

# COVID: APPROPRIATE & INAPPROPRIATE GOVERNANCE

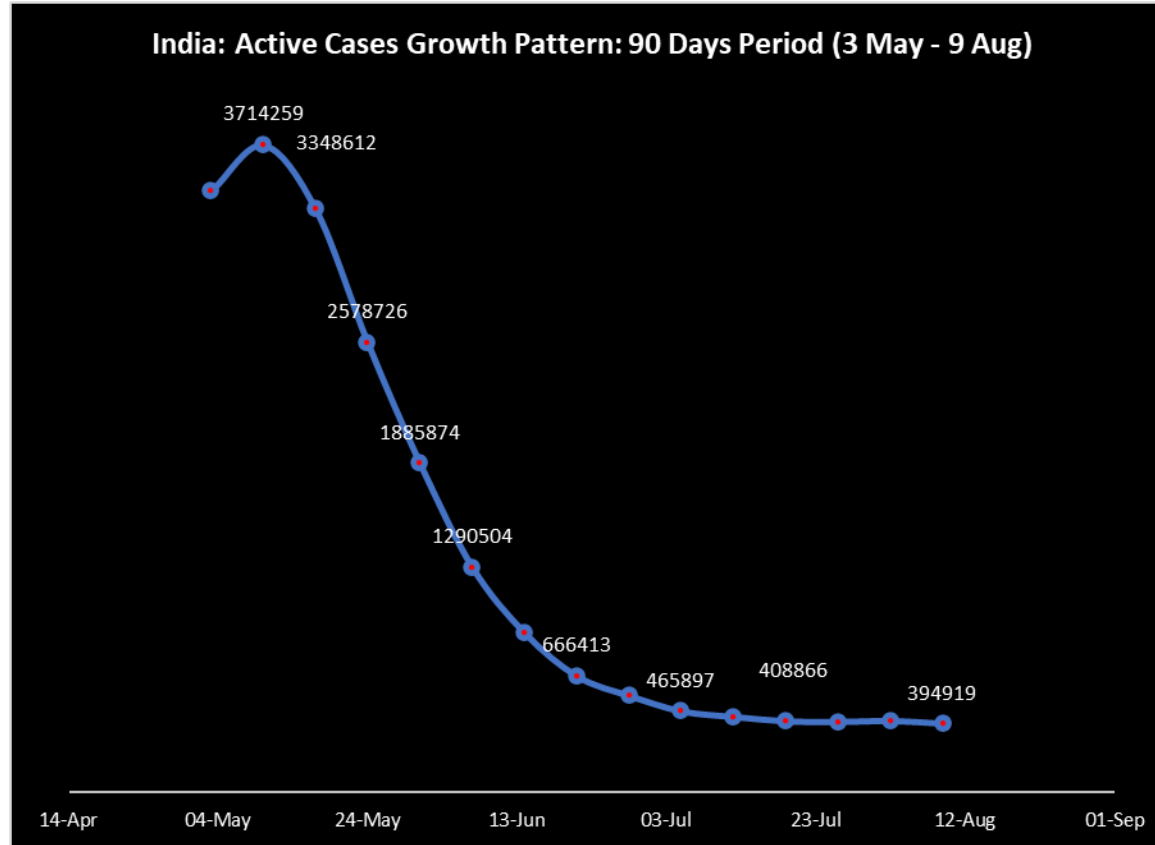
**JULY 2021**



**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.

# How did India Flatten 3.7 Mn Active Cases to 0.39 Mn in flat 90 Days?



COVID Appropriate Governance  
Honest and Truthful to its people

COVID Inappropriate Governance  
Dishonest and Untruthful to its people

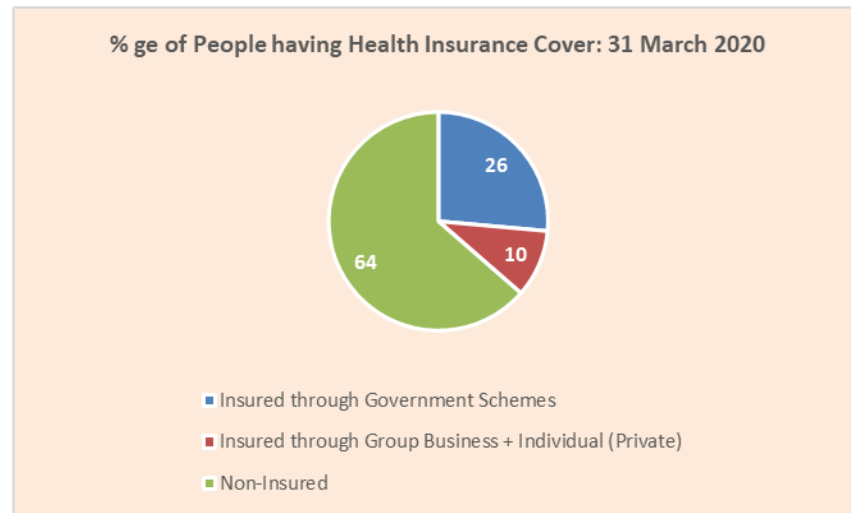


**Satyam-eva Jayate, Truth alone Triumphs**  
**Managing COVID in True Spirit of India's National Motto**



- 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
<b>India</b>	<b>2</b>	<b>7</b>

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

## Relatively High Under-Reporting by Key States: Lives of Millions of People are at stake

- 6% of **Maharashtra** population have covered themselves with Health Insurance (Non-Government schemes), 3 times of national average. ~ 1 in every 4 COVID patients had insurance cover for hospitalisation.
- Kerala** 6% of its population has health Insurance, but only 1% of the insured people have claimed for COVID treatment. The primary factors for this is relatively low rate of hospitalisation and also demand for direct payment by Private Hospitals.
- In **Himachal Pradesh** and **J&K**, Health Insurance penetration is 0.4%, which is substantially low when compared with other mega States. Therefore, the %age of claim is also low.
- Impact of Under-Reporting:** Ideally, as per the Health Insurance penetration pattern in the following states, % of Insurance Claim for COVID treatment should have been in the range of 10 – 20%. The high %ge of Claim is due to **UNDER-REPORTING** of COVID cases and deaths. This is resulting in artificial increase in %ge of Insurance claims against the actual COVID cases/deaths due to lower value of the denominator.
  - Gujarat:** Reported only 1354 new cases and 17 deaths in July. Whereas in July, incremental 19467 people have registered medical claim for COVID treatment and 451 deaths claims due to COVID in the same month.
  - Haryana:** Reported only 1274 new cases. Whereas in July, incremental 6251 people have registered medical claim for COVID treatment in the state.
  - In **Telangana** and **Karnataka**, 56% and 46% of COVID patients had health Insurance Cover (excluding Government Schemes), which means every second person infected with COVID had insurance cover
  - In **Tamil Nadu**, 1457 people succumbed to COVID in July, 693 of them (48%) had health Insurance cover. Similarly In **West Bengal**, out of 428 COVID deaths, 230 (54%) had health Insurance cover. This means, nearly half of people who died due to COVID in July had Insurance cover

Mega States	Reported COVID Cases in July	Reported Insurance Claim (Non-Government Scheme) in July	Insurance Claim to total COVID Cases (%) in July
Gujarat	1354	19467	1438
Haryana	1274	6251	491
Telangana	21441	12042	56
Karnataka	61314	28060	46
Punjab	3495	1352	39
Tamil Nadu	79901	25556	32
Maharashtra	242311	54888	23
West Bengal	28236	4262	15
Andhra Pradesh	76662	5639	7
Jammu & Kashmir	5800	78	1
Kerala	466595	5892	1
Himachal Pradesh	3904	49	1
Pan India	1243973	197122	16
Mega States	992287	163536	16

High Incidence of Under-Reporting

Low Incidence of Under-Reporting

Mega States	Reported COVID Death in July	Insurance Claim for COVID Death in July	% Death Claim to Total COVID Deaths in July
Gujarat	17	451	2653
Telangana	141	205	145
Haryana	204	124	61
West Bengal	428	230	54
Tamil Nadu	1457	693	48
Karnataka	1522	445	29
Punjab	241	69	29
Andhra Pradesh	671	135	20
Maharashtra	10846	1866	17
Kerala	3545	76	2
Jammu & Kashmir	55	1	2
Himachal Pradesh	42	0	0
Pan India	25022	5136	21
Mega States	19169	4295	22

## Relatively High Under-Reporting by Key States: Lives of Millions of People are at stake

- **Odisha** and **Assam** reported Cases and death ratio to Insurance claim is relatively proportionate to the the population's health Insurance coverage.
- **Impact of Under-Reporting:** Ideally, as per the Health Insurance penetration pattern in the following states, % of Insurance Claim for COVID treatment should have been in the range of 10 – 20%. The high %ge of Claim is due to under-reporting of COVID cases and deaths. This is resulting in artificial increase in %ge of Insurance claims against the actual COVID cases/deaths due to lower value of the denominator.
  - **Rajasthan:** Reported 1245 COVID Cases and 33 deaths in July 2021. On the contrary, 4047 newly infected patients having Health Insurance cover have registered for Insurance claim. Similarly, 62 new death claims have been registered in July against 33 official death toll declared by the State.
  - **Uttar Pradesh:** The reported COVID cases in July is 2334, whereas 6690, nearly 3 times more than the official reported cases, have registered for health Insurance claim in July.
  - **Madhya Pradesh:** It has an interesting pattern. 2024 new cases have been reported by the State, similar to UP. However, 3 times more people have registered for Health Insurance Claim in July. 5858 people have claimed for medical insurance. Also, in terms of COVID deaths in July, 1481 deaths were added on 12<sup>th</sup> July alone as part of Death reconciliation. Therefore the estimated actual death in July is ~ 65. On the other hand 145 claims for COVID deaths have been registered in July, which works out to 223%.
  - In **Bihar** only 0.2% of its population have health insurance cover (Non-Government Schemes). Strangely, 37% of the COVID patients reported in July had Health Insurance cover. Similarly, nearly 60% of the deceased had health Insurance Cover.
  - **Jharkhand** only 0.4% of its population has Medical Insurance cover (Non-Government schemes), ironically due to under-reporting of cases, the %ge of Insurance claims is getting artificially inflated to 50% and death claim to 187%, the effect of low value of the denominator.

EAG States	Reported COVID Cases in July	Reported Insurance Claim (Non-Government Scheme) in July	Insurance Claim to total COVID Cases (%) in July
Rajasthan	1245	4047	325
Madhya Pradesh	2024	5858	289
Uttar Pradesh	2334	6690	287
Jharkhand	1563	777	50
Uttarakhand	1884	805	43
Bihar	2921	1092	37
Chattisgarh	7528	1593	21
Odisha	67468	1356	2
Assam	57714	687	1
Pan India	1243973	197122	16
EAG States	144681	22905	16

High Incidence of Under-Reporting

Low Incidence of Under-Reporting

EAG States	Reported COVID Death in July	Insurance Claim for COVID Death in July	% Death Claim to Total COVID Deaths in July
Rajasthan	33	62	188
Jharkhand	15	28	187
Uttar Pradesh	165	226	137
Bihar	55	32	58
Chattisgarh	85	49	58
Uttarakhand	46	25	54
Madhya Pradesh	1544	145	9
Assam	721	16	2
Odisha	1884	40	2
Pan India	25022	5136	21
EAG States	4548	623	14

## Mega Cities: 1 in Every 5 Deaths in India occurs in these 6 Mega Cities

- The concept of covering Healthcare expenses through Medical Insurance is high in Urban areas than in rural areas. Therefore, the rate of insurance claim for COVID treatment amongst COVID patients high in Urban areas when compared with State and National averages
- Impact of Under-Reporting:** Ideally, as per the Health Insurance penetration pattern in India, % of Insurance Claim for COVID treatment in Mega Cities should have been in the range of 10 – 20%. The high %ge of Claim is the effect of under-reporting of COVID cases and deaths. This is resulting in artificial increase in %ge of Insurance claims against the actual COVID cases/deaths, due to lower value of the denominator.
  - Amdavad** has reported only 283 cases whereas 5009 new medical insurance claims have been registered for treating COVID, 18 times higher than the reported COVID cases. Similarly, it has reported 8 death in July, whereas 81 death claims have been registered in July, 10 times higher
  - In **Delhi**, the Capital of India, has reported 2077 cases in July, whereas 9192 new medical insurance claims have been registered for treating COVID in the same month. Similarly 76 deaths have been reported in July, whereas 149 death claims have been registered, 2 times higher than the official COVID death toll.
  - Chennai** looks like declaring only those COVID cases which has medical Insurance cover.
  - Kolkata** seems to be declaring only those COVID deaths which had medical insurance coverage (Non-Government schemes). Only 3% of the population has health insurance cover (Non-Government schemes). Out of 58 COVID death declared in July, 55 people had medical insurance.
  - Mumbai** and **Bengaluru** claim ratio indicates lower prevalence of under-reporting

Mega Cities	Reported COVID Cases in July	Reported Insurance Claim (Non-Government Scheme) in July	Insurance Claim to total COVID Cases (%) in July
Amdavad	283	5009	1770
Delhi	2077	9192	443
Chennai	5623	5177	92
Mumbai	12557	7476	60
Kolkata	2368	1396	59
Bengaluru	13780	4991	36

High Incidence of Under-Reporting

Low Incidence of Under-Reporting

Mega Cities	Reported COVID Death in July	Insurance Claim for COVID Death in July	% Death Claim to Total COVID Deaths in July
Amdavad	8	81	1013
Delhi	76	149	196
Kolkata	58	55	95
Chennai	131	70	53
Mumbai	438	96	22
Bengaluru	246	38	15



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**Thank you**