

# COVID-19 Vaccination in India

## Updates and Administration Process

February 2021

PRUDENT INSURANCE BROKERS PVT. LTD.



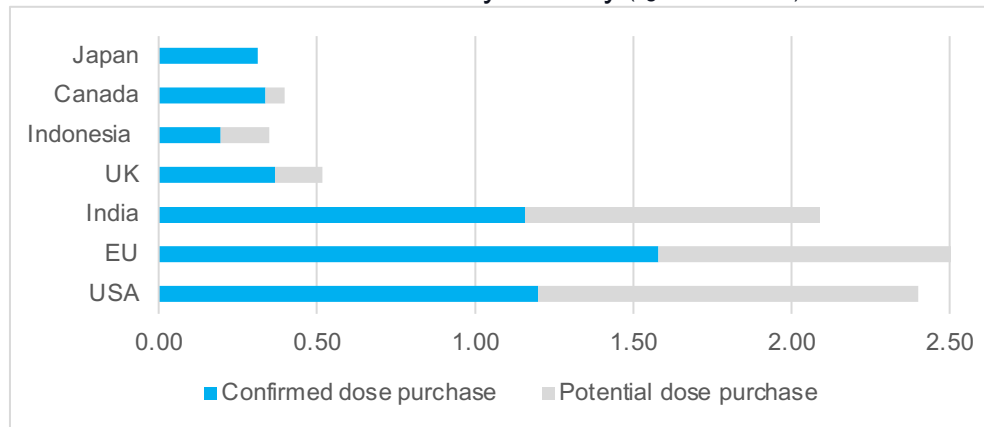
# COVID Vaccine

## Current Update

- **COVID 19 vaccination doses administered per 100 people**
  - India: 0.27 (19% of phase 1 targeted population)
  - UAE: 31.49
  - UK: 13.95
  - Europe: 3.14
- **Total 30 million people to be vaccinated in phase 1: healthcare worker (10 MN) and frontline workers (20 MN)**
- **Another total 270 million people above 50 and those below 50 with co-morbidities to be vaccinated in phase 1**
- **As on February 10, 2021, 7.017 million\* people were administered the vaccine in India as per GOI guidelines.**
- **The current inoculation count is approx. 300K per day. With aggressive drive strategy, the GOI target plans to inoculate 500K people per day. At this pace, administration of both the doses will finish between May-June**
- **GOI has allocated 350 BN towards COVID vaccination budget at an estimated per person spend of INR 700 (Vaccine cost + transportation + administration)**
- **This budget can cover 500 million of India's population**
- **Covishield and Covaxin have shown 62% efficacy in phase 1**

\*Refer to <https://www.mohfw.gov.in/> for daily updates on COVID-19 cases and progress on the the vaccination drive in India.

Vaccine Advance Commitments by Country (figures in billions)



Daily COVID 19 vaccine administered



Source: Our World in Data, Duke Global Health Innovation Center

# COVID Vaccine

## Mode of Administration

### Private Purchase

GOI may allow private purchase of vaccine to individuals like any other vaccine at a later date

### Designated Centers

GOI can make the vaccine available at designated centers only. Individuals to book appointments through app and get the vaccine administrated

### Parallel Govt Schemes

GOI can drive giving vaccine at government centers free of cost like pulse polio scheme with parallel private access

Mode of Administration	Pros	Cons	Possible candidates
Offsite: medical setup like diagnostic center or a hospital	Preferred option to tackle medical emergencies, if any	Employees and their family members may still avoid going to hospitals/diagnostic centers	Employee, Spouse, Children (above 18 years up to 25 years), Parents, Parents-in-law and others
At Home	<ul style="list-style-type: none"> <li>Convenient</li> <li>Preferred option for clients extending WHF</li> </ul>	Lack of emergency medical facility in case of adverse reaction	Employee, Spouse, Children (above 18 years up to 25 years), Parents, Parents-in-law and others
Onsite: Office premises in the presence of a medical team	If mild adverse reaction, remedial measure can be taken	<ul style="list-style-type: none"> <li>Increases the administrative cost</li> <li>WFH may play role in lower participation</li> </ul>	Employee only
Insurer Perspective	Client Perspective		Prudent Perspective
Private Insurers are willing to cover vaccine cost as outpatient add on. However, rating and wording are still not clear.	Vaccine cost should be covered in insurance or reimbursed?		Could be inbuilt in outpatient add on coverage
Public Sector Underwriters are not willing to comment so far.	Should I do this onsite?		Family definition and quantum of coverage need to be decided. The cost is still not certain.
	Should I cover this for employee only?		Not a long-term requirement to be addressed in insurance
	If I organize vaccinations or mandate it, what is my liability?		Evaluate GST implications



# Contacts

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