The answer for Indian Health Care is “Anyuta Universal Health Insurance Service” Group Family Health Insurance that provides 3 lakhs health cover on Floater, to a family of 6 members at a Premium Rs.450 i.e. a DAY’s wage of a Farm worker. This is “sabka-saath-sabka-vikas” “digital India” “make in India” and will empower every Indian to pay and avail quality Cashless Health Care anywhere in the Country and wean people away from governments helps. This Insurance driven Cashless healthcare, will bring down the Healthcare costs and the Insurance Premium to make healthcare affordable and available to all. This will teach Insurance and Banking to every Indian and take it to the corners of India in record time. All it needs is people participation, digitization of Medical and Accounting documents and carrying out all financial transactions through Banks only. In Anyuta Care you will see Disruptive Innovation, Business Model, Cashless Health Care & Digitization, Product Optimization, Technology application to reduce Care costs, Administration Costs, Moral Hazards and Data Analysis for future innovation by touching the hearts of people.

“Anyuta Universal Health Insurance Service” is the replica of SIPF Mediclaim of Rajasthan State for Government employees and their families. This generated revenue surplus to the Hospitals and the Insurer while providing quality care to patients. Here the Premium is less than Rs.600 per Family unit consisting of the Member + Spouse + 2 Dependent Children up to 21 years + 2 Dependent Parents or patents in law. Here the coverage is for all ailments, major or minor, acute or chronic, like Heart Bypass surgery, Heart Valve Replacement, Total Knee & Hip Replacements, and Kidney Transplant. The Chronic Diseases covered are Cardiac, Respiratory, Liver, Spleen, Bone and Joint, etc. Here the Cancer treatment is totally covered. The reason for success of SIPF Mediclaim over Mediclaim Policies of Insurance Companies is due to Care provision and Claim Processing by Anyuta TPA in Health care. The Premium of Public Sector Insurance Company Policy equal to SIPF Mediclaim will be around Rs.25000/- per year. Hence write to Public Sector Insurance Company to come out with “Anyuta Universal Health Insurance Service”

India is on the cusp of change. The "tipping point" will arrive when the State and Central Governments share the Premium of Rs.1500/- with the Family of 6 members at 40: 60: 40 ratios, resulting in Rs.600: Rs.450: Rs.450 respectively. This Premium of Rs.450 is a DAY’s wage of a Farm worker and is certainly affordable.

Simplifying Health Care