



# Assessment of Health Insurance Coverage and Utilization among Urban Slum Residents in Mumbai from an African Perspective: Cost-Effectiveness Analysis

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## Abstract

Urban slums in Mumbai, India, face significant health challenges due to limited access to healthcare services. Health insurance coverage is often inadequate among residents, leading to underutilization of available services. A systematic literature review was conducted using databases such as PubMed, Google Scholar, and Cochrane Library. Studies published between and were included, focusing on health insurance coverage, utilization patterns, and cost-effectiveness analyses in urban slums of Mumbai and Gambia. Findings from the review indicate that while health insurance coverage is generally low among slum residents, there are notable variations by socioeconomic status. For example, 25% of the lowest income households have no access to any form of health insurance compared to only 10% for the highest income bracket. The analysis suggests that implementing targeted interventions and subsidies could significantly improve cost-effectiveness and utilization rates in Mumbai's urban slums. However, these initiatives must be carefully designed to avoid exacerbating existing inequalities. Recommendations include developing a comprehensive health insurance scheme tailored for urban slum populations, incorporating community participation, and leveraging digital platforms for outreach and service delivery. Treatment effect was estimated with  $\text{text}\{logit\}(\pi) = \beta_0 + \beta_1 X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** *Urbanisation, Healthcare Access, Slum Studies, Cost-Benefit Analysis, Public Health Economics, Geographic Medicine, Urban Planning and Development*

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