

International Conference on Mainstreaming HIV and AIDS: Role of Insurance Sector in India

Goal:

Demonstrate demand and market potential for including HIV as insurance risk and facilitate evolution of a roadmap towards mainstreaming HIV and AIDS in insurance in India.

Objectives

- To share the existing International and Indian initiatives in providing insurance to PLHIV
- To understand the opportunities and challenges in the provision of insurance for PLHIV in the Indian Context
- To demonstrate the feasibility and financial viability of the expanding insurance benefits to PLHIV
- To build consensus to the roadmap for developing health insurance inclusive of HIV/AIDS

Participants

- Policy planners and policy makers from India
- The Insurance Regulatory and Development Authority (IRDA)
- Public and Private insurance companies and their guilds
- Personnel from community based health insurance
- Networks of HIV positive people
- State AIDS Control Societies (Some high risk and low risks states)
- Actuarial experts, their guilds
- Partner institutions
- FICCI, CII, and other relevant industry consortiums

Date: 3rd -4th February 2011

Venue –Kautilya, Hotel Samrat, New Delhi, India

Organised by: NACO and USAID

Conference Programme
Day I: Thursday, 3 February 2011 (9.30am-10.50am)

Inaugural Session

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09.00am to 09.30am	Registration	
Chair	Dr. Syeda Hameed	Member, Planning Commission, Government of India
09.30am to 09.35 am	Lighting of the Lamp by Dr. Syeda Hameed, Member, Planning Commission, Government of India	
Time	Topic	Speaker
09.35 am to 09.45am	Welcome Address: AIDS Epidemic in India – Support from the Insurance Sector	Ms. Aradhana Johri, IAS , Joint Secretary, National AIDS Control Organisation
09:45 am to 09:55 am	Health Needs of PLHIV	P.Kousalya , President , Positive Women's Network
09.55am to 10.05am	Making Insurance Work for PLHIV in India for Improving Access to Health Care	Ms. Erin Soto , Minister Counselor for International Development, U.S. Agency for International Development (USAID)
10.05am to 10.15am	Health and inclusive development	Prof. Kaushik Basu , Chief Economic Advisor, Government of India, Ministry of Finance,
10.15am to 10.25am	One Billion Lives to Cover: How Real are the Perceived Inhibitions of the Insurance Sector in India	Mr. J. Hari Narayan , IAS (Retd),Chairman, Insurance Regulatory and Development Authority
10.25am to 10.35am	Importance of Social Security Mechanisms in Creating an Enabling Environment	Mr. Sayan Chatterjee, IAS , Secretary & Director General National AIDS Control Organisation
10.35am to 10.55 am	Inaugural Address: Improving Access to Health – Equity and Inclusion for All	Dr. Syeda Hameed, Member, Planning Commission, Government of India
10.55am to 11.00am	Vote of Thanks	Mr. Dana Ward , Managing Director, Population Services International
11.00am to 11.15 am	Tea/Coffee	

Technical Session I: Mainstreaming HIV in Insurance: Global Best Practices and Lessons for India
3rd February, 2011 (11.15am– 01.30pm)

Chair	Dr. Jerry La Forgia	Lead Health Specialist, World Bank, South Asia
<p>Session Objective: This session will feature presentations by insurance actuaries and other international resource personnel with expertise in HIV inclusion. The Presenters will focus on details of Product Mix, Eligibility criteria, Cost of the insurance, who is paying and how the pay outs are happening and the experience of implementing the schemes. At the end of the session the participants would have a clearer understanding on best international practices in mainstreaming HIV in insurance and what are the perceived implications in the Indian context to incorporate and develop similar efforts!</p>		
Time	Topic	Speaker
11.15am to 11.30am	International Experience in Providing Insurance for PLHIV	Ms. Kimberly Switlick-Prose , Health Systems 20/20, Deloitte Consulting LLP
11.30am to 11.45pm	HIV Insurance in South Africa: A Case Study	Ms. Lara Wayburne , Consulting Actuary, Deloitte
11.45am to 12.00 Noon	The Philippines' National Health Insurance Program: Gains in the First 15 Years and Benefits for PLHIV	Dr. Rey Aquino , President & CEO, PhilHealth
12.00 to 12.15pm	Demand for PLHIV Inclusive Employer Health Care Programme: Global Best Practices	Dr. Gilles Ascencio-Parvy , Director, Medical Department and International Network, Garantie Medicale & Chirurgicale (GMC) Henner Group
12.15pm to 12:30pm	Designing and Implementing Healthcare Programmes for Employees with HIV: Experience of Levis Strauss	Ms. Paurvi Bhatt , Senior Director, Strategic Health Initiatives, Levis Strauss and Co, San Francisco
12:30pm to 01.00pm	Discussion and summarization by Chair	Dr. Jerry La Forgia , World Bank ,
01.00pm to 01:30pm	Lunch	

Technical Session II: Exploring Insurance Solutions for PLHIV: Experience from India
3RD February, 2011 (01.30 PM—03.15 PM)

Chairs	Prof. N.K. Sethi Dr Charles Gilks	Sr. Adviser (Health), Planning Commission Country Director, UNAIDS, India
Session Objective: In this session, speakers will present their experiences of providing insurance for PLHIV. The presentations will help in understanding the Product Mix being provided, pay-outs and the challenges related to mainstreaming PLHIV in insurance. At the end of the session, the stakeholders are sensitized on the lessons learnt from the pilot efforts so far by government, development fraternity and private sector insurance companies in India		
Time	Topic	Speaker
01:30 pm to 01.45pm	Efforts of NACO for Improving Access to Health Care of PLHIV in India	Dr. B.B Rewari, National Programme Officer Anti-retroviral Treatment
01.45 pm to 02.00pm	Evolution and Experience of Star Netplus: A Group Health Insurance Product for PLHIV	H. Srinivasan, Asst. Vice President Star Health and Allied Insurance
02.00pm to 02.10pm	Engaging Insurance Sector in India under the NACP III Mandate: Experience of Project Connect	Mr. Atul Kapoor, Population Services International Ms. P. Saroja, KNP+
02.10pm to 02.20pm	Covering HIV under Employee Supported Medical Benefits (Railways)	Dr. Rajiv Kumar Jain, Railway Board ,Ministry of Railways
02.20pm to 02:30 pm	Overview of Efforts in India for Providing Insurance for PLHIV and Lessons Learnt	Prof. Indrani Gupta, Institute of economic Growth
02:30pm to 02.45pm	Life Insurance Sector's Perspective for Mainstreaming HIV in Life Insurance schemes	Mr. S.B. Mathur, Secretary General, Life Insurance Council
02.45pm to 03.15 pm	Discussion and summarization by Chairs	
03.15pm to 03.30pm	Tea/Coffee	

Technical Session III: Social Health Insurance Schemes in India: Experience and Scope for Mainstreaming HIV
3rd February, 2011 (03.30 pm–05.15pm)

Chair	Sh.Keshav Desiraju	Additional Secretary(Health Administration)
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Session Objective: To give the stakeholders a comprehensive understanding on the major social public health insurance models that are being implemented in India, their achievements and operational challenges and scope for mainstreaming HIV. The presenters will talk about the product mix, eligibility criteria, cost of the insurance, who is paying and how are the pay-outs happening and the experience of implementing the schemes.

Time	Topic	Speaker
03.30 pm to 03.45pm	Covering HIV under Rashtriya Swasthya Bima Yojana	Mr. Anil Swarup, IAS DG, MoL&E
03.45pm to 04.00pm	Mukhyamantri Jeevan Raksha Kosh, Rajasthan	Dr. Pradeep Sharda, PD, RSACS
04.00pm to 04.15pm	Rajiv Arogyasri Health Insurance Scheme	Mr. Babu. A, IAS, CEO, Arogyasri Health Care Trust
04.15pm to 04.30pm	Yeshasvini Co-operative Farmers' scheme	Mr. Poovappa, CEO, Yeshasvini Co-operative Farmers' scheme
04.30pm to 04.45pm	Public Private Partnership for providing wellness to PLHIV in India	Dr. Ruby Bansal, HIV/AIDS Specialist, Head, Crosslay Wellness Center, New Delhi
04.45pm to 05.15pm	Discussion and summarization by Chair	

Day II: Friday, 4 February 2011 (09.30am–11.30am)

Technical Session IV: Emerging Evidence on Insurability of PLHIV in India

Chairs	Mr. R.K. Vats Mr. R.V. Chandravadan	PD, West Bengal SACS PD, Andhra Pradesh SACS
<p>Session Objective: This session provides empirical, clinical and actuarial evidence on the insurability of PLHIV by examining the latest improvements in morbidity and mortality of PLHIV as a result of improved HIV management in India, their insurability as compared to various marginalized populations in the Indian context and also financial modelling given the stabilised epidemic, clinical advancement in HIV management, low and declining sero-prevalence and other parameters relevant to the country. Costing of various models and the financial viability of insuring PLHIV will also be explored. How the cost will be covered and how the pay-outs will happen.</p>		
Time	Topic	Speaker
09.30am to 09.45am	Global and National Progress in HIV Management and Impact on Morbidity and Mortality of PLHIV in India for Mainstreaming HIV in Insurance	Dr. R. Raman Gangakhedkar, National AIDS Research Institute
09.45am to 10.00am	Implication of Mainstreaming HIV on Insurance and Commercial Viability: Modelling for India	Ms. Lara Wayburne, HS20/20
10.00am to 10.15am	Impact of ART on Positive Living in India	Ms. Anandi Yuvaraj, International Community of Women Living with HIV
10.15am to 10.30am	Impact of Insurance on Quality of Life of People Living with HIV: Insights from a Cohort Assessment	Prof. K. Sekar National Institute Mental Health and Neuro Sciences
10.30am to 10.45am	Feasibility and Implications for Voluntary Health Insurance for PLHIV in India	Prof. Indrani Gupta, Institute of Economic Growth
10.45am to 11.00am	Insurance Products for Marginalised Populations in the Indian Context	Mr. K.K. Srinivasan Advisor, Insurance Regulatory and Development Authority
11.00am to 11.30am	Discussion and summarization by Chairs	
11.30am to 11.45am	Tea/Coffee	

Technical Session V: Role of Regulatory Mechanisms and Financial Issues in Mainstreaming HIV in Insurance
4th February, 2011 (11.45am-01.15pm)

Chair	Ms. Aradhana Johri, IAS	Joint Secretary, NACO
Session Objective: This session throws light on the instrumental role of the regulatory framework elsewhere in including HIV in insurance and the adjustments envisioned in the policy environment in India.		
Time	Topic	Speaker
11.45am to 12.00am	Role of Regulatory Frameworks, Viability and Cost in Mainstreaming HIV: Global Best Practices	Ms. Ashleigh Theophanides, Deloitte Consulting
12.00pm to 12.15pm	Regulator's Perspective on Regulatory Framework for Mainstreaming HIV in Insurance in India	Dr. Meena Kumari, JD Actuary, Insurance Regulatory & Development Authority
12.15pm to 12.30pm	Need for Rights Perspective in Legal and Regulatory Framework	Mr. Anand Grover, Director, Lawyers Collective
12.30pm to 12.45pm	General Insurance Sector's Perspective on Regulatory Framework for Mainstreaming HIV in Insurance in India	Mr. S.L. Mohan, Secretary General, General Insurance Council
12.45pm to 01.15pm	Discussion and summarization by Chair	Ms. Aradhana Johri, IAS Joint Secretary, NACO
01.15pm to 02.00pm	Lunch	

**Technical Session VI: Panel Discussion: 4th February, 2011 (01.45pm–04.25 pm)
Towards Mainstreaming HIV in Insurance: The Road Map and Role of Key Stakeholders**

Chair	Mr. Sayan Chatterjee, IAS	Secretary & Director General NACO	
Session Objective: Through the panel deliberation, the stakeholders will be able to review the global and Indian experience in mainstreaming HIV in insurance, examine the opportunities and operational constraints as well as structural and policy reforms required in India in mainstreaming HIV in insurance and the role of insurance sector in the country towards the same. At the end of the session NACO delivers the drive home message that, HIV is an insurable risk and hence can be mainstreamed in the Indian context. The session also identifies action points and role of key stakeholders in the roadmap towards mainstreaming.			
Time	Institution	Topic	Panellist
02.00pm to 02.15pm	Public Health Foundation of India	Changing face of HIV epidemic in India	Prof. K. Srinath Reddy , President, Public Health Foundation of India
02.15pm to 02.30pm	Significance and Role of Universal Health Insurance in India	Social implications of inclusive insurance	Dr. A.K. Shiva Kumar , Member, High Level Committee on Universal Health Insurance, GOI
02.30pm to 02.45pm	The World Bank, India	Fulfilling public health need through inclusive policy	Dr. Mariam Claeson , Program Coordinator HIV/AIDS, , South Asia Region, World bank
02.45pm to 03.00pm	Insurance Regulatory Development Authority	Inclusive insurance and implications	Dr. J. Meena Kumari , JD (Actuary), Insurance Regulatory & Development Authority
03.00pm to 03.15pm	Tea/ Coffee Break		
03.15pm to 03.30pm	The Institute of Actuaries of India	Commercial viability to cover marginalised population	Mr. Liyaquat Khan , President, Institute of Actuaries of India
03.30pm to 03.45pm	Health Policy Research Unit, Institute of Economic Growth	Policy reforms needed for inclusive insurance	Prof. Indrani Gupta , Head, HPRU, IEG
03.45pm to 04.00pm	National AIDS Control organisation	The Way Forward & Role of Key Stakeholders	Ms. Aradhana Johri , IAS, Joint Secretary, NACO
04.00pm to 04.15 pm	National AIDS Control organisation	Special Remarks	Mr. Sayan Chatterjee , IAS, Secretary & DG NACO
04.15 pm to 04.25 pm	Vote of Thanks		NACO