**Scope of Work**

The consultant will analyze the overall assessment of the access and utilization of healthcare services in government sponsored health insurance schemes in India. This will entail secondary desk review and active consultation with relevant stakeholders. The specific aspects that would be reviewed in the paper would include.

* Eligible population vs coverage- if possible, comparison with need vs utilization based on state GBD (Disease wise utilization trends; Hospitalization rates, National Portability under PMJA, Provider mix and utilization)
* Provider network by types- public private
* Financial expenditure- by type of disease as well as provider, premium paid vs expenditure, gender, geography within state

Deliverable’s part of this project will include:

* Draft paper focusing on the aspects detailed above.
* Final paper after review of the submission

**Compensation**

The project duration will be for 15 days during the period of May 3, 2021 to May 31, 2021. The consultant fee for this assignment shall be $80 per day for the agreed number of days.

**Payment Terms**

The payment terms for the contract will be:

* 50% on submission of first draft version of paper
* 50% on submission of final draft version of paper

**Term**

This engagement shall commence upon execution of this Agreement. The Agreement shall continue in full force and is effect from **May 3, 2021** to **May 31, 2021**. Any extension of timeline required and agreed upon between the consultant and ACCESS Health International.