**Scope of Work**

The consultant will analyze the overall health financing situation in India and the evolution of purchasing schemes in India. The chapter will review the evidence on state supported health insurance schemes, where state is acting as purchaser and public and private sector acting as providers, through various models and its relevance in enhancing efficiency. This will entail secondary desk review and active consultation with relevant stakeholders. The specific aspects that would be reviewed in the chapter would include.

* Trend analysis will be done to show if there are any changes in the pattern on expenditure.
* Challenges faced in purchaser/provider split and touch upon theassessment framework of coverage, risk protection, disease coverage, and on issues around moral hazard and supplier induced demand.
* This trend analysis will also split on tax sponsored schemes- PMJAY (including a sample of interstate variations in institutional and operational modalities), state, CHGS, employment-based schemes- ESIS and private insurance, which will be focus of the subsequent chapters.
* Expenditure on insurance schemes and the overall health expenditure pattern at national and state level. This chapter will also analyze the fungibility argument i.e., whether the overall health expenditure increased due to the state schemes- or are we shifting the line items or expenditure for health insurance schemes.

. 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 $100 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.