

HEALTH SYSTEM FRAGMENTATION



Health Financing Fragmentation and Universal Health Coverage in Brazil, Colombia, Mexico and India

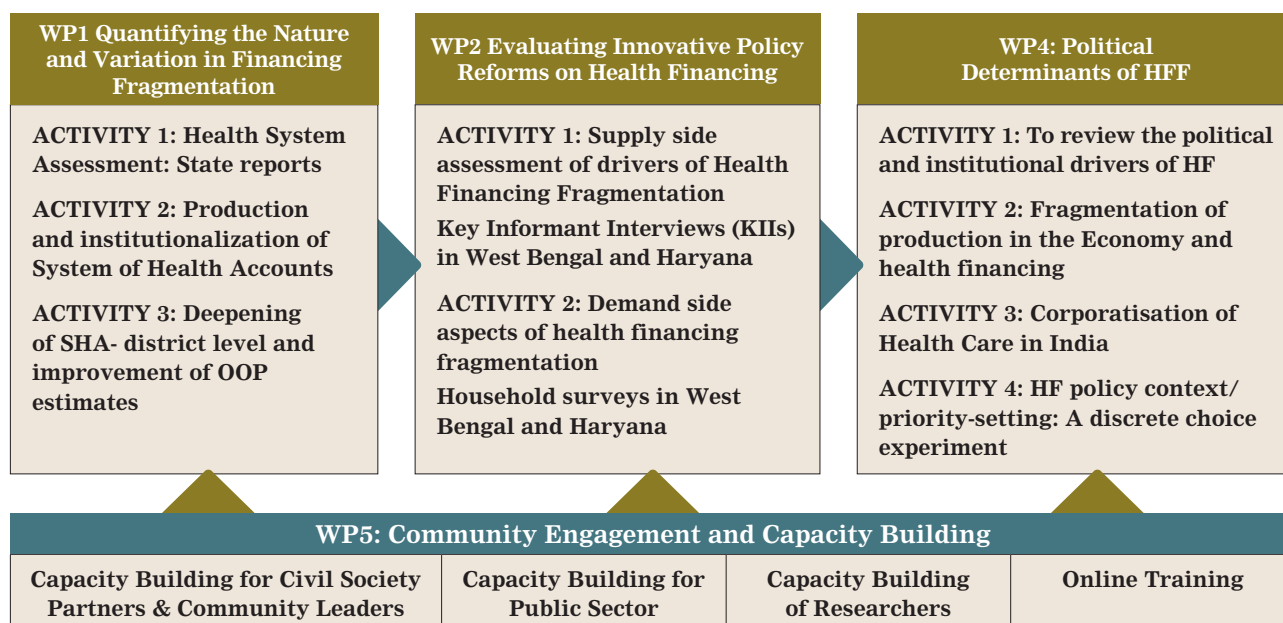
India Programme | Summary Report 2023-2024

About the Project

Fragmentation in health system financing exists across different domains, beginning with the presence of numerous insurance providers. This engenders extensive fragmentation across other domains, including risk-pooling, eligibility, benefits, premiums and payment mechanisms, as there is little coordination or regulation across providers. The study aims to improve the understanding of the nature and impacts of health financing fragmentation in India to inform future health system strengthening efforts and drive progress towards Universal Health Coverage (UHC). The objectives of the study involve the following:

The India component of the study has conceived four interconnected work packages (see figure 1) to examine health financing fragmentation from different perspectives.

Figure 1: Schematic overview of the India Plan3. Project Work



Project Work

Planning & Development

Protocol Development Workshops

In December 2022, a partners' meeting was held hybrid at, New Delhi to review the India plan and identify immediate action required for the project initiation. In March 2023, a protocol development workshop was held in New Delhi to discuss a common understanding of the research project and details of each work package. In July, another meeting was held at IIT Madras to establish a structure and methodology for Work Package1 related objectives. The next protocol development workshop at New Delhi in September 2023 involved detailed presentations on the conceptualization, study design and tentative timelines for work package.



Protocol workshop, September 2023

Country Partners' Meet

The Study partners from Imperial College London, University of York, and all country partners met in Cuernavaca, Mexico, in August 2023 to review the country plans, exchange feedback, and identify collaborative activities across the four countries. A meeting was held in London in hybrid mode in January 2024, attended by all country PIs and experts.



Mexico meeting, August 2023

Research

Household Surveys

HHS: Household surveys are being conducted in Meghalaya, West Bengal, and Haryana to understand the users' perspective on out-of-pocket health expenses, insurance coverage, wage loss due to hospitalization, and utilization patterns of health services.

Meghalaya in collaboration with the Institute of Economic Growth (IEG). 1,300 households were sampled from Meghalaya in three districts (Khasi Hills, West Garo Hills, Ri Bhoi) from April to November 2024.



Survey, West Bengal

West Bengal tool development and survey conducted by the Institute of Development Studies, Kolkata. The aim of the survey was to study health financing and healthcare utilisation across four districts: North 24 Parganas, Murshidabad, West Burdwan, and Jalpaiguri. Conducted from June to September 2024, the survey collected data from 10,235 individuals from 2525 households, with 54.91% from rural areas and 45.09% from urban locations.

Household Survey Tool Development: JGU and IEG jointly developed the tool through a series of consultations and workshops, with input from the respective collaborators.

Health System Assessments

The assessments are conducted based on secondary data (Policy documents, National data sets, reports etc.) in West Bengal and Haryana to understand various facets of Health Financing Fragmentation and its impact on overall health outcomes.

Stakeholder Interviews:

KIIs: To study the supply-side drivers of Fragmentation, in-depth interviews are being conducted with different stakeholders to gain insights into fragmentation from the providers' perspective through Key Informant Interviews in West Bengal and Haryana. The study focuses on PMJAY, Swasthya Sathi and Employees' State Insurance (ESI) Schemes.

Additionally, various experiments, such as **Discrete Choice Experiments**, are planned to understand users' choices. Secondary databases, such as CMIE, are being analyzed to provide a time series view of health financing fragmentation.

Community Engagement and Capacity Building

Right to Health Workshops: O. P. Jindal Global University, in collaboration with All-India Peoples Science Network (AIPSN), organised community engagement workshops for community health workers, researchers, academicians, civil society members and activists on Health Policy, Financing and Right to Health and Healthcare.

North-East Workshop (in collaboration TISS Guwahati) trained 56 participants from 6 States, held in Dimapur, Nagaland, September 2023.

Northern Workshop was held in Nagwain, Himachal Pradesh, in December 2023, with 50 participants from 9 states.

Eastern and Central workshop (in collaboration with PHRN) with 110 participants from 10 States was held in Bhubaneswar, Odisha in February 2024. There were participants from Bangladesh and Nepal as well.



Field visit, Bhubaneswar, 2024



Northern workshop, Nagwain, 2023

Scan for the videos:



<https://www.youtube.com/@HealthFragmentationStudy>

Training

In September 2024, Health Financing Sessions for newly appointed Deputy Directors took place at the Employees' State Insurance Corporation (ESIC) National Training Academy.

Household Survey tool trainings were conducted for field investigators and researchers in Shillong in March 2024 and Kolkata in June 2024.

Additionally, Dr. Aishwarya Rajeev conducted a training session on ATLAS.ti software for **qualitative research analysis**. Professor Nakkeeran Nanjappan conducted a **qualitative research methodology** workshop in October 2024. Further **database training** were



Panel Discussion, September 2023



Tool training workshop, Kolkata



Power-walk activity, Nagwain workshop



conducted: Sonia Sebastian introduced the Venture Intelligence Database in September, and Akarsh C O introduced the CMIE database in October 2024.

Dissemination

Platforms for discussions and debates were created to explore the understanding of issues related to health financing: The **panel discussion** on “Investing in Health: G20 and Beyond” was held on September 16, 2023, at New Delhi discussed and underscored the pressing need for increased public health spending in India.

Two reading sessions in April and May 2024 focused on “Publicly Funded Health Insurance Schemes” and “Understanding Market Failures”—highlighting the importance of a comprehensive approach to healthcare and universal access while addressing market failures. The study also launched ‘**The Dialogues**’ series in May 2024. The inaugural session, led by Anandita Sharma, examined the effects of Publicly Funded Health Insurance (PFHI) in India. Vyom Anil discussed his study on PMJAY in Bihar, highlighting the Publicly Funded Health Insurance Schemes.

People Involved

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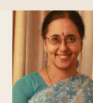
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