

Chapter 6

Enhancing Healthcare Access and Outcomes in India: Integrating Population Health Management, Pharmacogenomics, and Patient–Centered Care

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ABSTRACT

The undeniably massive impact of the COVID-19 pandemic has mainly contributed to shaping the trajectories of numerous industries, healthcare being one of the crucial sectors. Hence, it becomes pertinent to analyze the pandemic's influence on the health sector industry when it came to the insurance industry, along with the

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connected policy changes. The present chapter delves into the critical role of such health insurance policies, how the industry reacted to the changing times, and what the policy changes were on the government's and insurance companies' behalf. The 2020 global pandemic has spotlighted the necessity of a robust system of health insurance, which has been analyzed in terms of preparedness and precautions. An empirical study has been undertaken to gain first-hand information on how the public has responded to the pandemic policies and what the things to be worked upon are to build a more robust skeleton of health insurance in India.

INTRODUCTION

The COVID-19 pandemic has dramatically highlighted the need for comprehensive preparedness and effective strategies to manage global health crises. In this context, the role of health insurance has emerged as pivotal in mitigating the economic and healthcare challenges posed by pandemics. Beyond serving as a safety net for individuals, health insurance is fundamental in ensuring access to healthcare without the burden of high costs. This includes covering medical expenses, medications, and hospitalization, alleviating significant financial strain on individuals and families. Furthermore, health insurance incentivizes individuals to seek timely medical attention when experiencing symptoms or potential exposure to infectious diseases, facilitating more effective disease management and containment. In addition to patient care, health insurance provides essential financial support for bolstering healthcare infrastructure. This involves crucial investments in building and upgrading healthcare facilities, procuring necessary equipment, and ensuring a sustainable supply of medications and protective gear, all vital for mounting effective responses to pandemics. The liberalization of the insurance sector in India in 2000 catalyzed the proliferation of private players, marking a significant shift, particularly in the wake of the COVID-19 public health emergency. With this context in mind, the chapter seeks to delve into the multifaceted impacts of the COVID-19 pandemic on the health insurance sector. This entails examining how health insurers responded to the demands of policyholders affected by the pandemic, addressing the evolving needs of insured individuals, and evaluating the effectiveness of government policies enacted in response to the crisis. Moreover, the study undertakes a comprehensive analysis of the impact of public health emergencies on the health insurance landscape, delving into the intricate facets of the new policies and regulations introduced by the Government of India to address the claims of individuals impacted by the pandemic. The assessment also encompasses an in-depth exploration of the successes and shortcomings of the policy changes and regulations put forth by the Indian government in the wake of the COVID-19 pandemic. Finally, we argue that

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