

## Essays on Public Health Insurance

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### ABSTRACT

In this thesis, through three essays, I study the behaviour of the household in the presence of a public health insurance in India. In particular, I ask the following questions: (a) what is the impact of public health insurance on maternal and child health, (b) what is the role of networks in determining take-up and use of public health insurance, and (c) whether public health insurance mitigates childhood health shocks and improves educational achievements.

The role of health insurance in protecting households from financial vulnerability is well established. Moreover, access to health insurance has been found to impact several health- and non-health outcomes of the household. However, since public health insurance in India is targeted towards tertiary care, the impact on

In the first essay, I use the District Level Health Survey (DLHS) Data and National Family Health Survey (NFHS) data to examine the impact of Aarogyasri availability on access to reproductive care and on child health outcomes. I find women substitute the use of reproductive care at public facilities with private healthcare, and that households experience a decline in out-of-pocket costs of child delivery. I also find an improvement in child health outcomes due to Aarogyasri.

In my second essay, I study the role of informal networks in affecting the demand for formal public health insurance using a panel data from Young Lives India. I construct measures of informal financial network and informal information network, and thereafter, assess their impact on adoption of Aarogyasri. I find that for households that have experienced health shock, access to informal financial network reduces the probability of take up (use) of formal health insurance. However, I do not find significant impact of informal information network.

In the third and final essay, I combine panel data from Young Lives India and administrative records to examine the effect of interaction between health shock and exposure to Aarogyasri on long- and short-term education outcome of children. I find evidence that exposure to Aarogyasri partially mitigates adverse impact of health shock, and that the mitigation depends crucially on type of health shock and the age of exposure to health shock.

This thesis contributes to the scholarship on both direct and spillover effects of public health interventions