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## Umbrella coverage for all: Here's why India must focus on universal insurance coverage

India should focus on universal insurance coverage

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The government has come out with National Health Policy 2017, which focuses on universal health care and affordable health care services for all. The policy aims to promote quality of care, with focus on emerging diseases. According to Aarogya Bharat Report, non-communicable disease (NCD) burden is exploding and it is estimated to cost India \$6.2 trillion by 2030. The country needs to tackle NCDs in a big way. Early detection and management is essential to this. NPCDCS (National Program for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke) was launched in 2010; however it is yet to achieve the desired results so far.

In view of the rising double disease burden, we need to enable a paradigm shift to healthy living, with focus on preventive and primary care through greater public spending and broader engagement of multiple stakeholders such as technology, media, schools, food companies.

First of all, India needs to increase public spending on healthcare from 1.3% (current level) to nearly 3% by 2025. It is promising to note that the National Health Policy incorporates this and focuses on higher spending in the sector. NATHEALTH, on several forums, recommended this and emphasised to apportion a greater share of public spending on prevention, including mass screenings, and on primary care coverage.

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Low awareness of risk factors, inadequate public health services, low screening of high-risk groups, limited access, sub-optimal treatment and a curative rather than preventive focus are key reasons for the rising NCD burden in the country.

Population-level NCD screening efforts are required among high-risk groups, followed by enrolment of diagnosed populations in holistic care plans, including education and counselling on healthy living. A public health focus on clear water and sanitation, large scale immunisation programmes for prevention and increased awareness on the part of individuals are needed to reduce risk factors. Primary health centres are focal points. For screening, they should be supplemented with community-based screening programmes. Moreover, NCD screening should be part of health benefits package. It is advisable that all people visiting PHCs should be screened based on standardised protocols. We also need to provide the right infrastructure and training at PHCs.

Technologies would play a very critical role in prevention and wellness. It is widely admitted that the sector will transform by creating a technology and health IT backbone. A payer shift towards prevention is needed, with outpatient services covered by insurance and with rewards for behaviours that prioritise and wellness.

Healthy India is certainly a possibility by aligning proper screening and awareness with universal health coverage. We need to adopt a holistic approach towards prevention and wellness. In the last one decade, focus on prevention rather curative has increased but we are still far away from the desired target. A strong bias towards curative care reflects a culture that certainly neglects

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prevention and wellness. India needs to focus more on preventive capabilities and public health measures to meet post-2015 MDGs.

NATHEALTH feels that the pronouncement on transforming 1,50,000 health sub-centres into health and wellness centres for strengthening primary care in Budget 2017-18 clearly indicates that the government has accorded priority to prevention and wellness. Though the targets appear realistic, however, the government needs to raise standards of care in sub-centres; primary health centres and community health centres and that would require more human, technology and financial resources.

It is recommended that India should focus on universal insurance coverage for essential care with low out-of-pocket spending. The government also needs to pay attention on its role as a payer and regulator and drive provision of healthcare in under-served areas, across the care continuum. Facilitating public health through a focus on awareness, education, sanitation, immunization and implementation of public health initiatives would go a long way to make a Healthy India in real sense.

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