

## **Health Insurance and Infant Mortality: Evidence from India**

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**Area: ESS, CPP**

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### **Abstract**

We estimate the impact of Rashtriya Swasthya Bima Yojana (RSBY), a national-level public health insurance program in India, on child mortality. In our analysis we combine information on the staggered rollout of RSBY across districts with detailed health information from over 200,000 households. Using a difference in differences approach, we find that RSBY access during pregnancy reduces both infant mortality (1.8 per 1000 births) and under-2 mortality rates (3.4 per 1000 births). This translates into a mortality decline of 5 to 10 percent. Families in the lowest income quintile, girl children and children of higher birth parity experience higher gains. We find evidence that increased post-natal care, institutional births and immunization rates in RSBY regions are potential mechanisms driving these results. Our analysis demonstrates that health insurance access can bring about large child health benefits in resource poor contexts, potentially through the increased utilization of formal reproductive and child health services.

### **Speaker Profile**

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