	0.4	2
Jammu & Kashmir	0.4	2
Jharkhand	0.4	7
Karnataka	3	12
Kerala	6	3
Madhya Pradesh	1	6
Maharashtra	6	10
Orissa	1	4
Punjab	3	3
Rajasthan	1	6
Tamil Nadu	3	8
Telangana	3	11
Uttar Pradesh	1	4
Uttarakhand	2	3
West Bengal	2	3
Delhi	14	4
India	2	7

If only 2-4% of the State population have taken Health Insurance Cover (excluding Government schemes), then how come in few states more than 50% of the COVID patients are covered with Group or Individual health Insurance (Non-Government schemes)? One of the possibility is **UNDER-REPORTING** of COVID cases and deaths

In India, ~ 1 Mn COVID Cases and 20,600 Deaths are estimated to be UNDER-REPORTED in August 2021



Estimated Minimum Number of Under-Reported COVID Cases and Deaths in August			
Zone	States	Cases	Deaths
EAG States	Rajasthan	250000	500
Mega States	Andhra Pradesh	150000	3400
Mega States	Karnataka	130000	2500
Mega States	Tamil Nadu	106000	2800
Mega States	Gujarat	100000	2600
EAG States	Madhya Pradesh	44000	1600
EAG States	Uttar Pradesh	44000	1300
Mega States	Haryana	34000	650
Mega States	Maharashtra	30000	2000
Mega States	West Bengal	28500	2000
Delhi	Delhi	14000	275
Mega States	Punjab	8000	0
EAG States	Jharkhand	7000	250
EAG States	Bihar	7000	325
EAG States	Chattisgarh	7000	275
EAG States	Uttarakhand	4500	125
India		964000	20600

Lives of millions of school and college going children are in danger in these states where physical class sessions have restarted

Mega States: ~ 0.6 Mn COVID Cases and 16,000 Deaths are UNDER-REPORTED in August 2021

- In **Gujarat** number of new registration for Medical Insurance claim in August is 30 times more than the number of reported cases. Reported only 5 death in the entire month, whereas ~400 new COVID death claims have been registered in August alone
- **Andhra Pradesh** COVID Governance has slipped in August considerably when compared with previous months track record.
- **Karnataka, Tamil Nadu, and Maharashtra**, data integrity is relatively better in their respective state capitals – Bengaluru, Chennai and Mumbai. But there seems to be data integrity issues cropping up in other districts of the state.
- **Punjab** is reporting only those cases which has Group / Individual Health insurance cover. Whereas death toll reporting seems to be relatively more transparent
- **West Bengal** continue to report those COVID deaths which has only health insurance cover. Even **Andhra Pradesh** has picked up the same pattern in August.
- **Jammu & Kashmir** and **Himachal Pradesh** continues to maintain high data integrity
- **Kerala** even though current COVID situation is alarming, the quality of COVID data has substantially improved post second wave.
- **Telangana** mysterious COVID management continues. Shockingly, in the month of August, insurance claim is negative for both COVID treatment and deaths, illogical.

Mega States	Reported Numer of COVID Cases in August	Number of Insurance Claim for COVID Treatment in August	Insurance Claim to total COVID Cases (%)
Gujarat	545	15395	2825
Haryana	573	5144	898
Punjab	1510	1456	96
Andhra Pradesh	47941	29959	62
Karnataka	44321	25920	58
Tamil Nadu	55275	24183	44
West Bengal	20585	7365	36
Maharashtra	161161	47923	30
Jammu & Kashmir	3957	97	2
Kerala	666472	7077	1
Himachal Pradesh	7521	63	1
Telangana **	13103	-6939	-53
Pan India	1156005	188606	16
Mega States	1022964	157643	15

Mega States	Reported Number of COVID Death in August	Number of Insurance Claim for COVID Death in August	% Death Claim to Total COVID Deaths in August
Gujarat	5	393	7860
Haryana	42	102	243
Andhra Pradesh	480	584	122
West Bengal	311	339	109
Tamil Nadu	845	544	64
Karnataka	756	482	64
Maharashtra	4522	1976	44
Punjab	138	23	17
Jammu & Kashmir	30	4	13
Kerala	4007	76	2
Himachal Pradesh	77	0	0
Telangana **	71	-183	-258
Pan India	14671	5234	36
Mega States	11284	4340	38

In August, 90% of COVID Cases and 95% Deaths in EAG States were in Assam and Odisha!!

- **Odisha** is the benchmark state for COVID Appropriate Governance (CAG). Being truthful to its people and striving to save as many lives of people seems to be the sole motto of the state administration.
- Post 2nd wave, **Assam** has completely transformed its COVID Governance
- **Rajasthan** declared ZERO COVID deaths in August. But insurance claim for 77 COVID death have been registered in the same month! 2.5 Lakh Cases and 500 deaths are estimated to be UNDER-REPORTING in the state
- **Uttarakhand** reports only those COVID cases and deaths which are COVID with Insurance
- In **Uttar Pradesh**, the estimated UNDER-REPORTING of COVID Cases is 44,000 and death is 1300
- In **Bihar**, the estimated UNDER-REPORTING of COVID Cases is 7000 and death is 325

EAG States	Reported Number of COVID Cases in August	Number of Insurance Claim for COVID Treatment in August	Insurance Claim to total COVID Cases (%)
Madhya Pradesh	347	6677	1924
Rajasthan	428	3881	907
Uttar Pradesh	894	6750	755
Jharkhand	694	1165	168
Bihar	873	1192	137
Uttarakhand	837	798	95
Chattisgarh	2443	1470	60
Odisha	30482	1820	6
Assam	23228	985	4
Pan India	1156005	188606	16
EAG States	60226	24738	41

EAG States	Reported Number of COVID Death in August	Number of Insurance Claim for COVID Death in August	% Death Claim to Total COVID Deaths in August
Rajasthan	0	77	#DIV/0!
Madhya Pradesh	3	243	8100
Jharkhand	4	40	1000
Bihar	10	50	500
Uttar Pradesh	67	202	301
Chattisgarh	31	47	152
Uttarakhand	25	24	96
Assam	400	13	3
Odisha	2067	39	2
Pan India	14671	5234	36
EAG States	2607	735	28

Mega Cities: ~ 26,000 Cases and 450 Deaths are estimated to be UNDER-REPORTED

- In major cities, the Health Insurance penetration is relatively high when compared with smaller towns. Therefore, the % of insurance claim to total cases/death will be high when compared with state and national averages.
- In August, **Chennai** has improved its reporting when compared with previous month. In July, %ge of death claim to TOTAL COVID death was 53%, whereas in August it has dropped to 39%. This validates that Chennai reported death is relatively closer to the actual number of COVID deaths in August.
- **Bengaluru** and **Mumbai** continues to maintain high COVID Appropriate Governance
- The estimated minimum number of UNDER-REPORTING:
 - Amdavad :6200 cases and 230 deaths.
 - Delhi: 14,000 Cases and 270 Deaths
 - Kolkata: 5800 Cases and 150 deaths

Mega Cities	Reported COVID Cases in August	Insurance Claim for COVID Treatment in August	% of Insurance Claim for COVID Treatment
Amdavad	545	2042	375
Delhi	1499	4677	312
Kolkata	2409	2473	103
Bengaluru	10498	4625	44
Chennai	6001	2020	34
Mumbai	9376	1716	18
Mega Cities	30328	17553	58

Mega Cities	Reported COVID Death in August	Insurance Claim for COVID Death in August	% Death Claim to Total COVID Deaths in August
Amdavad	5	72	1440
Delhi	29	89	307
Kolkata	35	57	163
Chennai	82	32	39
Bengaluru	121	17	14
Mumbai	438	-15	-3
Mega Cities	710	252	35

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Thank you