Uninsured - individuals who has neither social medical insurance* or additional/ private health insurance;

Basic MIS only - individuals who has any social medical insurance only (regardless of which social medical insurance scheme) but no additional/ private health insurance;

Additional MIS/ private insurance only - individuals who has any additional/ private medical insurance** only;

Both basic and additional - individuals who has both any social medical insurance and private health insurance

*Social medical insurance delineates: Urban Resident-based Basic Medical Insurance (URBMI), Urban Employee Basic Medical Insurance (UMBMI) or the New Rural Cooperative Medical Insurance Scheme (NRCMS)

**Additional/ private insurance delineates any other insurance schemes other than the social medical insurance schemes described above