One India One Health care

1. Is 'National Health Protection Scheme' NHPS need based?
   Yes, it is.

2. Is the Premium by Actuaries of Rs. 1000 to Rs.1200 for Rs.5 lakhs cover is the right one?
   Yes, it is.

3. Is this only for poor?
   Yes, it is.

4. Who pays the Premium and at what ratio?
   Central and State governments at 60:40 ratios.

5. Can the rest buy 'National Health Protection Scheme' NHPS paying the full Premium?
   You should be able to, but the government is not decided.

6. Why is the government not decided?
   Not sure. They know that wider the base lesser is the Premium and certainly profitable to the Insurer.

7. Why is the government not allowing the insurance companies decide on it since it is their core business?
   They should but bureaucrats have their own mind.

8. Why cannot we select Doctor and Hospital of our choice to get treated?
   You should be allowed to do so since the Insurance can pay the Doctor for his services as “Care Provider” and Hospital as “Infrastructure Provider”.

9. Do you think this is a sustainable model?
   Sure, it is. Then the Doctor and the TPA are the key factors to it.

10. Why is it the Doctor and the TPA are the Key to success?
    Because Doctor provides the Care and the TPA process the Claims. One knows the risks taken and the overrun costs involved and the other should understand the benefits to the patient and approve it.

11. Can the Insurer interfere in treatment part?
    Never. There should not be any bureaucratic interference in the Care Provision. Doctor should be able to treat the patient without financial and bureaucratic constraints but work in the best interest of the patient.

12. What about the Moral Hazards by the Insurer, TPA, Hospital, Patients or in any combinations?
    Only Doctor based focused and Structured IRDAI TPA can prevent it.

13. Do you think Co-payment should be allowed?
    Yes, it is a must since some would like additional comforts. One should remember quality has costs. In healthcare it is cross subsidy, rich pay for poor and young for elderly. This co-payment should be on mutual written consent prior to the admission.

I want this Policy made available to every Indian Family. Those who can should buy paying full Premium. The entire system should be digitized, and all Financial Transactions should be through Banks only.

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