

BENEFICIARIES PERCEPTION ON RAJIV AAROgyASRI COMMUNITY HEALTH INSURANCE SCHEME (A STUDY ON COASTAL DISTRICTS OF ANDHRA PRADESH)

Jaladi Ravi¹ and Hari Hara Raju²

Abstract

Rajiv Aarogyasri Community Health Insurance Scheme is one of the key elements of the scheme is the cashless treatment with the network hospitals where under the beneficiaries once registered do not have to pay at all for the entire process of treatment. This has become possible by evolving package rates which in addition to the actual cost of treatment includes conduct of health camps, screening of patients, diagnostics, testing and treatment, food, transport and follow-up medicines. The package rates are for end-to-end cashless treatment of the poor living below poverty line in network hospitals. The rates have redefined the relationship between the hospitals and the poor patients as lack of money with them is no longer a constraint to get the best of the medical care available in any corporate or government hospital in the state. The present paper focuses on the perception of the beneficiaries on Rajiv Aarogyasri Community Health Insurance Scheme in Andhra Pradesh.

Keywords: : *Insurance, Health, patients, Cashless treatment.*

Prelude

Health Insurance is a safeguard against rising medical cost. A health insurance policy is a contract between an insurer and an individual or group, in which the insurer agrees to provide specified health insurance at an agreed-upon price (the premium). depending upon the policy, premium may be payable either in a lump

sum or in installments. Health insurance usually provides either direct payment or reimbursement for expenses associated with illnesses and injuries. The cost and range of protection provided by health insurance depends on the insurance provider and the policy purchased. The burden of treatment is particularly unduly large on them when seeking inpatient care. There are many health

*Professor, Department of Commerce and Management Studies, Andhra University, Visakhapatnam
Andhra Pradesh, India., dr.ravijaladi@gmail.com
Post-Doctoral Fellow (UGC)
Department of Commerce and Management Studies
Andhra University, Visakhapatnam
Andhra Pradesh, India, dr.khhr@gmail.com*