



Financial Implication of Hospitalization and Willingness to Join Health Insurance Programme Among People living with HIV in India

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(Received: 22/04/2016; Accepted: 12/05/2016)

Abstract

The objectives of the present study were to assess the a) treatment seeking behaviour among PLHIV, b) financial burden of treatment due to hospitalization, and c) their willingness to pay for being part of a health insurance programme. The research involved cross-sectional descriptive study design using a sample survey of PLHIV who are accessing free ART. This was considered appropriate because information on factors and frequency related to illnesses, treatment seeking behaviour, expenditure and its coverage is to be compiled at a point in time. A purposive sampling technique was employed. However, all efforts were made to ensure the randomness in the sample whenever possible. Data was collected through interviews using a structured questionnaire from 528 respondents. A written informed consent was obtained. Ethical clearance for conducting the study was also obtained. One in every four PLHIV received inpatient treatment at least once during the preceding year. An estimated expense per hospitalization per PLHIV was Rs. 1834 per annum. Most indicated that the financial burden for hospitalization was higher for them, and expressed their willingness to join a health insurance programme. Respondents were willing to pay a maximum of Rs. 1571 per annum for such a hypothetical coverage. The findings of rate of hospitalization among surveyed PLHIV and its financial burden corresponds to other surveys among PLHIV. High willingness to participate and pay for health insurance was found. The study provides evidences that PLHIV face financial burden of treatment, and are willing to pay for alternative financing mechanism.

Keywords: HIV, AIDS, Health Insurance, Willingness to pay, India

JEL Classification: I10, I18, I13, I38, N35

Paper Classification: Research Paper
