**India is on the cusp of change.**
The "tipping point" will arrive when the State and Central Government share “Anyuta Universal Health Service” Premium of Rs.1500/- with the family at 40:60:40 ratios, i.e. Rs.600: Rs.450: Rs.450 respectively. This Premium of Rs. 450 is a DAY’s wage of a Farm worker for a cover value of Rs.3 lakhs on floater. No age band and exclusion clause.

**“sabka-saath-sabka-vikas”**
Health Insurance Premium should be just a DAY’S wage per year. “Anyuta Universal Health Service” is just that. Make Public Sector Insurance Companies issue this Policy.

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**Indians prefer Private Health Care.**
In India the politicians, bureaucrats, government employees, about 80 per cent of the poor, and their family’s get treated in Private Sector or Corporate Hospitals. The reason being that there is no State of Art; NABH accredited well managed Hospitals providing quality Care in the Government Sector.

**Empower people**
to pay for their Family’s Health Care with pride. Karnataka with 6 crore people (1 Crore Families) paying Rs.1500 as Premium is Rs.1500 Crores. **Health Care is Free for all** with Rs.1500 Crores.

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**Care Providers & Infrastructure Providers**
Health Care industry has Doctors as “Care Providers” who come with knowledge and skills. It also has the Government, Private & Corporate Hospitals as “Infrastructure Providers.” Consumers are willing to buy Health Care Policy at a low Premium to cover high value. **Government should not run Hospitals and Health Schemes.**

**Putting Care before Costs**
Doctors come with Knowledge & Skill to help the people in pain and misery. Let Doctors run the Hospitals and Insurer to provide Health Insurance.

Make Health Care Affordable & Available
Build State of Art Hospitals and allow Doctors to admit and treat patients. Provide soft loans to Doctors to upgrade their existing set ups to promote home and outpatient care. **Pay Doctors and Hospitals separately for their services.**

Provide good governance
Wean the people away from Government helps. Make them Creditworthy to access finance. Provide Student Scholarship.

**“Anyuta Universal Health Insurance Service”** is the replica of SIPF Mediclaim of Rajasthan State for the entire Government employees and their families at less than Rs.600 as a Premium!

**SIPF Mediclaim** Covers all ailments with a Premium less than Rs.600 per Family. No age band & no Exclusion Clauses.

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**SIPF coverage is for all ailments, major or minor, acute or chronic, like Heart Bypass surgery, Heart Valve Replacement, Total Knee & Hip Replacements, Kidney Transplant. Chronic Medical Conditions like Cardiac, Respiratory, Liver, Spleen, Bone and Joint diseases, etc. Cancer treatment is totally covered. The SIPF Mediclaim generated surplus revenue to the Hospitals and the Insurer while providing quality care.**