

Govt proposal to provide medical cover to poor families a welcome move

CONSUMER FOCUS



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Given the fact that an estimated 63 million people in the country face abject poverty every year due to health care costs, the Union government's proposal to provide medical cover to 100 million poor households, is a highly welcome step.

Given the fact that the middle class (particularly senior citizens) too is reeling under steep costs of health care, one hopes that the 'National Health Protection Scheme' (NHP) will eventually encompass all citizens, leading to universal coverage. In fact already states like Karnataka and Andhra Pradesh have embarked on such schemes.

Having said that, one must point out that the success of this programme will depend entirely on its effective implementation and this requires the government to carefully address the ills that have stymied many such state-run health insurance schemes in the past and apply adequate correctives to ensure quality health care to the beneficiaries.

Providing a health cover through insurance agencies is relatively simple. But ensuring quality health care is a highly challenging task, particularly in the absence of adequate infrastructure in the public sector and lack of stringent regulation of the private sector. Experiences of the past have shown the pitfalls of co-opting the private sector in this scenario, where the insured poor patients not only received sub-standard services, but were subjected to unnecessary surgeries.

There are enough reports from different parts of the country, particularly Rajasthan, Chattisgarh, Karnataka and Andhra Pradesh, on how unnecessary hysterectomies were done on thousands of women, some of them as young as 20 and 18 years, just to garner a bigger slice of the insurance pie.

In fact in 2010, the Andhra Pra-



Ensuring quality health care is a highly challenging task, particularly in the absence of adequate infrastructure. HT FILE PHOTO

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desh government was forced to disallow hysterectomies in private hospitals under its state-sponsored health insurance scheme, to prevent such exploitation of women.

So the immediate focus should be on augmenting the health infrastructure in the public sector, with a number of well-equipped government-run hospitals. This will not only prevent misuse of the scheme by the private sector, but also give even consumers who may not be covered under the scheme, a choice of hospitals in the public sector. Such state-of-the-art hospitals, coupled with the proposed 1.5 lakh 'Health and wellness centres' will certainly pave the way for universal coverage.

Till such infrastructure is in place, private hospitals have to become part of the NHP scheme and this requires a robust regulatory system that will keep a close watch on the quality and pricing of health care delivery in the private sector and prevent misuse of the scheme. Hopefully, the NHP scheme will usher in a regime of

stringent regulation of the private health sector!

One of the major lacunae in all state-run health insurance schemes is the absence of an effective system of redress. So this needs to be addressed through a system of grievance redress that not only looks at cases of medical negligence and unethical practices, but also deficiencies in the implementation of the scheme. Codification of the rights of patients is also an absolute must. Together, they will empower the consumers of the Scheme, particularly when accompanied by adequate consumer education.

Since most health problems and illnesses do not require hospitalization, it is extremely important to ensure that the scheme covers outpatient treatment. In fact it is estimated that the outpatient treatment costs constitute around 65 per cent of the medical costs of households. Lastly, there are too many different kinds of state and central government sponsored health schemes, each catering to a different category of consumers and providing varying benefits. It's time to consider integration of all the schemes, so as to ensure better allocation and utilization of resources.

All said and done, this is the world's biggest health insurance programme and on its success hinges the health of the nation!