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## Awareness and Buying Pattern of Health Insurance Policies among Rural People

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## **Abstract**

Medical expenses are increasing day by day. Lots of people are stressed when he or his family members were hospitalized because of the cost of hospitalization expenses that he had to meet. Hospitalization can make a hole in the pocket and increase the chance of new debt or leads to sale of assets. This can be reduced by paying a small amount as premium towards health insurance. By paying this insurance company agrees to compensate the cost of medical expenses if the insured have been hospitalized. But the fact is that most of the people were not even aware about the benefits of health insurance policies or they were not bothered about the importance of having insurance. In India only 10% of the total population is covered under health insurance. So it is important to make rest of them aware of the benefits of taking health insurance policies. Government has brought the BPL families under the insurance coverage. But lots of peoples especially in rural areas were not even aware of the health insurance and their benefits.