**One India One Health care**
India is on the cusp of change and as Health Care Providers, we have to be part of this change by fulfilling our Individual Social Responsibilities (ISR).

**Health Care Industry**
Indian Health Care Industry consists of Care Providers and the Infrastructure Providers on one side and payment for services rendered on the other side.

**The Care Providers are the,**
Doctors, Nurses, Technicians and Paramedics.

**The Infrastructure Providers are the**
Hospitals, Nursing Homes, Day Care Centers, group practices and Clinics.

**Payment for Services rendered**
This is done by Out of pocket payment, Individual or family Group Health Insurance, Group Health Insurance as the member of a Trust or Group Health Insurance provided by the Insurer

**Simplifying Health Care**
India should have insurance driven quality health care delivered by the Networked Care Providers through any of the Infrastructure Provider Network. The Costs of the services rendered by the Care Providers and the Infrastructure Providers should be settled by the Insurer separately by RTGS.

**Present Scenario**
At present we have the Private Sector, Public Sector and Government Sector health care delivery systems where the care level varies with the costs.

In an attempt to standardize care delivery and costs the Karnataka State government has merged all Health Care Schemes and come out with a single Aadhaar linked Universal Health Insurance delivered by the State owned Trust.

To deliver the care the government empanels those hospitals that agree for the package rates prescribed by them and directs the patients to these hospitals.
Issues
Health Care is delivered by the Care Providers. He is individually responsible for Medical Negligence and payouts. The Health care Infrastructure Providers have the similar responsibilities.

The Care Providers should act in the best interests of the patient and hence have to provide care without financial constraints and bureaucratic interference. This is possible when he is in a position to decide his fee for service to be rendered and the hospital its fee.

Shortage of Health Care Staff
This is created artificially in India. There is no equity in distribution of work. The corporate Hospitals have held the Specialist captive by prohibiting them from working elsewhere.

Floor Doctors
Since the Doctors are licensed and Regulated by MCI, Hospitals by state governments, Insurance and TPAs by IRDAI and the Courts are there to provide justice, the health care infrastructure provider networks comprising of Private Sector, Public Sector and Government Sector should allow the patients to select their Doctors and get treated in any of them.

Health Insurance
Health Care is a State Subject and hence implementation of any Health care Scheme should be by the State Government. At present the Indian Union Government proposed

1. “The National Health Protection Scheme” Premium suggested by Actuaries is Rs. 1000 to Rs.1200 per family per year

The Karnataka State has proposed,

2. Aadhaar linked Universal Health Coverage (UHC)

But both the Schemes are to cover a section of Indian population. The Center and State share the costs at 60:40 ratios. Whereas the Indian Constitution under article - 47, incorporates provisions guaranteeing everyone's right to the highest attainable standard of physical and mental health.

Hence it is only fair to provide the same Schemes to the rest of India on paying the full Premium and cover the whole of India at one stretch.

Health Care Costs
1. Doctors Charges
2. Hospital charges per procedures are attached here with