



IEG

Extending Health Insurance to People with HIV and AIDS

Evidence-based research by the *Institute of Economic Growth* (IEG) is moving India toward extending insurance coverage to people living with HIV and AIDS.

SETTING THE SCENE —In the absence of universal healthcare coverage, out-of-pocket expenses for quality healthcare services are a challenge for most Indians. People living with HIV and AIDS face the additional challenge that health insurance products offered by public and private insurance companies exclude HIV, based on a perception that it is beyond the scope of insurance.

WHAT IEG DID —For more than a decade, one key area of focus of the Health Policy Research Unit (HPRU) of the Institute of Economic Growth (IEG) has been health coverage generally, and coverage for HIV/AIDS specifically. In this work, IEG has worked with international NGOs, the United Nations, the insurance sector and the government to explore and provide evidence about the feasibility of alternative insurance models. Due to IEG's unique reputation in this area, in 2011, *Project Connect* (implemented by Population Services International and funded by USAID) requested the think tank's involvement in a project that aimed to gather strategic evidence

around mainstreaming HIV in health insurance.

IEG brought to the project its economic and costing expertise and undertook research that proved covering HIV is extremely unlikely to affect the profits of insurance companies. In February 2011, *Project Connect*, in collaboration with the National AIDS Control Organization (NACO), USAID and Health Systems 20/20 organized the high-level International conference *Mainstreaming HIV and AIDS: Role of Insurance Sector in India*. IEG presented its findings at the conference and also participated in deliberations on why insurance coverage for people living with HIV and AIDS is a rational economic decision. The conference was attended by top officials from the Finance Ministry, the Insurance Regulatory and Development Authority, NACO, insurance companies, international researchers, NGOs, bilateral donors and UN organizations.

THE OUTCOME —The conference was the culmination of a long process of evidence-based



research by a handful of researchers and change makers in India. IEG's role in research-based advocacy was critical in this process, especially because of its history of pioneering earlier research in this area at a time when very few in India were engaged or interested in this subject. The impact of the conference was significant and *The Lancet* reported it as one of the key events globally that week in the area of medicine. The conference triggered many events, including more dissemination and publication, with IEG leading a key article in the book *Three Decades of HIV/AIDS in Asia*, published in 2012.

The key policy impact came from the National AIDS Control Organization, which included

insurance for people living with HIV and AIDS in its agenda for the fourth phase of the *National AIDS Control Program, 2012-2017*. In February 2012, India's Insurance Regulatory and Development Authority ordered insurance companies to cover HIV from October 2012 onwards, triggering a policy change.

As a result of its significant contributions to inclusionary health policy in India, for two years in a row (2011 and 2012) IEG has been identified by Pennsylvania University's *Go To Global* Think Tank Ranking as one of the top 30 research institutes in the world contributing to health policy.

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For more information on the Institute of Economic Growth, visit <http://www.iegindia.org>

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