What do people need
1. People need quality Cashless Hospitalized Family Health Cover on floater
2. People want minimum Premium to cover all illness
3. People are ready to pay the Premium up to a Days wage
4. People want their choice of Doctors and Hospital to get treated

What people do not want is
1. Charity
2. Discrimination of Rich and poor in the delivery of Health Care

What people know is
1. There is no free meal
2. Governments State or Center is providing Health Care with the Tax money collected by GST, Income Tax, Wealth Tax etc.

What people do not understand is
1. Why should Hospitals be empaneled?
2. Why should TPAs be empaneled?
3. Why should there be a Trust to implement this Health Care Scheme?
4. Why cannot the Center and State governments share the NHPS Premium of Rs. 1000 to Rs 1,200 with the Families at 40:30:30 ratio
5. Why cannot the Center and State governments allow people to buy this paying the Premium in full by those who can afford and cover the country in one stroke.
6. Why cannot the Center make the Insurance Companies come out with such a Policy and sell it on retail?

What the Bureaucrats and the Politicians do not want to happen is
1. Smooth and efficient functioning of any system that benefits people
2. They do not want transparency and accountability
3. Want to be part of management team even though it is not required
4. Do not like the rupees full value directly benefit people

What the Bureaucrats and the Politicians want is
1. Complicate things, add management team needed or not
2. Create post retirement jobs for the Bureaucrats
3. Handle public money
Why do the Bureaucrats and the Politicians want the State to Create Trusts for NHPS instead of allow the Insurance Companies to come out with NHPS Policies and sell in retail?

1. By Bank transfer of the Center and State portion of the Premium to the Insurer there will be limited role to the bureaucrats and no Moral Hazard.
2. By using the well-oiled Insurance Companies the bureaucrats and the politicians lose their importance
3. Do not get a chance to ruin NHPS like the way they ruined Government Hospitals across the Country where they themselves do not get treated

Why do you want to complicate things when Health Care structure and laws are in place?

1. RBI license and regulate Banks
2. IRDAI license and regulate Insurance Companies and TPAs
3. State Governments license and regulate Hospitals
4. Judiciary provides Justice to all

What are you heading at?

1. By empaneling Hospitals, Treatment Costs and interfering with Medical Treatment Government is accepting Vicarious responsibilities in case of Medical Negligence
2. When neither the Politicians nor the Government employees get treated in Government Hospitals how can you expect people to get treated in government hospitals?
3. Why are you reinventing the wheel in the case of NHPS when it can be rolled out within a week without causing any financial burden on the State Exchequer and the poor?

Transparency and Accountability Occur only when the

1. Insurance issues the NHPS Policy at Rs.1500 per family per year to cover Rs.5 lakhs on floater
2. Medical, Billing and Accounting documents are digitized
3. Processing is done by IRDAI licensed TPAs
4. Claim Settlement is done directly by the Insurer by RTGS
5. There is no duplication of work and no bureaucratic interference
6. The managerial costs are contained within 8 per cent

It looks like the people involved in NHPS do not want the Schemes success

There is no need to invent a wheel
Simply implement this and help in the progress of India. There is no flaw in this, if you find anything please let me know.
**Product: Anyuta Universal Health Insurance Service AUHIS**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Cover</strong></td>
<td>Rupees three lakhs (Rs.3 lakhs) for six (6) healthy people per year on floater basis</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Family unit</strong></td>
<td>5 + 1 members</td>
</tr>
<tr>
<td>3.</td>
<td><strong>Family Definition</strong></td>
<td>Member + Spouse + 2 Dependent Children up to 21 years + 2 Dependent Parents</td>
</tr>
<tr>
<td>4.</td>
<td><strong>Age limit</strong></td>
<td>No age band</td>
</tr>
<tr>
<td>5.</td>
<td><strong>Premium</strong></td>
<td>Rs.1500/- + 18% GST + TPA + Brokerage Fees etc.</td>
</tr>
<tr>
<td>6.</td>
<td><strong>No age band and no exclusion clauses</strong></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td><strong>Co-payment with mutual written consent prior to admission</strong></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td><strong>Policyholder will be under 24/7 Medical Surveillance of Anyuta Trust Outpatient Care</strong></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td><strong>Policy will commence from 1st March 2018</strong></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td><strong>All Hospitalized Claims will be processed at the CGHS package rates for General Ward</strong></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td><strong>Medical College, Charitable and Govt. Hospitals will be used on priority</strong></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td><strong>Anyuta Insurance TPA in Health Care is the TPA – IRDAI-17</strong></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td><strong>The AUHIS policy is made available by The New India assurance Company Limited at every Branch for sale on retail.</strong></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td><strong>The “Anyuta Wholly Charitable Trust” members have a common insurable interest of staying fit and healthy.</strong></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td><strong>Anyuta Trust provides them 24/7 medical surveillance, makes them practice preventive medicine, undergo periodical Medical Examinations, take informed Medical Decisions</strong></td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td><strong>Anyuta Trust provides them with The Family Group Insurance Policy as a safety measure to be used in only case of absolute necessity and not to misuse.</strong></td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td><strong>The Public-Sector Insurance Co. LTD will have to provide Anyuta TPA with Electronic IRDAI Billing Format with multiple links for direct submission of Billing Data to it for Claim Settlement</strong></td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td><strong>The Public-Sector Insurance Co. LTD will have to provide Anyuta TPA with the Insurance Data as required by the IRDAI for TPA Compliance</strong></td>
<td></td>
</tr>
</tbody>
</table>