

**Exploring PM-JAY and Public Health Insurance: Utilization Trends,
Claim Disbursement, and Coverage Analysis in Indian States**

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ABSTRACT

Besides developed countries, emerging countries also started focusing on health insurance. Since 1986, the government of India has brought in many insurance schemes for the betterment of the people. This study explored the central government health insurance scheme PM-JAY: Utilization trends, claim disbursements, and coverage analysis in India. This study used NFHS data (2019-21) and IRDAI annual report data (2022-23) to see insurance coverage, scheme beneficiaries, and insurance trends in India. The study employed a random forest classifier to identify any association between the wealth quantile of people and the various health insurance schemes in India. This analysis reported no statistical significance between wealth quantile and PM-JAY health insurance in India. The study found that the claim disbursement amount of PM-JAY is deficient among the beneficiaries. The study reveals that political misunderstanding between the state and central government hampered the outreach of this scheme to the people.

Keywords: PM-JAY, Utilization, OOP, Claim Amount