

# Awareness of Health Insurance among Unorganized Industrial Sample Workers in Coimbatore

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## Abstract

*Health insurance is an important method of financing the increased costs of medical care. The high cost of health services coupled with the randomness of health needs and the inadequacy of personal savings is the principal reason for the importance of insurance as a means of financing health services. The aim of the study is the awareness about health insurance among unorganized industrial workers in Coimbatore. The study states that people are aware of insurance but probably unaware of schemes and types of insurance.*

**Keywords:** Awareness of insurance, Health Insurance scheme, Unorganized workers

## Introduction

Health insurance is an energetic method of financing the arise costs of medical care. The high cost of health services coupled with the volatility of health needs and the deficiency of individual savings is the main reason for the importance of insurance to finance health services. With the rising significance of health insurance schemes, the number of people enclosed by health insurance is less in India. One of the major reasons for low down health insurance coverage in India is the lack of awareness of the health schemes by the people.

## Objectives

To know the awareness about health insurance among unorganized industrial workers in Coimbatore.

## Methodology

The study is confined to Coimbatore City of Tamil Nadu, the second largest city of the State. Coimbatore is one of the most industrialized cities in Tamil Nadu and is known as the textile capital of South India or the Manchester of the South. The survey Method is one of the most popular data collection methods in Social Sciences. The proposed study adopted a survey method for the collection of primary data. Three types of techniques of data collection are used in the study Interview schedule, depth interviews, and Coding and tabulation.

## Review of Literature

The primary targets of the find out about via Rena Mehta (2012) is to record the working action of the people working in garment units. to learn about the fitness reputation of the employees, figuring out the kinds of hazards. To become aware of MSD's prevailing amongst the employees of the garment manufacturing units. The learn about analyzed the sorts and extent of occupational fitness dangers of the garment employees in the cutting, stitching, and ending section. Thirty-five garment factories from Jaipur had been chosen purposively. The pattern consisted of 210 employees taking 6 randomly from every garment manufacturing unit. Data have been accrued via private interviews with the chosen samples. Percentage evaluation has been made in this study. It was once determined that work in the garment manufacturing unit severely affected people's health, as they have been restrained in a closed environment. Nature of work in Garment factories created various fitness risks amongst the chosen respondents, such as headache, musculoskeletal pain, eye strain, etc. Results of the learn about confirmed that employees in the slicing area have been greater susceptible to accidents than the ones in stitching and ending sheds. fifty-five percent of the respondents from the stitching shed opined that they suffered from extreme musculoskeletal pain, whereas vibration-induced syndrome was once solely confronted by using the respondents in the reducing shed. According to Gowri. B et al. (2012), the healthful well-being of humanity relies upon, in general, on the consumption of nice food. These days Self Help Groups (SHG) are imposing a giant quantity of village cottage industries, specifically meals processing industries. The fundamental targets are to recognize the socio-economic heritage of the chosen respondents; To determine the meal hygienic practices of the ladies SHGS; to become aware of the microbial infection of the chosen meals Items organized via SHGS; to become aware of the adulterants current in the uncooked ingredients. By the usage of serial dilution, check the presence of microbial load such as bacteria, fungi infrequent road foods. In this regard, 200 SHG females who are concerned in the meals processing alternate in

Dindigul District, Tamil Nadu, had been chosen for the study. The investigator met the respondents and amassed their heritage statistics which include socioeconomic details, information about meals protection practices. Microbial analysis, meals adulteration assessments had been accomplished for meals samples. Food protection and diet training used to be given to the respondents, and the influence used to be assessed by using interview and commentary methods. The investigation displays that there is an urgency to infuse meals protection and disorder prevention techniques in this sector. Also, they find out about recommends education packages for SHGs to enhance the techniques of preparation, serving meals hygienically, and suited packing by using giving coaching thru NGOs or with the aid of the Government itself. According to Srinivasan et al. (2013), the Beedi and Cigar enterprise employs hundreds of people, most of whom work beneath prerequisites detrimental to their health. They spend hours mixing or rolling tobacco in unhygienic, dingy, and overcrowded locations having little services for consuming water, toilet, washing, or even first aid. The working hours are frequently interminable and at instances, even toddler employees are made to slog for lengthy hours in violation of the law. This finds out about gaining perception into the "Occupational Health Problems Faced by using Female Beedi Workers at Khajamalai, Trichy. The lookup graph used for this find out about is descriptive. According to ParijatBorgohain (2013), Occupational Health Hazards refer to the conceivable dangers to the fitness and security of employees in their workplaces. Tea backyard employees are inclined to numerous dangers in their offices due to physical, biological, mechanical, chemical, and psychosocial factors. The current paper looks at the occupational fitness dangers confronted using the tea backyard employees of Hajua Tea Estate of Sibsagar District and Marangi Tea Estate of Golaghat District in Assam. Factors such as income, academic tiers of the workers, availability of scientific amenities in the tea gardens, hygiene, and sanitation, generic awareness, and grasp about the one-of-a-kind occupational fitness dangers have been taken into account while arriving at the findings of the study. The learn about has been

performed typically with the assistance of major facts accumulated with a questionnaire. Altogether seventy-two workers, each male and lady of Hajua Tea Estate and a hundred and forty employees of Marangi Tea Estate, have been surveyed through the Random Sampling Method. In addition, secondary data has been amassed from sources such as books, journals, and the Internet. It has been observed from the learning that the tea backyard employees are educationally lagging, health services are no longer enough and protection measures are lacking. This has resulted in some work-related accidents and the people are determined to go through various health problems.

### Awareness about Health Insurance

A health insurance plan is a crucial approach to financing the spiraling fees of clinical care. The excessive value of medical institution offerings coupled with the unpredictability of fitness wants and the inadequacy of private financial savings is the fundamental purpose for the developing significance of insurance plans as the ability of financing fitness services. Despite the developing significance of fitness insurance plan schemes, the quantity of human beings blanketed through fitness insurance plans is less in India. It has been determined that one of the primary motives for low fitness insurance plan insurance in India is the lack of recognition of the fitness schemes by way of the people. Currently, in India, solely two million humans (.2 percentage of the whole populace of 1 billion) are protected beneath Mediclaim, the most famous health insurance plan scheme in India. In contrast, in developed countries like the U.S., about seventy-five percent of the complete populace are blanketed below one of the different insurance plan schemes. In this background, a trial has been made to recognize whether or not the pattern agricultural employees are conscious of fitness insurance plan schemes or not.

**Table 1 Aware of Any Health Insurance Scheme**

Aware of any health insurance	Frequency	%
Yes	350	100.0
<b>Total</b>	<b>350</b>	<b>100.0</b>

Sources: primary data

The above table represents the health insurance scheme of the sample respondents. All of (100 percent) them they have awareness of health insurance scheme.

### Awareness about the Type of Health Insurance

The unpredictability of fitness desires and inadequacy of private financial savings collectively create the want for fitness insurance. The insurance plan agencies in India, normally GIC and LIC, furnish more than a few fitness insurance plan schemes. GIC affords the most famous fitness insurance plan scheme, namely, Mediclaim and the Jan ArogyaBhima policy. The Central Government gives a contributory fitness scheme to its worker referred to as the Central Government Health Scheme (CGHS) from 1954 and an insurance plan scheme referred to as Employees State Insurance Scheme (ESIS) FROM 1948, each scheme intended for the personnel working in the public area organizations in the country. Thus, the government's function in organizing and financing fitness insurance plans is confined to these two principal schemes. In this context, a strive was once made to recognize from the people about the kind of insurance plan insurance they are having viz, Central authorities fitness insurance, State authorities fitness scheme, and Tamil Nadu kingdom authorities chief minister complete fitness insurance plan schemes.

**Table 2 Awareness about the type of Health Insurance**

Aware of health coverage	Frequency	%
Employees State Insurance	85	24.3
CMS New Health Insurance	58	16.5
Mediclaim /Health Insurance	54	15.4
State Govt Health Insurance	46	13.2
Employers Hospital	42	12.2
Central Govt Health Insurance	36	10.2
Others	29	8.2
<b>Total</b>	<b>350</b>	<b>100.0</b>

Source: Primary Data

The above table represents that the awareness about the type of health insurance scheme among sample respondents. The majority (24.3 percent) of the respondents were aware of Employees State

Insurance, Around 16.5 percent were aware of the CMS New Health insurance scheme. The Remaining 15.4 percent of them were aware of Mediclaim/ health insurance scheme. 13.2 percent of them aware of State Government Health insurance, 12.2 percent of sample respondents aware of Employers Hospital, and 10.2 percent of them aware of central government Health Insurance and others (bank & post office) are 8.2 per cents.

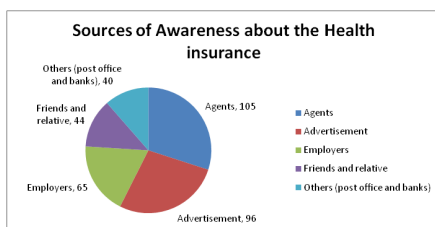
### Source of Awareness about Health Insurance Companies and Health Care Schemes

Health Insurance is a concept gaining importance in the modern world. This concept is felt necessary in the present scenario. But awareness about health insurance is especially less among the public. Health insurance schemes are known to the public through agents of the concerned insurance companies, friends, relatives, and advertisements. The following table explains the source of awareness about health awareness schemes the sample respondents came to know about, plus the results are obtainable below.

**Table 3 Sources of Awareness about the Health Insurance**

Sources of awareness about the health	Frequency	%
Agents	105	30.0
Advertisement	96	27.4
Employer	65	18.6
Friends and relative	44	12.6
Others (post office and banks)	40	11.4
<b>Total</b>	<b>350</b>	<b>100.0</b>

Source: primary Data



**Figure 1 Sources of Awareness about the Health insurance**

Source: primary data

The above table and figure show the source of awareness about health insurance schemes. The

majority of their respondents were aware through an agent, that is 30.0 percent of the sample Respondents, 27.4 per cent of the sample workers were aware through advertisement, and 18.6 percent of sample respondents were aware of through employer as well 12.6 percent of them were aware of friends and relatives. Others are 11.4 percent this is including post offices and banks.

### Conclusion

The research paper exaggerated emphasis on unorganized industrial worker's awareness about the health insurance scheme in Coimbatore. The study states that people are aware of insurance but probably unaware of schemes and types of insurance. A maximum number of respondents are conscious of being familiar with employees state insurance scheme named ESI and following CMS new health insurance scheme. Agents are vital role playing awareness of insurance schemes and policies. However, exceeding the statements is the foremost outcome of the research.

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