August 15, 2017

“One Health Care One India”

Health Care Revolution
It is time to bring about Health Care Revolution by changing the way the Health care is “Financed and Delivered” in India. This is possible by weaning people from depending on the government for their health care needs.

Health Care Financing
At present we adopt “Out of Pocket” “Self – funded schemes” or “Health Insurance” to pay for availed health care services. Out of which Health Issuance is the best way. But then it needs transparent and accountable. Here all financial transactions should be through Banks and the entire system should be digitized. There should not be any conflict of interests. The operations like Care provision, Claim Processing, Claim settlement should be by different agencies without bureaucratic interference.

Health Care Delivery System
Health Care is delivered by the “Care Providers” comprising of the Doctors, Nurses, Technicians, Paramedics, etc. The Health Care Infrastructure is provided by, Hospitals, Nursing homes, Day Care Centers, Group Practices, Clinics, etc.

Hospitals
As you know that we have Government Hospitals, Corporate Hospitals and Private Sector Hospitals. These should provide quality care at the same cost. There should be free movements of doctors between them admitting and treating patients on “Fee for service” basis responsible for patient care and medical negligence if any.

Funding for Hospitals
The Government Hospitals and Corporate Hospitals are run with Public funds. The Government Hospitals rated low and are managed by IAS Officer on huge salary, perks and privileges, permanent job with retirement benefits whereas the Corporate Hospitals rated high and are run by CEO retained on their performance.

Need based Health care
What we need is Insurance driven Cashless Health care, where the health care is delivered by the Doctors and the patient selects the doctor and hospital to get treated. The payment for the Services rendered by the Doctors “Health Care Provider” and Hospitals “Health care Infrastructure provider” should be settled by the Insurance Companies through the Banks directly.

Health Insurance
Health Insurance is a well-structured mechanism to deliver Quality Care and Settle Claims on a Cashless basis. It works on the Principle of Risk Pooling and Risk Sharing. Here wider is the insurance base lesser is the Premium and greater is the cover value.

**Health Care Industry and Regulators**

India has the Health Care Delivery and financial Structure in place and so are the Health Care laws. But people are not aware of it.

Health Care Industry comprises of the Care Providers, Infrastructure Providers, Insurance, Financiers and Patients. Each one of them is licensed and regulated by specific government organization. The regulators are, MCI for Doctors, State Government for hospitals, IRDAI for Insurance Companies and TPAs and RBI for Banks. To provide justice to all we have the Judiciary.

**One Health Care One India**

India needs “One Health Care One India” where the Center and the State governments participate with the Families to share the Health Insurance Premium at 60:40:40 ratios respectively.

**No need for Government Schemes**

There is no need for Government to come out with Schemes like, Vajpayee Arogyashree, Rajiv Arogya Bhagya, RashtriyaSwasthyaKaryakram under the department of health and family welfare, NRHM, RSBY,ASHA, AYUSH, United Fund for Sub Centers, RSK, mobile health units. The money spent on these Schemes should be used to share and pay the Premium by the Center and the State governments at 60:40:40 ratios respectively.

**Government Schemes**

Adds managerial costs, duplicates work and gives less of healthcare

**Disruptive Innovation**

In Anyuta you will see Disruptive Innovation, Business Model, Cashless Health Care, Digitization, and Product Optimization. You can also see the Technology application to reduce Care Costs, Administration Costs and Moral Hazards. You will have abundant Data to Analysis for future innovation. All this by touching the hearts of people with a Day’s wage as Premium.

Surely this is “Health Care Revolution” beyond borders that is bigger than “Green Revolution”

Regards,

Dr. Ravi Shetty Orthopedic Surgeon
CEO Anyuta Insurance TPA in Health Care is the TPA – IRDAI – 17