

We have to come up with creative ways to ensure coverage for all

For the first time in years, healthcare sector has been given prominence in the Union Budget. Considering the role of the healthcare sector in assuring the nation's health, the government has placed a strong emphasis on covering underprivileged and elderly. The National Healthcare Protection Scheme outlines providing up to ₹ 5 lakh cover per family per year for secondary and tertiary care hospitalisation. It will benefit nearly 50 crore (500 million) citizens.

The biggest declaration by the Finance Minister is the health protection scheme where 10 crore poor families - for secondary and tertiary treatment - will get ₹ 5 lakhs per family. This announcement will steer the move towards universal healthcare in India. It is encouraging to note that the government has allowed senior citizens to claim benefits of ₹ 50,000 as part of medical insurance, earlier this was ₹ 30,000. The allocation of ₹ 1200 crore towards health and wellness centres and ₹ 600 crore towards nutrition for patients suffering from tuberculosis are positive steps. All these initiatives are expected to boost healthcare services demand at every



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level. For example, pharma sector will also get an impetus as more than 30 per cent of the healthcare cost is through purchase of medicines.

Covering 50 crore citizens under a healthcare scheme is a humongous task.

A well-coordinated effort both at the central and state level is required to successfully roll out this type of a scheme. To make it a success, all the stakeholders including private and public healthcare, insurance as well as pharma companies will have to work in tandem.

India is under-served in the healthcare sector, both in terms of number of doctors and hospital beds. Public hospitals are overburdened and are not able to cope with the flow of patients seeking treatment. We have to come up with creative ways to ensure coverage for all and therefore need to look at ways in which private healthcare can support and accommodate a significant share of the patient load.

It's imperative that the entire population receive healthcare and not just pockets of it. As I said earlier, to achieve this the country has to come up with creative ways to ensure coverage for all.

In India, private healthcare providers can play a key role in supporting government healthcare initiatives. However, it is vital that they are able to break-even and remain profitable to be able to contribute towards making the

partnership successful. We must also address the need for providing health insurance solutions that will work in favour of all the stakeholders and focus on affordability, ease of transactions, accessibility and overall security to the citizens.

The Finance Minister spoke of 24 new government medical colleges to be set-up and this could be a big incentive for medical education in the country. India has just one doctor per 2000 people, according to Ministry of Health and Family Welfare estimates. There is a desperate need to increase the number of doctors in various specialities and therefore starting new medical colleges is a step in the right direction. Hopefully, every year India will be able to add more medical colleges.

We need a paradigm shift in our approach to make the most of the available resources and infrastructure. Implementation of information technology is crucial to run the systems more efficiently. Likewise, training AYUSH practitioners to fill the gaps in healthcare delivery at primary level can improve the doctor-patient ratio.