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# **“AN OVERVIEW: AWARENESS OF GOVERNMENT HEALTH INSURANCE SCHEMES IN RURAL AND URBAN POPULATION OF PUNE, INDIA”**

**Nishant Shyam Chavan, Supriya Ravindra Sirsat, Dr.R.D. Bhosale**

**Assistant Professor, Assistant Professor, Associate Professor**

Department of Economics, Mahatma Gandhi Vidyamandir's Arts, Science and Commerce College,  
Manmad, Nashik, Maharashtra, India.

## **Abstract:**

Health insurance is a necessity in our lives today. Medical expenses are mounting each day and for a developing country like India, it is often difficult for people with challenging socio-economic conditions to have access to affordable health care systems. Governments all over the world work towards providing good quality healthcare for their people. Creating awareness about health issues, ensuring strong infrastructure, and promoting health insurance are productive activities conducted by the authorities for people's welfare. The Indian Government also undertakes such measures from time-to-time. A Government Health Insurance Scheme is a State or Central Government powered health insurance initiative for its citizens. It is directed towards enhancing the healthcare quotient of the region by offering low-priced insurance policies with a sizeable sum insured. Such policies are usually offered on an annual basis. This study is an attempt to find the extent of awareness of government health insurance schemes in people, their implementation and performance of various schemes.

**Keywords:** Health Insurance, Government of India, Insurance Scheme, people's welfare, implementation, Medical expenses, awareness.

## **Introduction:**

Health insurance in India is a growing segment of India's economy. The Indian healthcare system is one of the largest in the world, with the number of people it concerns: nearly 1.3 billion potential beneficiaries. The healthcare industry in India has rapidly become one of the most important sectors in the country in terms of income and job creation. Governments all over the world work towards providing good quality healthcare for their people. Creating awareness about health issues, ensuring strong infrastructure, and promoting health insurance are productive activities conducted by the authorities for people's welfare. The Indian Government also undertakes such measures from time-to-time. A Government Health Insurance Scheme is a State or Central Government powered health insurance initiative for its citizens. It is directed towards enhancing the healthcare quotient of the region by offering low-priced insurance policies with a sizeable sum insured. Such policies are usually offered on an annual basis. Governments play a major role in health care financing by mobilizing the necessary