

**A Study on Emerging Health Conditions Among the Elderly in India and the
Sufficiency of Medical Framework and Health Insurance
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Abstract

The six decades after Independence have been eventful for India, with all-around growth in economic terms, life expectancy and global recognition. And there has been a sea change in the social fabric too, especially on demographic terms, with the number of people older than 60 steadily increasing. However, the percentage of the elderly to the total population has been declining, which is masked by the increasing number of younger members. (Further details are given in the enclosed graph at the appendix.) The gradual shift from an agrarian base to an industrial economy has had a telling effect. Prevalence of lifestyle diseases such as diabetes and cardiovascular diseases have increased considerably with resultant morbidity severely affecting the quality of life. The inadequacy of health care infrastructure in India further compounds the problem and absence of a credible social health care policy and health insurance setup makes this a serious issue needing immediate attention.

The present paper is an attempt to study the situation, analyze and estimate the economic impact, and identify opportunities for insurers to address the situation.