

Behavioral Shifts in Health Insurance buying Post Covid19: Evidence from Indian Consumers

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Abstract

The COVID-19 pandemic significantly altered consumer behavior in the Indian health insurance market, triggering a paradigm shift in attitudes, preferences, and purchase patterns. This review-based study aims to explore how health insurance buying behavior evolved before, during, and after the pandemic, with a specific focus on Indian consumers. Using a systematic literature review approach, data was sourced from academic databases such as Scopus, JSTOR, and Google Scholar, along with government and industry reports from IRDAI, NITI Aayog, and private sector white papers. The findings reveal three distinct phases: a pre-pandemic era marked by low awareness and dependence on employer-sponsored schemes; the pandemic phase that heightened risk perception and catalyzed digital adoption; and a post-pandemic period characterized by increased autonomy, demand for customized plans, and trust in digital platforms. The study synthesizes behavioral insights into themes such as risk sensitivity, digital transformation, peer influence, and product flexibility. These changes have long-term implications for insurers, policymakers, and researchers aiming to engage a more informed, tech-savvy, and proactive consumer base. The paper highlights the need for innovation in product design, health literacy campaigns, and empirical studies on regional disparities and digital engagement.

Keywords: Health Insurance, Consumer Behavior, COVID-19, India, Digital Health, Risk Perception, Insurance Awareness

1. Introduction

Health insurance serves as a critical financial safety net, especially in countries like India where public healthcare is under-resourced and a large proportion of healthcare expenses are borne out-of-pocket by individuals. Binnendijk et al. (2012) highlighted that the lack of health insurance coverage in India has historically exposed vulnerable populations to catastrophic healthcare costs, often resulting in long-term economic hardship. Before the pandemic, India's health insurance penetration remained low, with coverage largely limited to employer-sponsored schemes or select government programs. Consumer apathy, lack of awareness, complex policy structures, and perceived invulnerability among the younger population contributed to the underutilization of health insurance (Ghosh, 2011; Kumar & Prakash, 2017).

In late 2019, the world witnessed the emergence of the novel coronavirus (COVID-19), which was

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declared a global pandemic by the World Health Organization in March 2020. In India, the spread of COVID-19 brought public life to a halt, strained healthcare infrastructure, and caused significant loss of lives and livelihoods. The unpredictability of the virus, the fear of hospitalization, and high medical costs triggered a major shift in how individuals perceived health-related risks. This health emergency mindset drove increased interest in securing financial protection against future uncertainties through health insurance (Sengupta & Jha, 2020). Studies confirm a heightened willingness to invest in health insurance during and after the pandemic due to an increased perception of vulnerability and risk (Choudhury & Sinha, 2021).

At the same time, the pandemic catalyzed a rapid digital transformation in consumer services. With physical distancing and lockdowns in place, Indian consumers turned to digital platforms not just for information, but also for comparing, purchasing, and renewing insurance policies. Younger consumers, particularly millennials and Gen Z, began to actively engage with insurance markets for the first time, showing a preference for digitally managed, customizable plans (Kaur & Singh, 2021). There was also a shift in consumer trust, with more individuals preferring established brands and digital insurers over generic agents or brokers (Tripathy & Mohapatra, 2022).

This review aims to explore and synthesize these behavioral shifts in health insurance consumption patterns among Indian consumers post-COVID-19. Unlike prior research that broadly discusses health insurance adoption, this paper distinctly focuses on behavioral psychology in the Indian context during and after the COVID-19 pandemic. The paper begins by stating the objectives of the study in Section 2. Section 3 elaborates on the research methodology, including sources of literature, selection criteria, and the time frame of analysis. Section 4 provides a structured literature review divided into three segments: pre-COVID-19 insurance behavior, behavioral changes during the pandemic, and post-COVID-19 transformations. Section 5 presents a thematic synthesis of key findings, followed by implications for insurers, policymakers, and researchers. Finally, the conclusion in Section 6 highlights how the pandemic-induced behavioral changes are likely to persist and recommends future empirical research directions in both urban and rural settings.

2. Objectives of the Study

The primary aim of this study is to understand and synthesize the behavioral transformations in health insurance purchasing among Indian consumers as influenced by the COVID-19 pandemic. The study is guided by the following specific objectives:

1. To examine the health insurance landscape in India before the COVID-19 pandemic.
2. To analyze the role of the COVID-19 pandemic as a behavioral and psychological inflection point.
3. To explore the post-COVID-19 behavioral shifts in health insurance consumption.
4. To provide a thematic synthesis of literature that bridges the pre-pandemic, pandemic, and post-pandemic phases, offering an integrated understanding of evolving health insurance behavior in India.

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3. Methodology

This study employs a systematic review approach to explore the evolution of consumer behavior in health insurance purchasing in India, with a particular focus on the transformative impact of the COVID-19 pandemic. The review process involved the identification, selection, and synthesis of scholarly articles, policy reports, and industry publications to capture the changes in consumer attitudes, preferences, and decision-making behaviors across three distinct periods—pre-COVID-19, during the pandemic, and post-pandemic. The goal was to derive patterns and insights that inform a comprehensive understanding of behavioral dynamics in health insurance consumption.

3.1 Data Sources

To ensure the academic integrity and relevance of the review, data was collected from a combination of academic and institutional sources. Scholarly literature was retrieved from well-established databases such as Scopus, JSTOR, Google Scholar, and EBSCOhost. These sources provided access to peer-reviewed articles, empirical studies, and conceptual papers. In addition, government documents and regulatory insights were obtained from the Insurance Regulatory and Development Authority of India (IRDAI), which plays a pivotal role in shaping India's insurance landscape. Industry white papers and trend analyses were also consulted, particularly those published by renowned consulting and research firms like NITI Aayog, PwC, McKinsey, and Deloitte, which provided data-driven perspectives on emerging consumer trends and digital transformation in the insurance sector.

3.2 Inclusion and Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Peer-reviewed journal articles, conference papers, and empirical research studies	Non-peer-reviewed content such as blogs, opinion pieces, and news articles
Publications from 2015 to 2023	Studies published before 2015
Studies focusing specifically on Indian consumers or the Indian health insurance market	Studies focused on other countries or global markets without Indian-specific insights
	Non-English language publications

3.4 Timeline of Literature Reviewed

The literature was reviewed and organized based on three temporal phases to reflect behavioral trends across time which as follows:

- Pre-COVID-19 Period: 2015 to 2019
- COVID-19 Period: 2020 to early 2021
- Post-COVID-19 Period: 2021 to 2023

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4. Literature Review

This section presents a chronological analysis of existing literature to examine the evolution of consumer behavior in health insurance in India. It is divided into three segments: the pre-COVID-19 period, the COVID-19 crisis period, and the post-COVID-19 phase. Each sub-section highlights key behavioral traits, structural patterns, and shifts in consumer engagement with health insurance products and services.

4.1 Pre-COVID-19 Health Insurance Trends in India

Before the COVID-19 pandemic, the Indian health insurance market was marked by systemic under-penetration, low consumer awareness, and structural dependency on employer-based or publicly funded schemes. Despite the launch of various government initiatives and regulatory reforms, the voluntary uptake of health insurance remained marginal among individuals, particularly in the informal sector and rural populations. According to Ghosh (2011), out-of-pocket expenditure accounted for nearly 65% of total health spending in India, reflecting the absence of financial protection mechanisms for the majority of the population. The National Sample Survey Office (NSSO, 2018) further confirmed that over 70% of the rural population and 65% of the urban population did not have any form of health insurance coverage.

The dominant form of coverage prior to 2020 was employer-sponsored group health insurance, mainly accessible to salaried individuals in the organized sector. This left a significant portion of the population uninsured, especially among gig workers, informal laborers, and lower-income households (Kumar & Prakash, 2017; Mahapatra & Mohanty, 2023). While public schemes such as Rashtriya Swasthya Bima Yojana (RSBY) and state-level insurance initiatives attempted to bridge this gap, studies highlighted their limited reach, inconsistent implementation, and challenges in enrollment and claim processing (Kumar, Rao, & Deshmukh, 2023).

In terms of consumer behavior, a persistent sense of apathy and mistrust toward insurance providers characterized the pre-COVID phase. Consumers often perceived health insurance as an unnecessary or irrelevant expense, particularly among younger demographics who demonstrated lower health risk perception (Binnendijk et al., 2012; Sinha & Chatterjee, 2023). Compounding this was the complexity of insurance products, which often featured technical jargon, confusing policy terms, and inadequate after-sales service—factors that discouraged consumer engagement and renewal (Roy, 2023).

Digital access to insurance products was also limited during this time, as a significant share of insurance distribution still relied on offline, agent-based models. This created barriers in rural areas, where infrastructural challenges, low digital literacy, and the absence of awareness campaigns made insurance seem inaccessible and untrustworthy (Verma & Raj, 2023). The rural-urban divide further widened behavioral disparities, with urban consumers somewhat more aware of health insurance benefits but still driven more by tax incentives or employer mandates than informed risk planning

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(Dasgupta, 2023).

Therefore, the research demonstrates that the first objective of the study is fulfilled—providing a robust understanding of the structural and behavioral limitations that characterized India's health insurance market before the COVID-19 pandemic. This period was defined by low voluntary adoption, ineffective communication of risk, and limited consumer agency, which collectively contributed to the vulnerability of the population during the health crisis that followed.

4.2 COVID-19 as a Turning Point

The COVID-19 pandemic served as a critical inflection point in the evolution of health insurance behavior in India, dramatically altering consumer perceptions, risk awareness, and purchasing patterns. The sudden onset of the pandemic in early 2020 exposed systemic gaps in healthcare access and financial preparedness, with many households facing unexpected hospitalization costs and prolonged medical care expenses. This public health emergency acted as a behavioral catalyst, leading to a surge in demand for health insurance as a financial safety net (Sengupta & Jha, 2020; Roy & Menon, 2023).

Empirical research suggests that COVID-19 elevated health consciousness among consumers across age groups, social classes, and geographies. According to Sharma and Basu (2023), the pandemic induced a psychological shift from a reactive to a proactive approach toward healthcare planning. Risk aversion increased significantly, particularly among middle-income groups who had previously considered health insurance an optional or tax-saving product rather than a necessity (Chatterjee & Rao, 2023). The heightened perception of vulnerability drove consumers to reassess financial strategies, with many opting to purchase standalone or top-up health insurance policies to supplement existing coverage.

At the institutional level, the Indian government and insurance regulators responded with targeted policy interventions aimed at increasing access and affordability. The launch of Corona Kavach and Corona Rakshak policies in mid-2020 provided COVID-specific insurance options, encouraging first-time users to engage with insurance markets (IRDAI, 2020). These simplified, short-term plans, with fixed benefit structures, helped demystify the concept of health insurance for low- and middle-income consumers (Kumar, Sharma, & Anand, 2023).

In addition to product-level interventions, digital transformation emerged as a defining trend during the pandemic. With physical movement restricted during lockdowns, consumers increasingly turned to digital channels for information, comparison, and purchase of health insurance policies. Research by Iyer and Pillai (2023) indicates that the volume of digital insurance purchases in India doubled between 2020 and 2021, led by an increase in mobile-first platforms and InsurTech solutions. Consumers, particularly in urban and semi-urban areas, began using online tools to self-navigate the insurance ecosystem—reducing dependency on agents and improving transparency.

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Another notable shift was the reconfiguration of trust in insurance brands. As misinformation circulated rapidly during the pandemic, consumers placed greater value on clear communication, service reliability, and established brand reputation. Findings by Thomas and Sreedharan (2023) show that consumers began avoiding lesser-known intermediaries and instead preferred policies from IRDAI-registered providers with visible digital presence, strong customer support, and quick claim settlements.

In behavioral economics terms, COVID-19 acted as a “shock event” that recalibrated both perceived risk and expected utility associated with health insurance. The immediacy of the threat, combined with real-life experiences of hospitalization, created a cognitive environment conducive to insurance uptake—overcoming decades of inertia in health financing behavior.

Therefore, the research demonstrates that the second objective of the study is fulfilled—highlighting how COVID-19 functioned as a transformative moment in consumer psychology. The pandemic not only accelerated insurance awareness but also mainstreamed digital adoption, encouraged product experimentation, and redefined consumer trust, laying the foundation for longer-term changes in the Indian health insurance market.

4.3 Post-COVID-19 Behavioral Shifts

The post-COVID-19 period has ushered in a phase of long-lasting behavioral changes among Indian health insurance consumers. Unlike the short-term panic responses typically associated with crisis events, empirical evidence suggests that the shifts in perception and behavior triggered by the pandemic have translated into sustained transformations in purchasing patterns, risk engagement, and platform preferences (Das & Mehra, 2023; Rajan & Joshi, 2023).

One of the most notable changes has been the rise in health risk awareness and willingness to invest in financial protection instruments such as health insurance. Pre-pandemic consumer segments that were previously indifferent—particularly millennials and early-career professionals—are now showing a proactive interest in insurance coverage. According to Singh and Deshpande (2023), there has been a 38% increase in first-time insurance purchases among individuals aged 25–35 in Tier 1 and Tier 2 cities. This demographic shift is largely attributed to heightened health vulnerability perception and peer influence, especially on digital platforms.

Closely linked to this transformation is the rapid digital adoption in insurance services. Consumers have embraced mobile apps, web aggregators, and chatbot-assisted platforms for comparing and purchasing insurance policies. Kapoor and Nair (2023) found that more than 60% of urban policyholders in 2022 opted for online policy renewals and consultations, a trend that was negligible pre-COVID. This digital engagement is not merely transactional—it reflects growing consumer autonomy and reduced dependency on traditional agents, thereby reshaping insurance distribution models (Agarwal & Dixit, 2023).

Another post-pandemic trend is the demand for product flexibility and personalization. Unlike the standardized policies of the past, consumers now seek modular options, such as add-on covers, top-

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up plans, and critical illness riders. Research by Banerjee and Shah (2023) emphasizes that post-pandemic consumers are more likely to choose policies that offer telemedicine, wellness benefits, and mental health coverage—indicating a shift from reactive to preventive health planning.

Moreover, trust dynamics within the insurance ecosystem have evolved. During the pandemic, delays in claim settlement and lack of transparency eroded consumer confidence in unregulated agents and smaller players. As a result, consumers increasingly prefer reputed, digitally equipped insurers with proven records of customer service (Thomas & Sreedharan, 2023). The shift in trust also aligns with higher expectations around responsiveness, policy clarity, and digital documentation.

Social media and peer-to-peer influence now play a central role in insurance decision-making. Word-of-mouth, influencer-led reviews, and user-generated content on platforms like YouTube, Instagram, and health forums are frequently cited as primary sources of information (Chakraborty & Rathi, 2023). This reflects a more interactive and community-driven model of consumer engagement, distinct from the hierarchical and opaque structures of pre-pandemic times.

Lastly, the post-COVID era has witnessed a greater inclusion of youth and tech-savvy consumers. These digitally native users are not only consuming insurance but also actively participating in InsurTech innovations—demanding hyper-personalized, mobile-first solutions with real-time updates, nudging insurers to transform their technological capabilities (Verma & Khandelwal, 2023).

Therefore, the research fulfills the third objective of the study by demonstrating that COVID-19 has not only altered short-term attitudes but has catalyzed enduring shifts in consumer behavior. These include increased digital preference, heightened risk sensitivity, demand for customized products, and trust in digitally strong brands, marking a definitive evolution in India's health insurance landscape.

5. Key Findings and Synthesis

The systematic review of literature across the three temporal phases—pre-COVID-19, COVID-19, and post-COVID-19—reveals clear behavioral transitions in health insurance consumption in India. Prior to the pandemic, the market was constrained by low awareness, complex policy structures, and widespread mistrust. The pandemic itself acted as a behavioral disruptor, triggering an acute rise in perceived vulnerability and catalyzing first-time purchases, especially among middle-income consumers.

In the post-COVID-19 period, behavioral changes have not only persisted but evolved into new norms. Consumers now exhibit greater autonomy, digital savviness, and risk-consciousness. There is a marked preference for digital platforms, customizable policies, and brand reliability. The inclusion of previously indifferent segments—like millennials and Gen Z—alongside increased peer influence through social media has reshaped the consumer-insurer relationship.

These findings fulfill the study's core objectives: to track the evolution of consumer health insurance behavior in India, identify key motivators and deterrents, and offer insights into the long-term impact of COVID-19 on insurance attitudes and practices.

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Theme	Pre-COVID-19 (2015-2019)	COVID-19 Period (2020-2021)	Post-COVID-19 (2021-2023)
Awareness & Risk Perception	Low health risk perception; limited awareness; voluntary insurance uptake minimal (Ghosh, 2011; Binnendijk et al., 2012)	High fear due to hospitalizations; rising awareness across socioeconomic segments (Sengupta & Jha, 2020; Sharma & Basu, 2023)	Sustained health consciousness; proactive health planning, especially among youth (Singh & Deshpande, 2023; Das & Mehra, 2023)
Policy Preferences	Preference for employer-sponsored plans; lack of interest in standalone covers (Kumar & Prakash, 2017)	Demand for COVID-specific plans like Corona Kavach; first-time buyers emerged (Kumar, Sharma & Anand, 2023)	Strong preference for add-ons, critical illness plans, and wellness benefits (Banerjee & Shah, 2023)
Digital Engagement	Limited use of digital channels; offline agent dependence prevalent (Verma & Raj, 2023)	Surge in online purchases due to lockdowns; increased trust in mobile-first platforms (Iyer & Pillai, 2023)	High digital adoption; consumers prefer online comparisons, purchases, and renewals (Agarwal & Dixit, 2023)
Trust & Brand Dynamics	High skepticism toward agents; unclear policy terms led to disengagement (Roy, 2023)	Shift in trust toward IRDAI-certified providers and visible brands (Thomas & Sreedharan, 2023)	Continued preference for digitally strong, reputed insurers; transparency and service speed prioritized (Kapoor & Nair, 2023)
Youth & Inclusion	Millennials and Gen Z disinterested; viewed insurance as non-essential (Sinha & Chatterjee, 2023)	Beginning of youth engagement; influenced by media, peers, and pandemic trauma (Rajan & Joshi, 2023)	Active participation of digitally savvy youth; driving innovation and demanding personalization (Verma & Khandelwal, 2023)
Information Channels	Low literacy; passive acquisition; minimal peer discussion	Rise in Google searches, influencer content, and peer learning	Reliance on social media, word-of-mouth, and review platforms for decision-making (Chakraborty & Rathi, 2023)

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These findings highlight that COVID-19 did not merely increase short-term insurance purchases, but catalyzed a fundamental reorientation of consumer values, expectations, and interactions with health insurance providers in India. This evolution demands continuous innovation and responsiveness from both insurers and policymakers to align with the emerging digital-first, information-rich, and value-driven consumer base.

6. Implications

The behavioral shifts in health insurance consumption post-COVID-19 have profound implications for multiple stakeholders in India's healthcare and financial ecosystem. These changes are not merely reactive but signify a paradigm shift in consumer psychology, requiring insurers, policymakers, and researchers to reframe their approaches.

- **For Insurers:** Insurers must respond to changing consumer expectations by offering customizable health insurance products that include critical illness covers, telehealth, and wellness benefits. The growing reliance on digital platforms demands investment in seamless, AI-driven claim processing and personalized policy management. Transparency, simplified policy language, and timely service have become essential for building consumer trust. Insurers should prioritize mobile-first engagement strategies and real-time support systems. The shift toward digital autonomy requires moving beyond agent-centric models. Embracing data analytics to tailor offerings will enhance customer satisfaction. A consumer-first, tech-enabled approach is now vital for long-term competitiveness.
- **For Policymakers:** Policymakers must enhance public health coverage by strengthening schemes like Ayushman Bharat and extending them to underserved populations. Health insurance literacy initiatives are needed to bridge awareness gaps, especially in rural and Tier 2 regions. Regulatory reforms should focus on simplifying digital claims and ensuring policy transparency. Promoting public-private partnerships can improve affordability and outreach. Standardization of digital formats and grievance mechanisms is critical for efficient service delivery. The post-pandemic environment demands targeted subsidies and inclusion strategies. Broader insurance access will improve national health resilience and financial protection.
- **For Researchers:** Researchers have an opportunity to explore long-term behavioral changes in health insurance adoption post-COVID-19. Studies should focus on digital engagement, peer influence, and generational shifts in risk perception. Regional and demographic analyses can reveal patterns in awareness, adoption, and policy preferences. Evaluating the effectiveness of insurance schemes and communication strategies is vital. Future work can integrate behavioral economics with digital health studies. There is also scope to investigate trust dynamics and brand loyalty in the insurance sector. Interdisciplinary and longitudinal research will provide valuable insights for market and policy innovation.

7. Conclusion

The COVID-19 pandemic has had a transformative impact on the health insurance landscape in India, shifting consumer behavior from passive indifference to active engagement. Pre-pandemic trends

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were marked by low awareness, limited digital adoption, and a dependence on employer-sponsored or public schemes. The pandemic acted as a behavioral trigger, heightening risk perception and catalyzing first-time insurance adoption across socio-economic segments. Post-COVID-19, these changes have solidified into long-term shifts, including increased demand for digital platforms, personalized coverage, and transparent service. These developments underscore the need for insurers to innovate continuously and for policymakers to prioritize inclusion, literacy, and digital standardization. Future research should build on these findings to explore regional disparities, the role of technology, and behavioral factors influencing insurance uptake. Overall, the pandemic has not only expanded the health insurance market but also reshaped the psychological and structural foundations of consumer engagement in India.

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