

5th World Congress on**Health Economics,
Health Policy and Healthcare Management**October 14-15, 2019 | Copenhagen, Denmark

Unequal opportunity to use insurance: interface between health insurance and hospital network**Shailender Kumar**

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This paper aims to analyse the role of government-funded (pro-poor) health insurance (GFHI) schemes in promoting accessibility and highlights to what extent the concentration of hospital network restrict equal opportunity to receive insurance benefits. The results show access to hospital care among insured is higher than the uninsured person across all state level and in both low/high coverage states. Since, over half of large, two-thirds of corporate hospitals, four-fifth of health enterprises are located in five million plus cities and urban area of some districts of some states, this put serious limitation on service accessibility and led to unequal opportunity to use insurance benefits in deficient hospital network areas.