

## Summary of the proposals submitted under the BHSRC Grant

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### Process Evaluation of Publicly Funded Health Insurance in India

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**Overview** – The success of the PMJAY to achieve the desired objective is contingent upon sound planning, well defined processes related to enrollment, empanelment, quality control and meaningful interaction among various stakeholders and finally, acceptance of the programme by the community. The PMJAY is nearing to complete its first year. This study looks into the design and various processes, which will help introducing mid-course correction by building robust systems.

#### Research Questions

- What policies and processes have been adapted by state governments to run the health insurance schemes and how the context influences these policies and processes.
- Which processes work effectively and how they operate, and what contextual factors enable or disable the desired mechanisms of implementation.
- How these processes lead to achieve desired outputs in terms of coverage and quality

#### Methodology

A Realist evaluation (RE) (examines the initial hypotheses and programme theories, using context, mechanism, outcome configurations - CMOs), which describes how an intervention is expected to work for which (group of) actors and how. The researchers found this approach most suitable to understand the implementation process, mechanism of intervention and how it leads to coverage and quality in PMJAY programme.

**In any insurance scheme, it is expected to design and implement all the essential elements as mentioned below.**

Enrollment of potential beneficiaries	Mechanism to detect frauds
Empanelment of providers	Quality control process
Provider payment mechanism	Monitoring and evaluation process

#### Source of data

- Qualitative: Review of administrative guidelines, programme documents, minutes of meetings, policy reports, Government orders, tender documents. In depth interviews with the SHA officials, providers, program managers and patients.
- Quantitative: Exit interviews with patients and Claims data Analysis

The team will undertake this study in three states – Karnataka, implementing PM-JAY in Trust mode, Chhattisgarh in insurance mode and Odisha a non-PMJAY state.

#### Output

The study would help in identifying what are the mechanisms that are adopted and how effective they have been in implementation of the scheme, and what are patient experiences of the scheme.