

## Ayushman Bharat has potential to tackle inaccessibility, unaffordability: PwC report

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**New Delhi:** The dream of Universal Health Coverage of Indian population has been elusive due to various gaps in the existing government sponsored health insurance schemes.

Now, as per a report compiled by the PricewaterhouseCoopers, the recently announced Ayushman Bharat-National Health Protection Mission has the potential to address the gaps in the present schemes if implemented successfully. The report released at the CII 12th Health Insurance Summit on 'Ayushman Bharat National Health Protection Mission: Leveraging Opportunities for Health Insurance Growth' highlights the role of the mega scheme.

The highlight of the report includes its promises to have a far reaching impact on the Indian healthcare landscape by inclusion of preventive and wellness component in healthcare delivery, standardization of treatment protocols, introduction of package rates, IT enablement, Data Analytics and management of fraud. At the same time, the report also points towards the fact that execution of scheme will be a big challenge since it would involve identifying and focusing on the critical success factors, allocating the optimum budgetary support, incentivizing all the stakeholders appropriately and acting speedily to cover all the beneficiaries.

In his comments, Dr Rana Mehta, Partner and Leader Healthcare PwC, India mentioned, “Besides addressing the challenges of geographic inaccessibility and financial unaffordability in Indian Healthcare ecosystem, effective implementation of Ayushman Bharat has the potential of creating a cost effective digitalized health economy and catapulting India in the league of developed nations”

Meanwhile, Dr Subash Chandra Khuntia, Chairman, Insurance Regulatory Authority of India during the summit informed that in a unique public-private partnership approach to make the Ayushman Bharat Scheme a success, the IRDA would work with the health insurance companies to design simpler products by encouraging vanilla schemes, so that there is ease of access and use by the common people. “The IRDA is also committed to bringing out a suitable regulation to cover the health insurance industry,” he said.

Reiterating that the Ayushman Bharat Scheme is poised to emerge as a game changer for the entire healthcare industry. Mr Khuntia mentioned that the scheme would decrease cost, increase the efficiency and expand the coverage of the health insurance sector as the Scheme would include the entire family instead of individuals. According to Mr Khuntia, with the increase in life expectancy in the country, the need for improving insurance penetration and coverage was paramount. The focus should be to make the process online, enhance use of technology, increase awareness and understanding about the insurance products, standardise insurance products and rationalize exclusions. IRDA has also created a fraud repository to prevent frauds, he said.

Ms Preeti Sudan, Secretary, Department of Health, Ministry of Health and Family Welfare stated that the Ayushman Bharat Scheme underpinned the approach towards provision of universal healthcare and rests on two pillars. The first pillar dwells on strengthening the private healthcare system and the secondly it hastens the movement from being a healthcare provider to a player in tertiary care sector, in partnership with industry. Accordingly, she strongly advocated the need for building credibility in secondary and tertiary healthcare by creating transparent systems. In this context, Ms Sudan also suggested that the hospitals create a portal within its precincts on a voluntary basis to showcase their performance.

Dr Indu Bhushan, Chief Executive Officer, Ayushman Bharat, during his presentation, focused on three areas viz background of the mission, implementation preparedness and messages for industry partners. On background, he mentioned that, for the first time, the scheme covered the demand side of the healthcare sector. The focus was also on disease prevention, ensuring portability and prevention of destitution. It would be a one country and one scheme to promote efficiency in health coverage, he said.

According to Dr Bhushan, presently 28 states are on board for inclusion in the Ayushman Bharat Scheme while 8 states have yet to join. He said that at the national level, all guidelines covering the scheme are in place and the IT backbone has been prepared. Flexibility has been accorded to states with regard to coverage, cost and the insurance model. He further said that no definite date has been decided for the launch of the scheme even as it would be staggered launch based on the preparedness of states, he stated.

Dr Naresh Trehan, Chairman, CII Healthcare Council and Managing Director, Medanta, the Medicity, while extending the commitment of industry towards the Ayushman Bharat Scheme, sought more clarity on the operationalization of the scheme and the way in which the stakeholders would be brought together.

Mr G. Srinivasan, Former Chairman & Managing Director, The New India Assurance Co. Ltd,

spoke about the potential of the scheme and highlighted a few challenges. These included areas such as paucity of health infrastructure, lack of awareness, abuses in the system such as frauds, quality of healthcare, lack of trust and scarcity of funds. He said that Ayushman Barat scheme should help cut healthcare costs and improve quality in healthcare.

**Mr A. Vaidheesh, Chairman-Sub Committee on Accessibility: Health Insurance & Vice President, South Asia & Managing Director, India GlaxoSmithKline Pharmaceuticals** welcomed the participants to the meeting and said that all the stakeholders in the ecosystem should come together to make the Ayushman Bharat Scheme, a success.