

SREE BALAJI MEDICAL COLLEGE AND HOSPITAL

DEPARTMENT OF COMMUNITY MEDICINE

SYMPOSIUM ON

“HEALTH CARE FINANCING IN INDIA ”

Date: 28.09.2025

Time: 2.00 pm

SPEAKER- Dr.S.MEENA PRIYA, 2nd Year Postgraduate

Dr.BHUVANESH ARAVINDH, 2nd Year Postgraduate

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The symposium started at 2 pm

No. of faculties present were 11

No. of the postgraduate present were 8

The topic for symposium was "HEALTH CARE FINANCING IN INDIA". It was presented by Dr.Bhuvanesh Aravindh & Dr.S.Meena Priya. Dr.Bhuvanesh explained in detail the definition of health care financing and core principles and features of health care finance. He also explained about recent trends of health care financing. He explained in detail about Catastrophic health expenditure and out of pocket expenditure.

The next session was by Dr.Meena Priya who explained in depth about definition; essentials and functions of health insurance programme. She

explained about risks of health insurance and detailed about types of health insurance in India. She concluded her talk by insurance claim disputes and grievances.

In the end both summarized all the points they presented and there was time given for discussion for 15 mins each. The topic was discussed by the audience, questions were asked and it was clarified by the faculties.

SYMPOSIUM ON HEALTH CARE FINANCING IN INDIA

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RISKS IN HEALTH INSURANCE PROGRAMME

- Adverse Selection : Sick will enroll in large numbers, thus programme becomes unviable as the outflow exceeds the inflow.
- Cream Skimming (Risk Selection) : Opposite of adverse selection, selectively choose only low-risk individuals and reject high-risk individuals.
- Moral Hazard:
 - ✓ In supply side moral hazard: Provider intervene unnecessarily charge higher bills for insured patient
 - ✓ In demand side moral hazard: Patient demand more care indulges in risky behaviour due to insurance status.



GPS Map Camera



Chennai, Tamil Nadu, India

X43q+p32, Shankar Nagar Main Rd, Shankar Nagar,
Chromepet, Chennai, Tamil Nadu 600044, India

Lat 12.954198° Long 80.13793°

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