

HEALTH INSURANCE FOR FISHERMEN IN PUDUCHERRY – A STUDY

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ABSTRACT

WHO says, 3.2 per cent Indians will fall below the poverty line because of high medical bills. About 70 per cent of Indians spend their income on healthcare and purchase drugs. It is often difficult for self-employed fishermen to obtain health insurance. Due to the nature of the job, health insurance is unavoidable for self-employed people working in the fishing industry. Puducherry is an important tourist town where fishery sector as it has many number of fishermen who are working in this industry. Health insurance is very important for fishermen, as in India, 4.7 per cent of GDP comes from the fishing sector including the state of Puducherry. Total budgetary allocations under health sector are ₹ 1,40,135.00 Cr., during 2007-12. So, the Puducherry Union Territory is to take necessary steps for fishermen healthcare insurance as easily as possible.

Key Words: Drugs, Alcohol, Vessels, Chronic, Ban Period.

1. INTRODUCTION

Health insurance is one of the most fundamental types of insurance in terms of being an absolute necessity for everyone. It is important as it provides financial security to meet health related contingencies. According to WHO statistic, about 47 per cent and 31 per cent of hospital admissions in rural and urban India, respectively, were financed by borrowings and sale of assets. WHO says, 3.2 per cent Indians will fall below the poverty line because of high medical bills. About 70 per cent of Indians spend their income on healthcare and purchase drugs.¹ So insurance is a clear way out for people with the risk of their own life.

2. Health Insurance for Fishermen

However, the fishing is one of the most dangerous jobs there is in any part of the world as the fishermen need to venture into the high seas without any security. While fishermen supply the market with seafood, the crew can easily get hurt. It is often difficult for self-employed fishermen to obtain health insurance, due to the high risk involved and the most common cause of death for people in the fishing industry is drowning.²

Furthermore, fishing vessels are at the mercy of nature; huge waves can wash over the deck and cause crew members to be washed overboard. Due to the nature of the job, health insurance is unavoidable for self-employed people working in the fishing industry. Unfortunately, some people in the fishing industry have to go without health insurance. Due to high cost of health insurance, fishermen are trying to get better health insurance benefits for themselves and their families.³

3. Need for Health Insurance to Fishermen in Puducherry

The fishermen are just the most difficult people in the Puducherry to cover which they have every insurance risk imaginable. Fishing families were normally three times more likely to be unemployed within a year due to 1. Ban Period, 2. Rain Session, 3. Cyclone 4. Others Natural Climate Chance. Hence fishing is dangerous and its income is session and unpredictable.⁴ So insurance is a most for them.

Puducherry is an important tourist town where fishery sector as it is has many number of fishermen who are working in this industry. Puducherry is free for alcohol to sell more comparing the neighbour states. Many of the people or fishermen had been affected by alcohol consumption. These people are highly vulnerable for risks such as accidents, illness and injures. And they are catching the fish inshore of marine water and to face a lot of problems like fatal injuries, chronic diseases and even death sometimes. In this situation Puducherry government have taken necessary steps as well as to introduce health insurance for fishermen and their family members and to create/open marine hospital only for fishing communities with cost free treatment to them. Hence, health insurance is very important for fishermen, as in India, 4.7 per cent of GDP comes from the fishing sector including the state of Puducherry.

4. Budget Allocation in 2007- 12

Total budgetary allocations under health sector are ₹ 1,40,135.00 Cr., during 2007-12. Health finance indicators include allocation under Five Year Plans whose details of expenditure on health, trends in public and private spending. Investment ob Health, Family Welfare, AYUSH and Health Research for 11th plan (2007-2012) is ₹ 1,31,650.92 Cr., ₹ 3,988.00 Cr., and ₹ 4,496.08 Cr., respectively.⁵

This study is about the health insurance for fishermen and various schemes available in Puducherry.

5. Type of Insurance in Puducherry for Fishermen to Use

(i) Social Health Insurance (SHI)

Social Health Insurance schemes are statutory programmes financed mainly through wage-based contributions and related to individual levels of income. SHI schemes are mandatory for defined categories of workers and their employers. It is based on a combination of insurance and solidarity. In India, there are three well-known SHI schemes-the Employees State Insurance Scheme (ESIS), The Central Government Health Schemes (CGHS) and the ECHS (Ex-servicemen's Contributory Health Scheme).⁶

(ii) Private Health Insurance (PHI)

Private Health Insurance refers to insurance schemes that are financed through individual private health premiums, which are often voluntary, and risk rated, 'for-profit' insurance companies manage the

funds. In low-income countries like India, they provide primary insurance cover i.e. they insure hospitalizations.⁷ The fishermen villages and fishermen population the details are given in Table 1.

TABLE 1

Statement Showing Marine Fishing Villages and Fishermen Population in Union Territory of Puducherry

Sl. No	Marine Village	Total	Male	Female
1.	Kanagachettikulam	812	412	400
2.	Periyakalapet	1035	523	512
3.	China Kalapet	776	398	378
4.	Pillaichavady	769	389	380
5.	Solai Nagar	733	370	363
6.	Vaithikuppam	755	381	374
7.	Vambakeerapalayam	739	377	362
8.	Periya Veerampattinam	1231	620	611
9.	Puduckuppam	619	311	308
10.	Nallavadu	624	321	303
11.	Narambai	611	311	300
12.	Pannithittu	611	302	309
13.	Murthykuppam	1159	589	570
Grand Total		10,374	5,204	5,170

Source: Directorate of Census Operations, Puducherry UT, Ministry of Home Affairs, Government of India, 2011.

(iii) Community Health Insurance (CHI)

Community Health Insurance is “any not-for-profit insurance scheme aimed primarily at the informal sector and formed on the basis of the collective pooling in health risks, and in which the members participate in its management”. Community health insurance as a movement is quite active in sub-scheme Africa. Even in Asia, we have example from India, the Philippines, Indonesia, Cambodia, and Bangladesh.⁸

In CHI, the local community takes the initiative in establishing a health insurance scheme, usually to improve access to healthcare as well as protection against high medical expenses. The solidarity element is the strongest in CHIs as most of the members know each other.⁹

(iv) Government - Initiated Health Insurance Schemes (GHI)

As stated earlier, India has a fourth category that is not usually seen in other countries. This is called as ‘GHI’. The specificity of this is the government introducing a health insurance programme, usually for

the poorest and vulnerable sections of the community. In many of the schemes, the premium is totally subsidised by the government (from tax-based revenues) and is paid directly to the insurance company.¹⁰

The policy plan is given below.

TABLE 2

Fishermen Policy Plan

Sl. No	Particulars	Per cent	Premium per Month	Five Year Scheme	Total
1.	Insurer	60%	750	60 months	45,000
2.	Govt. or Cooperative Scheme	40%	250	60 months	15,000
Grand Total		100%	1,000		60,000

Other insurance schemes are given below.

(a) Reshtriya Swasthya Bima Yojana (RSBY)

Rashtriya Swasthya Bima Yojana (RSBY) a central government scheme and was introduced in 2009-10, with the objective of providing “quality medical care to BPL (Below Poverty Line) families for treatment of diseased involving hospitalization and surgical procedures. The annual registration fee is just ₹ 30 with a premium of upto ₹ 750 per year which is completely subsidized by the Government. The insurance cover limit is ₹ 30,000 per annum for a five – member family on a floater basis.¹¹

(b) Sampoorna Suraksha Programme (SSP)

It is an innovative micro health insurance scheme by *Sri Kshetra Dharmasthala* Rural Development project to its self-help group members and it is functional since 2004. It spans over nine districts covering 8,000 villages, 41 Towns with over 16 lakh members. Annual premium is ₹ 220 per person and is collected as small amounts weekly to reduce the burden on poor families with a cover limit of ₹ 5000 per family member per year.¹²

6. Insurance Companies

Sl. No.	Name of Company
Public Sector Companies	
1.	General Insurance Corporation of India

2.	the Oriental Insurance Company Ltd.
3.	the New India Assurance Company Ltd.
4.	National Insurance company Ltd.
5.	United India Insurance Company Ltd.
6.	Export Credit Guarantee Corporation Ltd.
7.	Agriculture Insurance Company of India Ltd.
Private Sector Companies	
8.	Royal Sundaram Alliance Insurance Company Ltd.
9.	reliance General Insurance Company Ltd.
10.	IFFCO Tokio General Insurance Company Ltd.
11.	TATA AIG General Insurance Company Ltd.
12.	Bajaj Allianz General Insurance Company Ltd.
13.	ICICI Lombard General Insurance Company Ltd.
14.	Cholamandalam Gerenal Insurance Ltd.
15.	HDFC-Chubb General Insurance Company Ltd.
16.	Apollo D.K Insurance Company Ltd.
17.	Future Generali India Insurance Company Ltd.
18.	Star Health and Allied Insurance Company Ltd.¹³

7. Conclusion

Puducherry government is implementing various schemes for peoples' welfare. In particular the fishermen welfare schemes are available but health insurance related schemes are not popular now and creating awareness for fishermen is a must today to conduct any awareness programme for fishermen. The Fishermen Cooperative Societies or Self-Help Groups or Health Insurance Companies need to be given opportunities. So, the Puducherry Union Territory is to take necessary steps for fishermen healthcare insurance as easily as possible.

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