



**PHD Research Bureau**  
PHD Chamber of Commerce and Industry



## **NITI Aayog releases report on ‘Health Insurance for India’s Missing Middle’**

NITI Aayog released a comprehensive report titled Health Insurance for India’s Missing Middle, which brings out the gaps in the health insurance coverage across the Indian population and offers solutions to address the situation.

The report, highlights the need for health insurance coverage for all and significant challenges will need to be overcome to increase the penetration of health insurance. The government and the private sector will need to come together in this endeavor. Private sector ingenuity and efficiency is required to reach the missing middle and offer compelling products. The government has an important role to play in increasing consumer awareness and confidence, modifying regulation for standardized product and consumer protection, and potentially offering a platform to improve operational efficiency.

This report is an effort to re-invigorate the dialogue on increasing financial protection for health and the broader goal of Universal Health Coverage. It outlines the current landscape, existing gaps and articulates broad recommendations and pathways to increase health insurance coverage.

The Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana—a flagship scheme towards Universal Health Coverage, and State Government extension schemes—provides comprehensive hospitalization cover to the bottom 50% of the population. Around 20% of the population is covered through social health insurance, and private voluntary health insurance primarily designed for high-income groups. The remaining 30% of the population, devoid of health insurance, is termed as the “missing middle”. The missing middle contains multiple groups across all expenditure quintiles and is spread across both urban and rural areas.

The report highlights the need for designing a low-cost comprehensive health insurance product for the missing middle. It primarily recognizes the policy issue of low financial protection for health for the missing middle segment and highlights health insurance as a potential pathway in addressing that. In doing so, the report offers a starting point for broader discussions on solutions, and specific products, to improve insurance coverage for the missing middle.

Please find appended the link to access the detailed report on the same

<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2021/oct/doc2021102941>

[.pdf](#)

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Warm Regards,

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