

Health Finance offerings need to keep pace with rapidly evolving consumer needs

Authors: Dr. Aakash Ganju, Santosh Shevade, Aditi Hazra-Ganju

India's emerging consumers, characterized by informal employment, unstable incomes and lack of social security benefits, are in critical need for health protection. The Indian government is committed to expanding financial inclusion, including the need to expand financial literacy.

Saathealth's family health intervention is a trusted provider of information to support low-income families' financial health decision-making. Our continued focus on harnessing user insights provided the following insights in a recently concluded survey of more than 2000 families across India.

Respondent Profiles

41 years

median age



median family size

80% Male



Gender



2 of 3

respondents who cannot afford health expenses reported hospitalization in the last 2 years



3 of 4

respondents with high healthcare expenses reported chronic disease in their family



9 of 10

respondents who reported hospitalisation in the last 2 years feel that they cannot afford health expense



3 of 5

respondents who reported hospitalization in the last 2 years were aged 30-50

Saathealth continues to compile additional insights that are essential to support development of new products to serve health needs of India's emerging consumers.



Uttar Pradesh respondents more likely to report higher spending, hospitalizations and NCDs in the family



Women more likely to report hospitalization and NCDs in the family than men

Please contact santosh@saathealth.com for additional insights

February 2023