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--IANS

NATHEALTH expresses anguish at receding govt attention on healthcare

ANI | Updated: Jan 23, 2018 20:11 IST

New Delhi [India], Jan 23 (ANI): Supporting the government's measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

The Federation said that receding attention on the government's initiative is not good for the health of the nation as large investments in Indian Healthcare is now on hold.

Further, the Venture Capitalists (VCs) and funding agencies seem to have adopted a policy of 'Wait and Watch' for any further action.

According to NATHEALTH, the healthcare sector needs to reinvent itself to meet the growing demand for affordable and quality healthcare service.

In 2017, the government announced the much-awaited 'National Health Policy' which aims to promote quality of care, with a focus on emerging diseases and investment in promotive and preventive healthcare.

The policy also envisages private sector collaboration-financial and non-financial incentives to encourage participation.
"National Health Policy, with focus on primary, pro-motive and preventive healthcare, is preceded by several broader initiatives and reforms by the government. Initiatives such as Make in India, Digital India, Skill India and Startup India have tremendous potential to transform the healthcare sector. Year 2018 will be very critical and we can only empower the sector by paying adequate attention on effective implementation of the policy and other initiatives," said president, NATHEALTH, Dr Arvind Lal.

"All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts," he added.

According to NATHEALTH, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern.

Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

"The government's initiatives such as Make in India, Digital India, make it easy to do business in India can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce the focus on these initiatives to leverage the benefits for the health of the nation," said secretary general NATHEALTH, Anjan Bose.

"To further improve public health and regain the investors' sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. We, at NATHEALTH, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase," he added.

According to NATHEALTH, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases.
It is promising to note that the government has recognised these challenges and several initiatives, undertaken so far, aim at addressing those pain points.

Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector. (ANI)

Health insurance should be made mandatory: NATHEALTH

Press Trust of India | New Delhi Last Updated at January 17, 2018 19:45 IST

The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India 'NATHEALTH' said today. Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said. Currently, only around 4 per cent of the population in the country has health insurance coverage.

Out of pocket healthcare spending constitutes 86 per cent of total healthcare spend in India, NATHEALTH said in a statement. The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said. In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. "Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country," Lal added. NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers. This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added."The Government can think of providing the seed capital for funds such
as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector," NATHEALTH Secretary General Anjan Bose said. The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.

Supporting the government's measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

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(This story has not been edited by Business Standard staff and is auto-generated from a syndicated feed.)

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--IANS

Two weeks to go before Finance Minister Arun Jaitley presents the Union Budget 2018-2019, the last regular Budget under the Narendra Modi government. Public expectation, therefore, is high that the coming Budget will be populist in nature, trying to please as many as possible. The middle class, therefore, is waiting with bated breath. Take a look at what's on the common man's wish list for February 1.

**Revising tax slabs and exemption limit**
A proposal was recently made to the finance ministry calling for expanding the exemption limit from Rs 2.5 lakh per annum to Rs 3 lakh, if not Rs 5 lakh, and many predict that Jaitley will deliver this on February 1. After all, that's what India has clamouring for since the run up to Budget 2017. According to a recent survey conducted by
LocalCircles, a citizen engagement platform, 31% of respondents want the tax exemption limit to be increased from the current Rs 2.5 lakh to Rs 3 lakh. The survey, which received 1.25 lakh votes from more than 200 cities across India, also found that 37% want tax slabs to be raised to lower the tax burden on people. Industry bodies CII and FICCI have both demanded rationalisation of personal income tax slabs in their memoranda submitted to the finance ministry.

Under existing slabs, 20% tax is levied on annual income of Rs 5-10 lakh while 30% tax rate is applicable for personal yearly earning above 10 lakh. In the coming Budget, Jaitley may indeed tinker with tax slabs to give substantial relief to the middle class to help them tide over the impact of retail inflation, which has started inching up. He may announce a cut of 10% tax rate for the Rs 5-10 lakh slab bringing it to 10%. Also, a new tax slab may be introduced for annual income of Rs 10-20 lakh. There is no separate tax rate for this slab at present. An income tax rate of 30% may be levied on income above Rs 20 lakh, raising the base of the slab from Rs 10 lakh.

According to FICCI, there is a likelihood that demonetisation effects may linger on for some more months and hence there is a need to further boost demand. A revision of income tax slabs, by raising the income level on which peak tax rate would trigger, "would improve purchasing power and create additional demand."

In the last Budget, the finance minister had given marginal relief to small tax payers by reducing tax rate on the Rs 2.5-5 lakh bracket to 5%. This time, if the above come through, he will make many more tax payers happier.

**Hiking investment in tax-saving schemes**

At present, deduction of a maximum Rs 1.5 lakh is allowed to all individual taxpayers for investing in various tax saving schemes, such as EPF, PPF, life insurance schemes, National Savings Certificates, ELSS, etc. under section 80C. An increase in this limit will allow individuals to save more and channelize long-term savings into capital
markets. Section 80C could see an increase in its limit by Rs 50,000, perhaps even higher, in Budget 2018.

Creating more jobs
The projected figure for unemployment in India in 2018, according to a UN Labour report, is 18 million. It's a worrying picture, especially for a government that came to power promising to create 1 crore jobs after the UPA's reign of "jobless growth". So the government could finally start delivering on Prime Minister Narendra Modi's electoral promises by introducing the country's first National Employment Policy (NEP) in the Budget. The multi-pronged policy will reportedly outline a comprehensive road map for creation of quality jobs across sectors through economic, social and labour policy interventions and introduce reforms to attract enterprises and help medium and small scale industries, which are major job providers.

Focusing on skill development
The other big finding by the LocalCircles survey is in the area of skill development and jobs, an issue on which the Opposition has repeatedly targeted the current government. The PM launched his government's flagship scheme 'Skill India' in July 2015, under which the government had set itself a target of providing skill training to 40.02 crore people by 2022. According to the survey, nearly 56% of respondents want Budget 2018 to allocate sizeable funds for skill development aimed at employment. After all, for a growing economy like ours, skill development is a crucial driver of employment.

Re-introducing standard deduction on salaries
Finance Minister Arun Jaitley may re-introduce standard deduction for salaried individuals-the industry bodies have suggested a limit of at least Rs 1 lakh-on February 1 to ease tax burden and give the salaried class more money in hand to deal with rising inflation. Currently most salaried employees only get a conveyance allowance while businessmen are allowed to claim various deduction for expenses incurred towards their ventures. The concept is not alien to India. Standard deduction on salary had been introduced in India in 1974.
But in 2006-07, then finance minister P. Chidambaram scrapped it in light of the recommendations of the Kelkar Committee on direct taxes—especially the increase in the basic exemption limit and the introduction of Section 80CCE. Bringing it back, according to Assocham, will give a boost to consumption demand and boost economic growth.

**Rethinking limits for tax-free reimbursements**

To further help salaried employees, Assocham has asked for re-fixing of monetary limits under HRA/transport allowance and children education. A more pressing need is to revise limits on medical reimbursements, which were capped at Rs 15,000 per annum back in 1999. Given the rising costs of healthcare, the ceiling is widely considered impractical and a revision has been on the common man's wish list for the past several years. In 2013, an Assocham survey revealed that 89% wanted medical reimbursement limit increased to Rs. 50,000. A similar number of respondents raised the same demand in a 2016 survey by the body.

It has also suggested for leave encashment exemption limit for tax calculation to be raised to Rs. 10 lakh. "The current limit of Rs. 3 lakh was notified by the CBDT way back in 1998 and needs to be raised substantially," said Assocham president Sunil Kanoria.

**Making housing more affordable**

According to LocalCircles Citizens' Budget 2018 Poll, 33% want the government to give interest subvention, or a subsidy on interest rates, for first-time homebuyers. Meanwhile, to incentivise home buyers, realtors' body NAREDCO has suggested an increase in the deduction limit of interest paid on home loan by home buyers—from Rs 2 lakh to Rs 3 lakh—in its pre-budget memorandum to the government. This will see the taxable income of home buyers coming down. The body also wants the Budget to lower the effective GST tax rate for housing under construction houses to 6%.

**Increasing minimum wages**
After the labour ministry raised the minimum wages substantially in 2016, the current floor level monthly income for a family is fixed at Rs 9,100 taking Rs 350 as the daily minimum wage. The labour ministry is said to be in the process of revising the minimum wage. It is, in fact, likely to be doubled in Budget 2018 to Rs 18,000 per month. On the other hand, traders' bodies have demanded that minimum wage for all the labourers across the sectors and states should be fixed at Rs 21,000.

The government is also likely to increase allocations for social security schemes. Noted activists Baba Jadhav and Aruna Roy recently wrote a letter to Modi on the behalf of the Pension Parishad, a body linking over 100 civil society organisations working in the field of social security. The current old age pension scheme provides an assistance of mere Rs 200 to vulnerable senior citizens. The activists have sought to increase it to the level of half of the monthly minimum wage notified by the government.

**Passing the Payment of Gratuity (Amendment) Bill 2017**
At present formal sector workers with five or more years of service are eligible for Rs 10 lakh tax free gratuity after leaving their jobs or at time of superannuation. The Payment of Gratuity (Amendment) Bill, 2017, which is likely to be passed in the forthcoming Budget session, will make formal sector workers eligible for tax free Rs 20 lakh gratuity, at par with central government employees after implementation of the 7th Central Pay Commission. The amendment will also allow the central government to notify the maternity leave period for "female employees as deemed to be in continuous service in place of existing twelve weeks". This comes against the backdrop of the Maternity Benefit (Amendment) Act, 2017 enhancing the maximum maternity leave period to 26 weeks.

**Reducing GST on insurance products**
Currently, only around 4% of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86% of total healthcare spend in India, according to the Healthcare
Federation of India 'NATHEALTH'. The sectoral body, in its pre-budget recommendations, has urged the government to make health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. Cheaper insurance products is a crucial first step in this direction

*With agency inputs*

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–IANS

Will Modi govt announce health insurance of upto Rs 5 lakh for all in Union Budget 2018?

New Delhi: The Narendra Modi government may offer health insurance coverage of upto Rs 5 lakh to every citizen in the upcoming Budget, as per a hindi daily.

A report in the Prabhat Khabar said that Finance Minister Arun Jaitley, who is set to present the Union Budget 2018 on February 1, may allocate Rs 5,000 crore under Centrally Sponsored Scheme (CSS) for the health insurance sector.
CSS are schemes that are largely funded by the central government with a defined state government share.

The paper quoting sources said that the central government will bear 60 percent of the expenses while the state government will contribute the remaining 40 percent for the health insurance scheme.

Government may also consider setting up of a trust to roll out the scheme, under which everyone will be provided health insurance benefit between Rs 3 and 5 lakh, it said.

The health insurance scheme will be divided into three types – Kalyan Scheme, under which people living below poverty line will be covered; Saubhagya Scheme, under which people with Rs 2 lakh of annual income will be covered and Sarvodaya scheme under which people above Rs 2 lakh of annual income will be covered.

Government will pay the insurance premium for the BPL category and those with less than Rs 2 lakh of annual income. However, people earning above Rs 2 lakh will have to pay a very minimal premium.

Currently, only around 4 percent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 percent of total healthcare spend in India, the Healthcare Federation of India NATHEALTH report said.

The major reason for the low penetration of health insurance is that it is currently optional.

Experts believe that investing in building and maintaining public health infrastructure should be given priority in the Budget as these facilities are lagging and vast majority of
the population has to bear their own healthcare costs due to low penetration of health insurance.

As per WHO reports, Public sector accounts for only 30 percent of the total healthcare expenditure in the country, as compared to 42-58 percent in Brazil, 58 percent in China, 52 percent in Russia, 50 percent in South Africa, 48 percent in USA and 83 percent in UK.

ADDRESS INDIA’S GROWING HEALTHCARE COSTS

The Indian healthcare sector needs to adopt innovative measures to reduce the overall cost of services. Promotion of health insurance, digital healthcare including IT-based solutions and quality asset management can reduce out-of-pocket expenditure considerably.

India aspires to provide quality and affordable healthcare to all. Challenges are many, which range from a rise in diseases, both communicable and non-communicable, to maintaining quality access and affordability, health infrastructure, financing, rational pricing of essential devices, trust deficit, policies and regulatory framework. The National Health Policy (NHP) of 2017 envisages Universal Health Coverage (UHC) for all. However, high cost of medical services is ailing this sector and we need to address this challenge.

Approximately 63 million people fall into poverty each year due to lack of financial protection for healthcare needs. With a 22 per cent shortage of primary health centres and 32 per cent shortage of community health centres, it is estimated that 50 per cent of beneficiaries travel more than 100 kms to access quality care. India has only 1.1 beds per 1,000 population in India, compared to the world average of 2.7. Out of pocket expenditure constitutes more than 60 per cent of all health expenses, a major drawback in India where a large segment of the population is below the poverty line. Reducing cost of healthcare services needs to be given top priority if the country aims to achieve UHC by 2030.

India needs a holistic and balanced approach to bring down the cost of healthcare services through rational policies, health schemes, innovations and solutions. Apart from price control measures, we need to explore other mechanisms to ensure affordable services through overall asset management by taking innovative ‘digital health’ initiatives and systematically focusing on ‘prevention and wellness’.

Make health insurance mandatory: Currently, only around four per cent of the country’s population has health insurance coverage. This has essentially led to a situation where out
of pocket healthcare spending constitutes 86 per cent of total healthcare spends. The reason for the low penetration of health insurance is because currently, it is optional. While the Government has taken laudable steps to introduce health insurance scheme for economically weaker sections of the society and senior citizens in the last Budget, it can also explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector.

Role of technology: NHP 2017 envisages UHC and recognises the criticality and importance of technology in driving the growth of this sector. The Med Tech sector plays critical role in achieving UHC with high spending in R&D and innovations in order to provide quality and safety in patient care. To help encourage domestic manufacture of MRI devices, as a part of the 'Make in India' strategy and make technology more accessible and affordable, there is a need to lower the existing rate of customs duty as it would take around 2-3 years for domestic manufacturers to introduce this technology to India, given the need for investments. It is also important to create an environment supportive of domestic manufacture of essential items, but care must be taken to import high-tech medical equipment, like Linear Accelerator, PET-CT, MRI, heavy duty blood testing automated analysers and their reagents, at nominal rate of import duty so that high quality diagnostics and treatment are available to the masses at affordable prices.

Engaging private sector network’s capacity: Given the enormity of the challenge, there needs to be a way forward to fully engage entire private network’s capacity, skill and knowledge. The private sector can play an effective role in supporting this endeavour. While unethical profiteering is deplorable, it has been proved that new solutions and innovations offer enough scope for the private sector to cut down prices to a reasonable level, which can help achieve accessibility and affordability without compromising on the minimum standards of quality. For the private sector, cost of service delivery has gone up several times. However, with proper asset management, activity-based costing and new IT-driven solutions in admission, transfer and discharge and focus on other areas can bring in the desired reduction in costs.

The GST factor: The sale of healthcare equipment, devices and services to healthcare service providers, such as hospitals and diagnostic clinics, is chargeable to indirect taxes. However, the final sale of patient care /diagnostic services by the hospitals/clinics is
exempt from indirect taxes (such as VAT and service tax). This results in accumulation of indirect taxes at the level of hospitals and clinics. Since healthcare providers are unable to pass on these taxes to their final consumer — the patient, they will have no option but to bake these taxes into their fees/charges that they charge to the patient. This will lead to an increase in healthcare costs for the patient. Hence, it is recommended that the GST on sale of healthcare equipment/devices, healthcare insurance and other services be put under 0 to five per cent slab and the process to avail input credit should also be simplified. Currently, products and services offered by the healthcare sector mostly fall under the 12 per cent or 18 per cent GST slab.

(The writer is president, NATHEALTH)

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“This benefit will be apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development,” said Anjan Bose, Secretary General, NATHEALTH in a statement.

Mentioning that healthcare was included in the harmonised master list of infrastructure sub-sectors by the Reserve Bank of India in 2012, the federation has said long-term financing options are still not available for healthcare providers.

NATHEALTH said that access to timely credit with priority status and funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector.

“These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3, Tier 4 cities and rural areas.

“The government can consider providing the seed capital for such funds.”

NATHEALTH said that despite experiencing substantial economic progress over the last 25 years, India continues to rank low on many of the basic health indicators.
“Apart from trailing developed nations, India compares unfavourably even with its economic peers, other Asian countries and many of its neighbours. Against a world average of around four hospital beds per 1,000 population, India lags behind at just over 0.9 beds per 1,000,” it said.

Quoting the CRISIL Research estimates, the NATHEALTH said that in order to meet the global median on healthcare delivery parameters, India will be required to make investments of over Rs 7 lakh crore over the next five years.

/IANS

https://dailyworld.in/need-priority-status-for-healthcare-healthcare-federation/
Budget 2018 may bring larger safety net for poor

ET Online | Jan 25, 2018, 08.11 PM IST

By N. Sundaresha Subramanian

The Narendra Modi government is considering a plan to substantially increase the social security cover available for weaker sections in the Budget. If cleared, the medical insurance cover available for below-poverty-line families and certain categories of unorganised sector workers under the Rashtriya Swasthya Bima Yojana (RSBY) is likely to go up by several times.

Industry sources said the cover of Rs 30,000 per annum per family might be hiked up to Rs 5 lakh, taking into account the cost escalation in healthcare services from the time the scheme was conceived over a decade ago. The move could attract larger hospitals into the pool and help enhance the quality of services available to the beneficiaries.

The plan for the additional outlay for this purpose has found favour at the higher levels of the government and is likely to be a key element in a "people-friendly" Budget the government wants to present as it gears up for the 2019 polls, sources said.

Spiralling healthcare costs and skewed incentive systems in the healthcare industry had become a matter of public debate after a couple of tragic incidents in the National Capital Region. The Ministry of Health and Family Welfare had ordered a probe into one of the cases of overcharging in November.
The Centre bears 75 per cent of the premium payable on these policies, while the respective state government bears the rest. The Centre pays out roughly Rs 585 per policy as annual premium for the Rs 30,000 cover, according to data on the India.gov.in portal.

The beneficiaries under RSBY are entitled to hospitalisation coverage up to Rs 30,000 per annum for most of the diseases that require hospitalisation. The coverage extends to a maximum of five members of a family. The policy provides users, who are issued a smart card, cashless service reimbursable to the service provider at pre-determined package rates.

The programme, which had a target to cover 70 million households by the end of the Twelfth Five-Year Plan (2012-17), had reached roughly half that number by FY17, with 36.3 million active smart cards and total hospitalisation cases of about 14 million.

Industry lobby Healthcare Federation of India has pushed for making health insurance mandatory. While appreciating the government's efforts to introduce a health insurance scheme for economically weaker sections of the society and senior citizens in the last budget, NATHEALTH recommended that the government could also explore making health insurance coverage mandatory for all citizens in a phased manner, the body said in the statement.

Launched in early 2008, RSBY was initially designed for below-poverty-line households, but was expanded to cover construction workers, railway porters, street vendors, rickshaw pullers, rag pickers, taxi drivers and similar unorganised sector workers. The labour ministry launched the scheme, which was transferred in 2015 to the Ministry of Health & Family Welfare, which administers and implements the scheme in coordination with states and empanelled hospitals.
Budget 2018: Health insurance should be made mandatory, says industry body

New Delhi: The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India 'NATHEALTH' said on Wednesday.

Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said.

Currently, only around 4 percent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 percent of total healthcare spend in India, NATHEALTH said in a statement.

Representational image.
The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said.

In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. "Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country," Lal added.

NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers.

This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added.

"The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector," NATHEALTH Secretary General Anjan Bose said.

The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.

The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India NATHEALTH said.

Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said. Currently, only around 4 per cent of the population in the country has health insurance.
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"Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country," Lal added. NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers. This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added. "The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector," NATHEALTH Secretary General Anjan Bose said. The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.
Just 20% Women and 23% Men are Covered by Health Insurance in India

Jan 24, 2018

0 100

The government’s aim to provide Universal Health Coverage (UHC) to all citizens by 2022 seems a distant dream with the majority of people losing faith in the quality of services at government hospitals and less than a third of households being insured to avail medical facilities in the private sector.
The glaring statistics are revealed in the recently released National Family Health Survey (NFHS-4) by the ministry of health and family welfare. The survey reported that more than 55% of households in India do not generally seek health care from the public sector.

“Private health sector is the primary source of health care in urban areas (56%) and also in rural areas (49%). The most commonly reported reason for not using government health facilities at the national level is the poor quality of care reported by 48% of households that do not generally use government facilities,” the report said.
“The second most commonly reported reason is that no government facility is nearby, reported by 45% of households followed by the long waiting time at government facilities (41%),” it said.

The survey findings highlighted that when household members get sick, they are more likely to seek care in the private sector such as private doctors and clinics. The hefty costs of private hospitals are born by the families pushing them towards out of pocket expenditure as majority of population is not covered by any health insurance.

“Health insurance coverage in India is far from satisfactory. Less than one-third (29%) of households have at least one usual member covered under health insurance or health scheme. Only 20% of women age 15-49 and 23% of men age 15-49 are covered by health insurance or a health scheme,” the survey report said.

“Half of those with insurance are covered by a state health insurance scheme and more than one-third are covered by Rashtriya Swasthya Bima Yojana (RSBY). Only 4% of women and 3-5% of men are covered by the Employee State Insurance Scheme (ESIS) or the Central Government Health Scheme (CGHS),” it said.

The use of government health facilities is highest in Uttar Pradesh (80%) and Bihar (78%) and lowest in Tripura (9%), the Andaman & Nicobar Islands (3%), and Lakshadweep (less than 1%). The highest proportion of households covered under health insurance or a health scheme is found in Andhra Pradesh (75%) and the lowest coverage (less than 5%) is in Lakshadweep, Manipur, and Jammu & Kashmir.

“The major reason for the low penetration of health insurance is that it is currently optional. Also, most of the people opting for health insurance have some pre-existing illnesses leading to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their
operations,” said Arvind Lal, President, NATHEALTH, an inclusive Institution that has representation of small and medium hospitals and nursing homes said.

“Government could explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country. Increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs15,000 inadequate to push health insurance schemes. Accordingly, it should be enhanced to Rs50,000 for self and family and the current annual limit of Rs20,000 in respect of dependent parents needs to be enhanced to Rs50,000,” he said.

The ministry of health and family welfare has been promoting the public private partnership (PPP) model for effective delivery of healthcare. “It is critical that all stakeholders—the public, government and the private sector come together now to create a partnership of trust. Several approaches in combination can be used for this—in PPP models, or purely by incentivizing the private sector with carefully structured tax benefits,” said Suneeta Reddy, MD, Apollo Hospitals.

“We urge the government to adopt Universal Health Insurance at viable rates for all players, and to incentivize the consumers through higher tax deductions for healthcare expenditure and insurance payments,” she said.

https://www.healthcareexecutive.in/just-20-women-23-men-covered-health-insurance-india
बजट में हर नागरिक को मिल सकता है हेल्थ इंश्योरेंस का तोहफा (फोटो: iStock)

बजट 2018: वित्त मंत्री से स्वास्थ्य बीमा को अनिवार्य करने की मांग
क्वेट्टा हिंदी 18.01.18

भारत 2 मिनट

केंद्र सरकार 1 फरवरी को पेश होने वाले आखिरी पूर्ण बजट में देश के हर नागरिक को हेल्थ इंश्योरेंस का तोहफा दे सकती है. माना जा रहा है कि अगर ऐसा होता है तो ये कवर कुछ वैसा ही होगा जैसा अमेरिका के प्रवर्तक बराक ओबामा ने ओबामा केयर के नाम से लोगों के लिए इस सुविधा को शुरू किया था.

उद्योग संगठन हेल्थकेयर फंडेशन ऑफ इंडिया नेटहेल्थ के मुताबिक, सरकार को सभी नागरिकों के लिए स्वास्थ्य बीमा अनिवार्य करना चाहिए. साथ ही स्वास्थ्य क्षेत्र को प्राथमिकता वाला क्षेत्र में शामिल करना चाहिए.
संगठन की तरफ से ये भी कहा कि स्वास्थ्य बुनियादी ढांचा और नवप्रवर्तन के लिए विशेष कोष गठित कर वित्त को सुगम बनाने की जरूरत है. नेटहेल्थ ने बयान में कहा कि देश में फिलहाल आबादी का केवल चार प्रतिशत स्वास्थ्य बीमा के दायरे में है. इसका एक प्रमुख कारण इसका वैकल्पिक होना है.

बजट से पहले अपनी मांग रखते हुए संगठन ने सरकार से स्वास्थ्य बीमा चरणबद्ध तरीके से सभी नागरिकों के लिये अनिवार्य करने का अनुरोध किया. संगठन ने सरकार से स्वास्थ्य क्षेत्र को प्राथमिक क्षेत्र का दर्जा देने का अनुरोध किया.

नेटहेल्थ ने सरकार से देश को तरजीहि स्वास्थ्य पर्यटन गंतव्य बनाने के लिये चिकित्सा पर्यटन को आयकर से पूरी तरह छुट देने की मांग की.

एक सर्वेक्षण में पाया गया है कि देश में अधिकतर लोगों के पास हेल्थ इंश्योरेंस कवर नहीं है. यही वजह है कि बीमार होने पर इलाज के लिए उनके पास उतने पैसे नहीं होते.

इधर, इंडस्ट्री चैंबर ऐसोचैयूम की सर्वेक्षण रिपोर्ट के अनुसार, बड़ी-बड़ी कंपनियों में काम करने वाले आधे से ज्यादा कर्मचारियों का कहना है कि उनकी कंपनियों कर्मचारियों को हेल्दी और फिट रखने के लिए किसी तरह का कोई कार्यक्रम नहीं चलाती. यही वजह है कि हर नागरिक को साव्स्थ्य बीमा के दायरे में लाने का फैसला किया जा सकता है.

(इनपुट: पीटीआई)

• नीला में प्रशासन कर्मचारियों को नई नीति की आवश्यकता • रेलवे के यात्री सुविधाओं के लिए आतिकता बजट की टककर

dilli ko behtar shiksha aur swasthya sevaae milene

| NEW DELHI |
| 1 FEBRUARY 2017 | PAGE – 04 |
| CIRCULATION – 12,99,672 |

नीतियों से प्रशासन कर्मचारियों को नई नीति की आवश्यकता • रेलवे के यात्री सुविधाओं के लिए आतिकता बजट की टककर
dilli ko behtar shiksha aur swasthya sevaae milene

लिखितां को अन्तिम जानकारी में अन्तिम होने को अनुमान करना है। वेबसाइट के लिए संदेश का आनंद भर्ती है।

नव बजट 2018-19

शिक्षा

शिक्षा का महत्व यह है कि वे बच्चों की आत्मा को उद्भव प्रदान करें। जिस तरह से उन्होंने अपने संस्कार को उद्भव नहीं दिखाया है। इसलिए वे अपने लोगों को भी भागीदारी की जानकारी देते हैं।

स्वास्थ्य

स्वास्थ्य का महत्व यह है कि वे बच्चों की आत्मा को उद्भव प्रदान करें। जिस तरह से उन्होंने अपने संस्कार को उद्भव नहीं दिखाया है। इसलिए वे अपने लोगों को भी भागीदारी की जानकारी देते हैं।

कारोबार

प्रवासियों के व्यवसाय विकास के लिए सूचना प्रदान करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए एक व्यवसाय का विकास करने के लिए
Union Budget 2017-18: Healthcare Industry Speaks Out

by hosmacmaster | Jan 17, 2018 | Uncategorized | 0 comments

While public healthcare spending remains largely status-quo in Union Budget 2017, the Finance Minister Mr. Arun Jaitley declared a number of commendable initiatives to boost maternal, child and preventive health, improve medical education and infrastructure, eliminate epidemic diseases and promote use of generic medicines, among others. Let’s hear what healthcare experts have to say about the latest budget announcement.

Dr. Vivek Desai, Managing Director, Hosmac India Pvt. Ltd.

From healthcare industry perspective, budget is not bad. Overall outlay increased by 24% to 47,500 CR which is almost 2.2% of GDP. It is not clear how this money will be spent but outcome oriented administration by this government should ensure proper usage like upgrading 150,000 sub centres to Wellness centres. Giving health insurance coverage of
100,000/- to the BPL patients with a top up of 30,000/- for senior is welcome and will encourage hospitalisation amongst the poor without waiting till critical stage. There would be some indirect benefits like the Digi Gaon allocation of 10,000 cr will help 150,000 gram panchayats to get broad band connectivity which will help bring telemedicine to their door steps. Money saved by lower tax regime will help people spend more on much needed health insurance. Lowering of taxes for MSME sector from 30% to 25% will also benefit smaller hospitals, diagnostic centres, nursing home sector. Addition on 5000 PG seats and two new AIIMS is step in right direction to make super specialty care as the focus. There is announcement about lowering cost of making medical devices in India though details are still awaited. As always, missing point is granting of Infrastructure status to healthcare to get better tax incentives and softer funding options, which is disappointing. Overall a pragmatic budget which will help stimulate growth.

**Vishal Bali, Chairman & Co-founder, Medwell Ventures.**

The much awaited Union Budget 2017-18 on the back of demonetisation has a balanced approach to the healthcare sector. A 27% increase in outlay for healthcare is a positive move by the finance minister but still misses the 2% of GDP healthcare spend by the Govt. The reduction in the cost of life-saving drugs and widening the availability of essential drugs is also in the right direction. The announcement of 5000 new PG seats in medicine should have been backed by significant reforms and policy change in medical education. The budget is once again silent on giving boost to healthcare infrastructure. Like low cost housing, healthcare should have been given infrastructure status. This budget is at best incremental for the healthcare sector and once again misses the much needed reformist attention.

**Dr. Vikram Shah, CMD, Shalby Limited**

All in all a positive budget with focused approach on improving lives of a billion plus population. Higher allocation to healthcare and healthcare infrastructure, initiative for telemedicine and addressing concern of shortage of healthcare professional will ensure better healthcare index. Gujarat is fortunate to get the bonanza of an All India Institute of Medical Science. Allowing private hospitals to start Diplomate of National Board courses (DNB) and ensuring adequate availability of specialist doctors to strengthen the secondary and tertiary levels of health care and target of creating additional 5,000 post graduate seats will help address the issue of shortage of healthcare professionals. The move to convert 1.5 lakh health sub-centres to Health Wellness Centres will definitely give a big boost to Health for All.
Anjan Bose, Secretary General, NATHEALTH
Budget clearly focuses on improving healthcare access for the less privileged and on “preventive & wellness” both of which are very encouraging. Target of transforming 1.5 lakh health sub-centres into health and wellness centres is in line with the need of the hour for the Indian citizens.

Dr. Kaushik Murali, President – Medical Administration, Sankara Eye Foundation
Healthcare was among the 10 focus areas of the budget. They appear to have consolidated on schemes announced earlier. The visible allocation has been to maternal and child health and primary health care, an impetus with healthcare having infra status or to spur device manufacturing is not immediately evident. In the long term, programs on skilling, sanitation could improve overall healthcare. With most healthcare being out of pocket MNREGA allocation may also help increase access.

Sam Santhosh, Founder and Chairman, MedGenome
It’s a welcome step to reach and penetrate remote areas with limited healthcare access. Building an efficient healthcare system seems to be high on the agenda for the present government. By increasing the additional 5000 post-graduate seats per annum the government has shown its intent to transform healthcare. Its determination to eradicate diseases like Kala Azar, Filariasis, leprosy, measles and tuberculosis and bring down infant and maternal mortality rates is really applaudable. Assimilating disease information to senior citizen’s Aadhar card is a good way to understand the disease demographics.

Suresh Ramu, CEO & Co-Founder, Cytecare Hospitals
While not a lot of focus was given to the private healthcare sector, we feel that reducing costs of life-saving drugs will help hospitals make cancer treatment more affordable and cost-effective for the total life cycle of the patient treatment. This, in turn, will reduce total cost for patients to access quality healthcare. While the government has mentioned increasing access to healthcare for rural India, we hope that they will also focus on setting up specialty hospitals in villages. The 5% reduction in tax for small and medium enterprises will decrease some tax burden on players who are just establishing their business.

Dr. Dharminder Nagar, MD, Paras Healthcare
The most notable announcement on the healthcare front has been that of two new AIIMS. Given the need for expanding the reach of public healthcare, we need an AIIMS in every state. The pledge to eliminate tuberculosis by 2020 seems an ambitious target but it is a highly imperative one. Ensuring availability of drugs and medical devices at reasonable prices will help a large number of patients avail of critical health facilities. However the most notable step is decreasing a tax component of the people earning between Rs 2.5- Rs 5
lacs. This highlights that they shall have more spending power and we hope that in the wave of fitness and prevention, people will not ignore or postpone health checks and shall opt for diagnostic care.

Rajat Goel, Co-founder & CEO- Eye-Q Super Speciality Eye Hospitals

Improving healthcare and medical facilities for the poor and underprivileged was high on the agenda. The proposal to amend Drug and Cosmetics Rules to ensure availability of drugs at reasonable prices will be hugely beneficial to the people. The most significant announcement for healthcare is the conversion of 1.5 lakh health sub-centres to Health Wellness Centres. Proposed action plans to eliminate Kala Azar and Filariasis, leprosy, measles, TB, bring down MMR, and introduce DNB courses in hospitals were encouraging. The budget also laid emphasis on enhancing the medical education in the country. However, aid towards research and development, corporate tax cut, withdrawal of service tax on health insurance and exemption of input service tax on support services found no mention in the budget in the space also went missing.

J. Sudhir Pai, ED & CEO, Vikram Hospital, Bangalore

Much awaited budget has been satisfactory for the healthcare sector. Infrastructure plans in healthcare and measures to help poor by bringing down costs and providing health cards for senior citizen are commendable. Encouraging private hospital to conduct DNB programs will help to improve the quality of healthcare. New rules regarding medical devices to be formulated will aim at helping investments into these sectors and bring down cost of the devices. Also plan of 1.5 lakh healthcare wellness centres will help in treatment and prevention of diseases. Amendments to drugs control act to bring down prices of medicines will help patients financially. With the reduction in tax rates to individuals earning upto 5 Lakhs and corporates with revenue of Rs. 50 crore is appreciable.

Suresh Sugavanam, Vice President and Managing Director, UL South Asia.

The proposal by the Government to formulate new regulations for medical devices is a welcome move. India is one of the fastest growing markets for healthcare in the world; and it is important that the country starts to design and manufacture medical devices that are best in class and follow international standards in quality and compliance. This will not only ensure patient safety but also make the domestic industry globally competitive.

K.G. Krishnamoorthy Rao, Future Generali India Insurance

Union budget 2017 majorly focused on the importance of digital payments across sectors including hospitals. This will encourage people to pay insurance premium through digital mode. Additionally, it will direct customers to open e-insurance accounts and also help us to
settle claims through digital mode. The tax reduction for individuals with income upto Rs 5 lakh will give an opportunity to young tax payers to buy Health Insurance from an early age for themselves and parents. FM’s proposal to amend drug rules to ensure drugs and medical devises are available at affordable prices will definitely lighten the burden on pockets of individuals.

Health insurance should be made mandatory:

NATHEALTH

Press Trust of India | New Delhi Last Updated at January 17, 2018 19:45 IST

The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India 'NATHEALTH' said today. Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said. Currently, only around 4 per cent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 per cent of total healthcare spend in India, NATHEALTH said in a statement. The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said. In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. "Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country," Lal added. NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers. This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added. "The Government can think of providing the seed capital for funds such
as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector," NATHEALTH Secretary General Anjan Bose said. The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.
Supporting the government's measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

The Federation said that receding attention on the government's initiative is not good for the health of the nation as large investments in Indian Healthcare is now on hold.

Further, the Venture Capitalists (VCs) and funding agencies seem to have adopted a policy of 'Wait and Watch' for any further action.

According to NATHEALTH, the healthcare sector needs to reinvent itself to meet the growing demand for affordable and quality healthcare service.

In 2017, the government announced the much-awaited 'National Health Policy' which aims to promote quality of care, with a focus on emerging diseases and investment in promotive and preventive healthcare.

The policy also envisages private sector collaboration-financial and non-financial incentives to encourage participation.
"National Health Policy, with focus on primary, pro-motive and preventive healthcare, is preceded by several broader initiatives and reforms by the government. Initiatives such as Make in India, Digital India, Skill India and Startup India have tremendous potential to transform the healthcare sector.

Year 2018 will be very critical and we can only empower the sector by paying adequate attention on effective implementation of the policy and other initiatives," said president, NATHEALTH, Dr Arvind Lal.

"All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts," he added.

According to NATHEALTH, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern.

Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

"The government's initiatives such as Make in India, Digital India, make it easy to do business in India can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce the focus on these initiatives to leverage the benefits for the health of the nation," said secretary general NATHEALTH, Anjan Bose.

"To further improve public health and regain the investors' sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. We, at NATHEALTH, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase," he added.
According to NATHEALTH, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases.

It is promising to note that the government has recognised these challenges and several initiatives, undertaken so far, aim at addressing those pain points.

Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector.

(This story has not been edited by Business Standard staff and is auto-generated from a syndicated feed.)

http://in.shafaqna.com/EN/06516265
Need priority status for healthcare: Healthcare Federation

IANS | New Delhi Last Updated at January 29, 2018 21:35 IST

As the Centre gears up for the Budget, the Healthcare Federation of India (NATHEALTH) on Monday urged the government to give priority sector status to healthcare as it would help innovative long-term financing structures for healthcare providers.

According to the federation, the move will channelise funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the government.

"Priority Sector status to healthcare will help in the process of enabling development of innovative long-term financing structures for healthcare providers.

"This benefit will be apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development," said Anjan Bose, Secretary General, NATHEALTH in a statement.

Mentioning that healthcare was included in the harmonised master list of infrastructure sub-sectors by the Reserve Bank of India in 2012, the federation has said long-term financing options are still not available for healthcare providers.
NATHEALTH said that access to timely credit with priority status and funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector.

"These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3, Tier 4 cities and rural areas.

"The government can consider providing the seed capital for such funds."

NATHEALTH said that despite experiencing substantial economic progress over the last 25 years, India continues to rank low on many of the basic health indicators.

"Apart from trailing developed nations, India compares unfavourably even with its economic peers, other Asian countries and many of its neighbours.

Against a world average of around four hospital beds per 1,000 population, India lags behind at just over 0.9 beds per 1,000," it said.

Quoting the CRISIL Research estimates, the NATHEALTH said that in order to meet the global median on healthcare delivery parameters, India will be required to make investments of over Rs 7 lakh crore over the next five years.

--IANS

http://in.shafaqna.com/EN/06540054
New Delhi, Jan 17 (PTI) The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India 'NATHEALTH' said today.

**Health insurance should be made mandatory: NATHEALTH**

Published: January 17, 2018 7:55 PM IST

By PTI FeedsEmail

New Delhi, Jan 17 (PTI) The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India ‘NATHEALTH’ said today.

Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said.

Currently, only around 4 per cent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 per cent of total healthcare spend in India, NATHEALTH said in a statement.

The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said.

In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector.
“Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country,” Lal added.
NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers. This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added.
“The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector,” NATHEALTH Secretary General Anjan Bose said.
The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.
Supporting the government’s measures and reforms for the healthcare sector, Healthcare Federation of India – NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

**NATHEALTH expresses anguish at receding govt attention on healthcare**

Published: January 23, 2018 8:24 PM IST

By ANI Feeds

New Delhi [India], Jan 23 (ANI): Supporting the government’s measures and reforms for the healthcare sector, Healthcare Federation of India – NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

The Federation said that receding attention on the government’s initiative is not good for the health of the nation as large investments in Indian Healthcare is now on hold.

Further, the Venture Capitalists (VCs) and funding agencies seem to have adopted a policy of ‘Wait and Watch’ for any further action.

According to NATHEALTH, the healthcare sector needs to reinvent itself to meet the growing demand for affordable and quality healthcare service.

In 2017, the government announced the much-awaited ‘National Health Policy’ which aims to promote quality of care, with a focus on emerging diseases and investment in promotive and preventive healthcare.
The policy also envisages private sector collaboration-financial and non-financial incentives to encourage participation.

“National Health Policy, with focus on primary, pro-motive and preventive healthcare, is preceded by several broader initiatives and reforms by the government. Initiatives such as Make in India, Digital India, Skill India and Startup India have tremendous potential to transform the healthcare sector. Year 2018 will be very critical and we can only empower the sector by paying adequate attention on effective implementation of the policy and other initiatives,” said president, NATHEALTH, Dr Arvind Lal.

“All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts,” he added.

According to NATHEALTH, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern. Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

“The government’s initiatives such as Make in India, Digital India, make it easy to do business in India can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce the
focus on these initiatives to leverage the benefits for the health of the nation,” said secretary general NATHEALTH, Anjan Bose.
“To further improve public health and regain the investors’ sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. We, at NATHEALTH, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase,” he added.
According to NATHEALTH, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases.
It is promising to note that the government has recognised these challenges and several initiatives, undertaken so far, aim at addressing those pain points.
Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector. (ANI)

This is published unedited from the ANI feed.

Health insurance of up to Rs 5 lakh to all Indians may be announced in 2018 budget of Modi govt

New Delhi, Jan 18: If reports are anything to go by, then the Narendra Modi government in the 2018 budget is going to give a big boost to the health insurance of citizens of India. According to the in the Centre, under the Central Sponsored Scheme, a provision of Rs 5,000 crore will be made to provide health insurance to all.

Even Private insurance companies can get a bigger role in this scheme. The state will have to bear 40 percent of the total expenditure and 60 percent would be contributed by the Central Government.

Hindi daily Prabhat Khabar reported that every citizen would become under the insurance coverage of up to Rs 5 lakh.

The report in the Prabhat Khabar said that Finance Minister Arun Jaitley, who would present the Union Budget 2018 on February 1, may earmark Rs 5,000 crore under Centrally Sponsored Scheme (CSS) for the health insurance scheme.
CSS are schemes that are largely funded by the central government with a defined state government share. The government would also be setting up a trust to roll out the scheme, under which everyone would be given health insurance up to Rs 3 lakhs.

According to the report, the health insurance scheme would be in three types – Kalyan Scheme for BPL, Saubhagya Scheme for people under Rs 2 lakh of annual income and Sarvodaya scheme under which all people above Rs 2 lakh of annual income will be covered. There will not be an income limit for the beneficiaries.

The government will pay the insurance premium of people in the BPL category and those earning less than Rs 2 lakh of annual income. People earning above Rs 2 lakh will be charged to pay a very minimal premium.

Only 4 percent of the total population in the country is under the coverage of Health Insurance. Moreover, the healthcare expenditure of people constitutes up to 86 percent of total healthcare spending in India, according to the Healthcare Federation of India NATHED report.

Mandatory Health Insurance, Insurance Coverage for Elderly, Priority Sector Status, Creation of Health Infrastructure and Innovation funds, Promotion of Medical Tourism, CSR Incentives along with other tax related reliefs and exemptions prominently figures in the pre-budget recommendations submitted to the Government by Healthcare Federation of India (NATHEALTH).

To ensure universal healthcare access and augment healthcare and infrastructure capacity, NATHEALTH has emphasised on introduction of mandatory health insurance. Currently, only around 4% of the population in the country have health insurance coverage. Out of pocket healthcare spending constitutes 86% of total healthcare spends in India. Further, a vast majority of the rural poor are unable to access quality healthcare.
“The major reason for the low penetration of health insurance is that it is currently optional. It is also the case that most of the people opting for health insurance have some pre-existing illnesses. This has led to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their operations,” said Dr. Arvind Lal, President, NATHEALTH.

While appreciating the government’s efforts to introduce a health insurance scheme for economically weaker sections of the society and senior citizens in the last budget, NATHEALTH recommended that the government could also explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector.

“Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country,” Dr Lal added.

NATHEALTH also recommended increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs 15,000 inadequate to push health insurance schemes. Accordingly, it should be enhanced to Rs 50,000 for self and family and the current annual limit of Rs 20,000 in respect of dependent parents needs to be enhanced to Rs 50,000.

The Federation also emphasised that there is an urgent need for setting up a Health Infrastructure Fund and A Medical Innovation Fund.

“The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector,” said Mr Anjan Bose, Secretary General, NATHEALTH.

“These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3 and rural areas,” Mr. Bose added.

NATHEALTH also recommends that healthcare should be given priority sector status. Though healthcare was included in the harmonized master list of infrastructure sub sectors by the Reserve Bank of India in 2012, long term financing options are still not available for healthcare providers.
According to NATHEALTH, “Priority Sector” status to healthcare will help in the process of enabling development of innovative long term financing structures for healthcare providers apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development. NATHEALTH feels that this will channelize funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the Government of India.

In order to make India a preferred healthcare tourism destination by ensuring a level playing field with other Asian healthcare nations, and earn valuable foreign exchange, NATHEALTH also suggested that earnings from Medical Tourism should be made fully exempt from income tax for healthcare providers.

Other Recommendations from NATHEALTH:
- Need for extending the 150% weighted deduction scheme under section 35AD of the Income Tax Act, 1961 for another 5 years up-to 2022
- Provide import duty relief in respect of lifesaving equipment, not manufactured in India and enable a robust regulatory framework for domestically manufactured medical devices.
- Further simplification of the tax regime in respect of Real Estate Investment Trusts (REITs)/Business Trust
- Need for a liberalised FDI regime in respect of investments relating to medical education
- Exempting the healthcare sector from the Minimum Alternate Tax (MAT) regime under the Income Tax Act
- Lowering of Corporate Tax rates as announced in the Union Budget 2014-15
- Abolishment of Dividend Distribution
- Need for revision in the Service Exports from India Scheme (SEIS) Reward Rate
- Extension of duration of the Tax Holiday scheme from 5 years to 10 years for new hospitals to ensure viability
- Enhancement in medical reimbursement exemption limit for salaried employees to Rs 1 lakh per annum in line with cost inflation index
- Introduction of a separate deduction in respect of preventive health checks
- Introduction of a deduction for investment into long term bonds with a minimum tenor of 10 years issued for setting up hospitals with at least 100 beds
- Allow Corporate Social Responsibility (CSR) spends as tax deductible business expenditure

About NATHEALTH
NATHEALTH has been created with the Vision to “Be the credible and unified voice in improving access and quality of healthcare”. Leading Healthcare Service Providers, Medical Technology Providers (Devices & Equipment), Diagnostic Service Providers, Health Insurance companies, Health Education Institutions, Healthcare Publishers and other stakeholders have come together to build NATHEALTH as a common platform to power the next wave of progress in Indian Healthcare. NATHEALTH is an inclusive Institution that has representation of small & medium hospitals and nursing homes. NATHEALTH is committed to work on its Mission to encourage innovation, help bridge the skill and capacity gap, help shape policy & regulations and enable the environment to fund long term growth. NATHEALTH aims to help build a better and healthier future for both rural and urban India.

NEW DELHI, JAN 29
As the Centre gears up for the Budget, the Healthcare Federation of India (NATHEALTH) on Monday urged the government to give priority sector status to healthcare as it would help innovative long-term financing structures for healthcare providers.

According to the federation, the move will channelise funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the government.

"Priority Sector status to healthcare will help in the process of enabling development of innovative long-term financing structures for healthcare providers.

"This benefit will be apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development," said Anjan Bose, Secretary General, NATHEALTH in a statement.

Mentioning that healthcare was included in the harmonised master list of infrastructure sub-sectors by the Reserve Bank of India in 2012, the federation has said long-term financing options are still not available for healthcare providers.

NATHEALTH said that access to timely credit with priority status and funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector.
"These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3, Tier 4 cities and rural areas.

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NATHEALTH said that despite experiencing substantial economic progress over the last 25 years, India continues to rank low on many of the basic health indicators.

"Apart from trailing developed nations, India compares unfavourably even with its economic peers, other Asian countries and many of its neighbours. Against a world average of around four hospital beds per 1,000 population, India lags behind at just over 0.9 beds per 1,000," it said.

Quoting the CRISIL Research estimates, the NATHEALTH said that in order to meet the global median on healthcare delivery parameters, India will be required to make investments of over Rs 7 lakh crore over the next five years.

Health insurance should be made mandatory: NATHEALTH

New Delhi, Jan 17 (PTI) The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India NATHEALTH said today.

Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said.

Currently, only around 4 per cent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 per cent of total healthcare spend in India, NATHEALTH said in a statement.

The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said. In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. "Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country," Lal added. NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers. This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added. "The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific
fund for healthcare infrastructure and innovation would facilitate access to capital for the sector," NATHEALTH Secretary General Anjan Bose said. The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers. PTI

Union Budget 2018: Senior citizens expect cheaper healthcare, health insurance, but what does 2018 have in store?

In this year's budget, the top most expectation continues to be income tax benefit. In the current fiscal, the taxpayers are expecting more tax advantage under section 80D.

Reported by: Ruchi Dua, New Delhi [ Updated: January 24, 2018 6:12 IST ]

As Finance Minister Arun Jaitley is all set to present the Union Budget 2018 on February 1, the industry experts and consumers have pinned high hopes for an increase in budget allocation and expenditure for the health sector.

In this year's budget, the top most expectation continues to be income tax benefit. In the current fiscal, the taxpayers are expecting more tax advantage under section 80D. Many in the industry are also expecting a reduction in the cost of term insurance by reducing the Goods and Services Tax (GST), the country's biggest tax reform. As experts feel that since the launch of the GST, the product costs have gone up drastically.

While senior citizens are of the view that the Modi government should try to make health at cheaper cost at private hospitals, the Healthcare Federation of India 'NATHEALTH' opines that the government should make health insurance mandatory
for all people and like foreign countries even India should give healthcare priority sector status.

“Hope that the government starts regulating the health insurance premiums for senior citizens. Of late we have seen extraordinary rise of premiums in higher age categories and believe that if trend was to continue, soon it will become exorbitantly expensive to extend coverage and to sustain it”, says Deepak Mendiratta, Managing Director at HII Insurance Broking Services Private Limited.

“Given an increase in longevity and an increase in incident rate of hospitalisation of elderly, they need protection more than anyone else. The following is what we request the government to consider:

1. Subsidising health insurance cover for seniors in certain categories.
2. Making it mandatory for insurers to offer health insurance compulsorily till age 75 rather than the current 65 years.
3. Regulate to allow ease in medical underwriting of seniors. Whose policy proposals are often declined by insurers based on morbidities which they typically have as common in this age group.
4. Much like social sector obligation/rural obligation, health insurance portfolio should as well be made compulsory. So to say, a minimum percentage of portfolio should comprise of seniors,” says Mendiratta who also runs PlanCover.com.

Meanwhile, recent cases like that of a newborn being declared dead by Delhi's Max hospital and the Fortis Hospital at Gurugram charging as high as 1700 per cent margin on consumables and medicines used for the treatment of seven-year-old dengue patient who subsequently died have already raised question marks on the condition of healthcare in India.
“As these days, lifestyle ailments are on the rise and so are the hospital costs, we are keeping our fingers crossed and expect Modi government to come up with better healthcare plans”, says 72-year-old retired banker, Sudarshan Singh.

Even PM Narendra Modi has time and again talked about healthcare in India. In August last year, PM Modi had said that his government was leaving no stone unturned in providing quality healthcare that is accessible and affordable. "On #WorldHealthDay, I pray that you are blessed with wonderful health, which gives you the opportunity to pursue your dreams & excel," the prime minister had tweeted. "When it comes to healthcare, our government is leaving no stone unturned to provide quality healthcare that is accessible & affordable," he added.

Picture for representational purpose

If reports are to be believed, in the upcoming budget, the Modi government may allocate Rs 5,000 crore under 'NATHEALTH'. The scheme will be divided into three types — Kalyan Scheme, Saubhagya Scheme and Sarvodaya scheme -- that will cover people below poverty line, within the range of Rs 2 lakh annual income, and above Rs 2 lakh income respectively.

As the budget 2018 inches close, people have started building expectations on slew of likely announcements and reforms, but what actually is in store will be clear only when the finance minister opens his briefcase in barely a week from now.

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Just 20% women and 23% men are covered by health insurance in India, says survey

Less than one-third (29%) of households have at least one usual member covered under health insurance or health scheme, shows National Family Health Survey

Neetu Chandra Sharma

The National Family Health Survey also reported that more than 55% of households in India do not generally seek health care from the public sector.
New Delhi: The government’s aim to provide Universal Health Coverage (UHC) to all citizens by 2022 seems a distant dream with the majority of people losing faith in the quality of services at government hospitals and less than a third of households being insured to avail medical facilities in the private sector.

The glaring statistics are revealed in the recently released National Family Health Survey (NFHS-4) by the ministry of health and family welfare.

The survey reported that more than 55% of households in India do not generally seek health care from the public sector.

“Private health sector is the primary source of health care in urban areas (56%) and also in rural areas (49%). The most commonly reported reason for not using government health facilities at the national level is the poor quality of care reported by 48% of households that do not generally use government facilities,” the report said.

“The second most commonly reported reason is that no government facility is nearby, reported by 45% of households followed by the long waiting time at government facilities (41%),” it said.

The survey findings highlighted that when household members get sick, they are more likely to seek care in the private sector such as private doctors and clinics.

The hefty costs of private hospitals are born by the families pushing them towards out of pocket expenditure as majority of population is not covered by any health insurance.
“Health insurance coverage in India is far from satisfactory. Less than one-third (29%) of households have at least one usual member covered under health insurance or health scheme. Only 20% of women age 15-49 and 23% of men age 15-49 are covered by health insurance or a health scheme,” the survey report said.

“Half of those with insurance are covered by a state health insurance scheme and more than one-third are covered by Rashtriya Swasthya Bima Yojana (RSBY). Only 4% of women and 3-5% of men are covered by the Employee State Insurance Scheme (ESIS) or the Central Government Health Scheme (CGHS),” it said.

The use of government health facilities is highest in Uttar Pradesh (80%) and Bihar (78%) and lowest in Tripura (9%), the Andaman & Nicobar Islands (3%), and Lakshadweep (less than 1%). The highest proportion of households covered under health insurance or a health scheme is found in Andhra Pradesh (75%) and the lowest coverage (less than 5%) is in Lakshadweep, Manipur, and Jammu & Kashmir.

“The major reason for the low penetration of health insurance is that it is currently optional. Also, most of the people opting for health insurance have some pre-existing illnesses leading to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their operations,” said Arvind Lal, President, NATHEALTH, an inclusive Institution that has representation of small and medium hospitals and nursing homes said.
“Government could explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country. Increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs15,000 inadequate to push health insurance schemes. Accordingly, it should be enhanced to Rs50,000 for self and family and the current annual limit of Rs20,000 in respect of dependent parents needs to be enhanced to Rs50,000,” he said.

The ministry of health and family welfare has been promoting the public private partnership (PPP) model for effective delivery of healthcare. “It is critical that all stakeholders—the public, government and the private sector come together now to create a partnership of trust. Several approaches in combination can be used for this—in PPP models, or purely by incentivizing the private sector with carefully structured tax benefits,” said Suneeta Reddy, MD, Apollo Hospitals.

“We urge the government to adopt Universal Health Insurance at viable rates for all players, and to incentivize the consumers through higher tax deductions for healthcare expenditure and insurance payments,” she said.
NATHEALTH in its Pre Budget recommendations, highlights the pain points of the sector and seeks enabling measures for the progress of the healthcare sector and
health of the Nation
Mandatory Health Insurance, Insurance Coverage for Elderly, Priority Sector Status, Creation of Health Infrastructure and Innovation funds, Promotion of Medical Tourism, CSR Incentives along with other tax related reliefs and exemptions prominently figures in the pre-budget recommendations submitted to the Government by Healthcare Federation of India (NATHEALTH).
To ensure universal healthcare access and augment healthcare and infrastructure capacity, NATHEALTH has emphasised on introduction of mandatory health insurance. Currently, only around 4% of the population in the country have health insurance coverage. Out of pocket healthcare spending constitutes 86% of total healthcare spends in India. Further, a vast majority of the rural poor are unable to access quality healthcare.
“The major reason for the low penetration of health insurance is that it is currently optional. It is also the case that most of the people opting for health insurance have some pre-existing illnesses. This has led to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their operations,” said Dr. Arvind Lal, President, NATHEALTH.
While appreciating the government’s efforts to introduce a health insurance scheme for economically weaker sections of the society and senior citizens in the last budget, NATHEALTH recommended that the government could also explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector.
“Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country,” Dr Lal added.
NATHEALTH also recommended increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs 15,000 inadequate to push health insurance schemes. Accordingly, it
should be enhanced to Rs 50,000 for self and family and the current annual limit of Rs 20,000 in respect of dependent parents needs to be enhanced to Rs 50,000. The Federation also emphasised that there is an urgent need for setting up a Health Infrastructure Fund and A Medical Innovation Fund.

“The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector,” said Mr Anjan Bose, Secretary General, NATHEALTH.

“These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3 and rural areas,” Mr. Bose added.

NATHEALTH also recommends that healthcare should be given priority sector status. Though healthcare was included in the harmonized master list of infrastructure sub sectors by the Reserve Bank of India in 2012, long term financing options are still not available for healthcare providers.

According to NATHEALTH, “Priority Sector” status to healthcare will help in the process of enabling development of innovative long term financing structures for healthcare providers apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development. NATHEALTH feels that this will channelize funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the Government of India.

In order to make India a preferred healthcare tourism destination by ensuring a level playing field with other Asian healthcare nations, and earn valuable foreign exchange, NATHEALTH also suggested that earnings from Medical Tourism should be made fully exempt from income tax for healthcare providers.

Other Recommendations from NATHEALTH:
• Need for extending the 150% weighted deduction scheme under section 35AD of
the Income Tax Act, 1961 for another 5 years up-to 2022
• Provide import duty relief in respect of lifesaving equipment, not manufactured in India and enable a robust regulatory framework for domestically manufactured medical devices.
• Further simplification of the tax regime in respect of Real Estate Investment Trusts (REITs)/Business Trust
• Need for a liberalised FDI regime in respect of investments relating to medical education
• Exempting the healthcare sector from the Minimum Alternate Tax (MAT) regime under the Income Tax Act
• Lowering of Corporate Tax rates as announced in the Union Budget 2014-15
• Abolishment of Dividend Distribution
• Need for revision in the Service Exports from India Scheme (SEIS) Reward Rate
• Extension of duration of the Tax Holiday scheme from 5 years to 10 years for new hospitals to ensure viability
• Enhancement in medical reimbursement exemption limit for salaried employees to Rs 1 lakh per annum in line with cost inflation index
• Introduction of a separate deduction in respect of preventive health checks
• Introduction of a deduction for investment into long term bonds with a minimum tenor of 10 years issued for setting up hospitals with at least 100 beds
• Allow Corporate Social Responsibility (CSR) spends as tax deductible business expenditure

Budget 2018: Health Insurance Should Be Made Mandatory, Says Industry Body

January 22, 2018

The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India ‘NATHEALTH’ said on Wednesday.

Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said.

Currently, only around 4 percent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 percent of total healthcare spend in India, NATHEALTH said in a statement.

The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said.

In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organized sector.

“Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country,” Lal added.

NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers.

This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalyzing research and development, it added.

“The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation
would facilitate access to capital for the sector,” NATHEALTH Secretary General Anjan Bose said.

The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers. – Odisha TV

Union Budget 2018: Senior Citizens Expect Cheaper Healthcare, Health Insurance

January 23, 2018

As Finance Minister Arun Jaitley is all set to present the Union Budget 2018 on February 1, the industry experts and consumers have pinned high hopes for an increase in budget allocation and expenditure for the health sector.

In this year's budget, the top most expectation continues to be income tax benefit. In the current fiscal, the taxpayers are expecting more tax advantage under section 80D. Many in the industry are also expecting a reduction in the cost of term insurance by reducing the Goods and Services Tax (GST), the country's biggest tax reform. As experts feel that since the launch of the GST, the product costs have gone up drastically.

While senior citizens are of the view that the Modi government should try to make health at cheaper cost at private hospitals, the Healthcare Federation of India 'NATHEALTH' opines that the government should make health insurance mandatory for all people and like foreign countries even India should give healthcare priority sector status.

“Hope that the government starts regulating the health insurance premiums for senior citizens. Of late we have seen extraordinary rise of premiums in higher age categories and believe that if trend was to continue, soon it will become exorbitantly expensive to extend coverage and to sustain it”, says Deepak Mendiratta, Managing Director at HII Insurance Broking Services Private Limited.

“Given an increase in longevity and an increase in incident rate of hospitalisation of elderly, they need protection more than anyone else. The following is what we request the government to consider:

1. Subsidising health insurance cover for seniors in certain categories.

2. Making it mandatory for insurers to offer health insurance compulsorily till age 75 rather than the current 65 years.
3. Regulate to allow ease in medical underwriting of seniors. Whose policy proposals are often declined by insurers based on morbidities which they typically have as common in this age group.

4. Much like social sector obligation/rural obligation, health insurance portfolio should as well be made compulsory. So to say, a minimum percentage of portfolio should comprise of seniors,” says Mendiratta who also runs PlanCover.com.

Meanwhile, recent cases like that of a newborn being declared dead by Delhi’s Max hospital and the Fortis Hospital at Gurugram charging as high as 1700 per cent margin on consumables and medicines used for the treatment of seven-year-old dengue patient who subsequently died have already raised question marks on the condition of healthcare in India.

“As these days, lifestyle ailments are on the rise and so are the hospital costs, we are keeping our fingers crossed and expect Modi government to come up with better healthcare plans”, says 72-year-old retired banker, Sudarshan Singh.

Even PM Narendra Modi has time and again talked about healthcare in India. In August last year, PM Modi had said that his government was leaving no stone unturned in providing quality healthcare that is accessible and affordable. "On #WorldHealthDay, I pray that you are blessed with wonderful health, which gives you the opportunity to pursue your dreams & excel," the prime minister had tweeted. "When it comes to healthcare, our government is leaving no stone unturned to provide quality healthcare that is accessible & affordable,” he added.

If reports are to be believed, in the upcoming budget, the Modi government may allocate Rs 5,000 crore under 'NATHEALTH'. The scheme will be divided into three types — Kalyan Scheme, Saubhagya Scheme and Sarvodaya scheme -- that will cover people below poverty line, within the range of Rs 2 lakh annual income, and above Rs 2 lakh income respectively.

As the budget 2018 inches close, people have started building expectations on slew of likely announcements and reforms, but what actually is in store will be clear only when the finance minister opens his briefcase in barely a week from now. – India TV News

NATHEALTH Expresses Anguish At Receding Government Attention On Healthcare

January 25, 2018

Supporting the government's measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

The Federation said that receding attention on the government's initiative is not good for the health of the nation as large investments in Indian Healthcare is now on hold.

Further, the Venture Capitalists (VCs) and funding agencies seem to have adopted a policy of 'Wait and Watch' for any further action.

According to NATHEALTH, the healthcare sector needs to reinvent itself to meet the growing demand for affordable and quality healthcare service.

In 2017, the government announced the much-awaited 'National Health Policy' which aims to promote quality of care, with a focus on emerging diseases and investment in promotive and preventive healthcare.

The policy also envisages private sector collaboration-financial and non-financial incentives to encourage participation.

"National Health Policy, with focus on primary, pro-motive and preventive healthcare, is preceded by several broader initiatives and reforms by the government. Initiatives such as Make in India, Digital India, Skill India and Startup India have tremendous potential to transform the healthcare sector. Year 2018 will be very critical and we can only empower the sector by paying adequate attention on effective implementation of the policy and other initiatives," said president, NATHEALTH, Dr Arvind Lal.

"All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts," he added.

According to NATHEALTH, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern.
Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

"The government's initiatives such as Make in India, Digital India, make it easy to do business in India can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce the focus on these initiatives to leverage the benefits for the health of the nation," said secretary general NATHEALTH, Anjan Bose.

"To further improve public health and regain the investors' sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. We, at NATHEALTH, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase," he added.

According to NATHEALTH, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases.

It is promising to note that the government has recognized these challenges and several initiatives, undertaken so far, aim at addressing those pain points.

Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector. – ANI

http://www.medicalbuyer.co.in/index.php/16803-nathealth-expresses-anguish-at-receding-government-attention-on-healthcare
Need Priority Status For Healthcare: Healthcare Federation

January 30, 2018

As the Centre gears up for the Budget, the Healthcare Federation of India (NATHEALTH) on Monday urged the government to give priority sector status to healthcare as it would help innovative long-term financing structures for healthcare providers.

According to the federation, the move will channelize funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the government.

"Priority Sector status to healthcare will help in the process of enabling development of innovative long-term financing structures for healthcare providers.

"This benefit will be apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalyzing research and development," said Anjan Bose, Secretary General, NATHEALTH in a statement.

Mentioning that healthcare was included in the harmonized master list of infrastructure sub-sectors by the Reserve Bank of India in 2012, the federation has said long-term financing options are still not available for healthcare providers.

NATHEALTH said that access to timely credit with priority status and funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector.

"These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3, Tier 4 cities and rural areas.

"The government can consider providing the seed capital for such funds."

NATHEALTH said that despite experiencing substantial economic progress over the last 25 years, India continues to rank low on many of the basic health indicators.
"Apart from trailing developed nations, India compares unfavourably even with its economic peers, other Asian countries and many of its neighbours. Against a world average of around four hospital beds per 1,000 population, India lags behind at just over 0.9 beds per 1,000," it said.

Quoting the CRISIL Research estimates, the NATHEALTH said that in order to meet the global median on healthcare delivery parameters, India will be required to make investments of over Rs 7 lakh crore over the next five years.

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Author : Indo Asian News Service

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--IANS

http://www.moindian.com/desi/newsdetail.asp?id=337639
NATHEALTH expresses anguish at receding govt attention on healthcare

New Delhi, Jan 23 : Supporting the government’s measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

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"All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts," he added.

According to NATHEALTH, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern.

Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

"The government's initiatives such as Make in India, Digital India, make it easy to do business in India can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce the focus on these initiatives to leverage the benefits for the health of the nation," said secretary general NATHEALTH, Anjan Bose.

"To further improve public health and regain the investors' sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. We, at NATHEALTH, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase," he added.
According to NATHEALTH, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases.

It is promising to note that the government has recognised these challenges and several initiatives, undertaken so far, aim at addressing those pain points.

Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector.

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Just 20% women and 23% men are covered by health insurance in India, says survey

Less than one-third (29%) of households have at least one usual member covered under health insurance or health scheme, shows National Family Health Survey

Last Published: Wed, Jan 24 2018. 01 29 AM IST

Neetu Chandra Sharma
The National Family Health Survey also reported that more than 55% of households in India do not generally seek health care from the public sector.

**New Delhi:** The government’s aim to provide Universal Health Coverage (UHC) to all citizens by 2022 seems a distant dream with the majority of people losing faith in the quality of services at government hospitals and less than a third of households being insured to avail medical facilities in the private sector.

The glaring statistics are revealed in the recently released National Family Health Survey (NFHS-4) by the ministry of health and family welfare.

The survey reported that more than 55% of households in India do not generally seek health care from the public sector.

“Private health sector is the primary source of health care in urban areas (56%) and also in rural areas (49%). The most commonly reported reason for not using government health facilities at the national level is the poor quality of care reported by 48% of households that do not generally use government facilities,” the report said.

“The second most commonly reported reason is that no government facility is nearby, reported by 45% of households followed by the long waiting time at government facilities (41%),” it said.

The survey findings highlighted that when household members get sick, they are more likely to seek care in the private sector such as private doctors and clinics.
The hefty costs of private hospitals are born by the families pushing them towards out of pocket expenditure as majority of population is not covered by any health insurance.

“Health insurance coverage in India is far from satisfactory. Less than one-third (29%) of households have at least one usual member covered under health insurance or health scheme. Only 20% of women age 15-49 and 23% of men age 15-49 are covered by health insurance or a health scheme,” the survey report said.

“Half of those with insurance are covered by a state health insurance scheme and more than one-third are covered by Rashtriya Swasthya Bima Yojana (RSBY). Only 4% of women and 3-5% of men are covered by the Employee State Insurance Scheme (ESIS) or the Central Government Health Scheme (CGHS),” it said.

The use of government health facilities is highest in Uttar Pradesh (80%) and Bihar (78%) and lowest in Tripura (9%), the Andaman & Nicobar Islands (3%), and Lakshadweep (less than 1%). The highest proportion of households covered under health insurance or a health scheme is found in Andhra Pradesh (75%) and the lowest coverage (less than 5%) is in Lakshadweep, Manipur, and Jammu & Kashmir.

“The major reason for the low penetration of health insurance is that it is currently optional. Also, most of the people opting for health insurance have some pre-existing illnesses leading to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their operations,” said Arvind Lal, President, NATHEALTH, an inclusive Institution that has
representation of small and medium hospitals and nursing homes said.

“Government could explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country. Increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs15,000 inadequate to push health insurance schemes. Accordingly, it should be enhanced to Rs50,000 for self and family and the current annual limit of Rs20,000 in respect of dependent parents needs to be enhanced to Rs50,000,” he said.

The ministry of health and family welfare has been promoting the public private partnership (PPP) model for effective delivery of healthcare. “It is critical that all stakeholders—the public, government and the private sector come together now to create a partnership of trust. Several approaches in combination can be used for this—in PPP models, or purely by incentivizing the private sector with carefully structured tax benefits,” said Suneeta Reddy, MD, Apollo Hospitals.

“We urge the government to adopt Universal Health Insurance at viable rates for all players, and to incentivize the consumers through higher tax deductions for healthcare expenditure and insurance payments,” she said.

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By PTI Last updated Jan 18, 2018

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The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.

Health insurance should be made mandatory: NATHEALTH

New Delhi, Jan 17 The government should make health insurance mandatory for all citizens and give healthcare priority sector status, the Healthcare Federation of India 'NATHEALTH' said today.

Also, there is a need to facilitate access to funding by creating a specific fund for healthcare infrastructure and innovation, it said.

Currently, only around 4 per cent of the population in the country has health insurance coverage. Out of pocket healthcare spending constitutes 86 per cent of total healthcare spend in India, NATHEALTH said in a statement.

The major reason for the low penetration of health insurance is that it is currently optional, NATHEALTH President Arvind Lal said.

In its pre-budget recommendations, the sectoral body urged the government to explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector.

"Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country," Lal added.
NATHEALTH also asked the government to give priority sector status to healthcare as this will help in the process of enabling development of innovative long term financing structures for healthcare providers.

This would also create an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development, it added.

"The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector," NATHEALTH Secretary General Anjan Bose said.

The industry body also asked the government that in order to make India a preferred healthcare tourism destination, medical tourism should be made fully exempt from income tax for healthcare providers.

https://www.outlookindia.com/newsscroll/health-insurance-should-be-made-mandatory-nathealth/1232311
NATHEALTH expresses anguish at receding govt attention on healthcare

New Delhi [India], Jan 23 : Supporting the government's measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

The Federation said that receding attention on the government's initiative is not good for the health of the nation as large investments in Indian Healthcare is now on hold.

Further, the Venture Capitalists (VCs) and funding agencies seem to have adopted a policy of 'Wait and Watch' for any further action.

According to NATHEALTH, the healthcare sector needs to reinvent itself to meet the growing demand for affordable and quality healthcare service.

In 2017, the government announced the much-awaited 'National Health Policy' which aims to promote quality of care, with a focus on emerging diseases and investment in promotive and preventive healthcare.

The policy also envisages private sector collaboration-financial and non-financial incentives to encourage participation.
"National Health Policy, with focus on primary, pro-motive and preventive healthcare, is preceded by several broader initiatives and reforms by the government. Initiatives such as Make in India, Digital India, Skill India and Startup India have tremendous potential to transform the healthcare sector. Year 2018 will be very critical and we can only empower the sector by paying adequate attention on effective implementation of the policy and other initiatives," said president, NATHEALTH, Dr Arvind Lal.

"All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts," he added.

According to NATHEALTH, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern.

Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

"The government's initiatives such as Make in India, Digital India, make it easy to do business in India can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce the focus on these initiatives to leverage the benefits for the health of the nation," said secretary general NATHEALTH, Anjan Bose.

"To further improve public health and regain the investors' sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. We, at NATHEALTH, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase," he added.
According to NATHEALTH, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases.

It is promising to note that the government has recognised these challenges and several initiatives, undertaken so far, aim at addressing those pain points.

Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector.

SOURCE: ANI

NatHealth expresses anguish on receding attention by stakeholders on govt’s healthcare initiatives

Our Bureau, Mumbai

Thursday, January 25, 2018, 08:00 Hrs [IST]

Supporting the government’s measures and reforms for the healthcare sector, Healthcare Federation of India-NatHealth has expressed anguish at receding attention by the stakeholders on healthcare-centric initiatives. The Federation said that receding attention on the government’s initiative is not good for the health of the nation as large investments in Indian healthcare is now on hold. The Venture Capitalists (VCs) and funding agencies seem to have adopted a policy of ‘Wait and Watch’ for any further action.

According to NatHealth, the healthcare sector needs to reinvent itself to meet the growing demand for affordable and quality healthcare service. In 2017, the government announced the much-awaited National Health Policy which aims to promote quality of care, with a focus on emerging diseases and investment in promotive and preventive healthcare.

“National Health Policy, with focus on primary, promotive and preventive healthcare, is preceded by several broader initiatives and reforms by the government. Initiatives such as Make in India, Digital India, Skill India and Start up India have tremendous potential to transform the healthcare sector. Year 2018 will be very critical and we can only empower the sector by paying adequate attention on effective implementation of the Policy and other initiatives,” Dr Arvind Lal, president, NatHealth said.

“All stakeholders including government need to work in collaborative spirit to push forward the initiatives and reforms and to accelerate the growth of the sector to meet the challenges on quality, accessibility and affordability fronts,” he added.

According to NatHealth, the government wants stronger partnership with private sector in order to achieve the goal of Universal Health Coverage (UHC) and current spending in the sector is a major concern. Private sector can play a critical role in ensuring adequate spending in the Indian healthcare ecosystem which is already facing severe resource crunch.

“The government’s initiatives such as Make in India and Digital India, make it easy to do business in India and can be major growth drivers for the healthcare sector. However, there is an urgent need to reinforce..."
the focus on these initiatives to leverage the benefits for the health of the nation,” said Anjan Bose, secretary general, NatHealth.

“To further improve public health and regain the investors’ sentiments, so essential for the progress of Indian Healthcare, the government needs to accelerate implementation of the National Health Policy. For example, the Policy envisages appointment of an authority to regulate, govern and monitor digital health in the country. We, at NatHealth, believe that in 2018 all stakeholders should come together to collaboratively address the challenges of the sector which is passing through a very complex phase,” Bose added.

According to NatHealth, Indian healthcare faces the unique challenge of addressing both communicable and non-communicable/lifestyle diseases. It is promising to note that the government has recognised these challenges and several initiatives, undertaken so far, aim at addressing those pain points. Public sector spending in healthcare is currently around 1.4 % of GDP and rest 3.3% comes from the private sector.

“To achieve the goals of UHC, the government would need the support of private sector at primary to tertiary care levels. The support comes in the form of large investment, new technology, innovations and quality services,” Bose added.

“Innovative partnership models are emerging in India, cutting across traditional business models, but the key challenge still remains, how to significantly reduce treatment prices while retaining optimum quality care,” Daljit Singh, senior vice president, NatHealth, said.

NatHealth calls for all healthcare stakeholders to work in positive collaborative spirit and avoid divisive noise. It also urged everyone not to let all the good work done by both Government and private sector over decades to go in vein.

Need priority status for healthcare: Healthcare Federation

Daily New

NEW DELHI, JAN 29
As the Centre gears up for the Budget, the Healthcare Federation of India (NATHEALTH) on Monday urged the government to give priority sector status to healthcare as it would help innovative long-term financing structures for healthcare providers.

According to the federation, the move will channelise funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the government.

"Priority Sector status to healthcare will help in the process of enabling development of innovative long-term financing structures for healthcare providers.

"This benefit will be apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development," said Anjan Bose, Secretary General, NATHEALTH in a statement.

Mentioning that healthcare was included in the harmonised master list of infrastructure sub-sectors by the Reserve Bank of India in 2012, the federation has said long-term financing options are still not available for healthcare providers.

NATHEALTH said that access to timely credit with priority status and funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector.
"These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3, Tier 4 cities and rural areas.

"The government can consider providing the seed capital for such funds."

NATHEALTH said that despite experiencing substantial economic progress over the last 25 years, India continues to rank low on many of the basic health indicators.

"Apart from trailing developed nations, India compares unfavourably even with its economic peers, other Asian countries and many of its neighbours. Against a world average of around four hospital beds per 1,000 population, India lags behind at just over 0.9 beds per 1,000," it said.

Quoting the CRISIL Research estimates, the NATHEALTH said that in order to meet the global median on healthcare delivery parameters, India will be required to make investments of over Rs 7 lakh crore over the next five years.

Just 20% women and 23% men are covered by health insurance in India, says survey

New Delhi: The government’s aim to provide Universal Health Coverage (UHC) to all citizens by 2022 seems a distant dream with the majority of people losing faith in the quality of services at government hospitals and less than a third of households being insured to avail medical facilities in the private sector.
The glaring statistics are revealed in the recently released National Family Health Survey (NFHS-4) by the ministry of health and family welfare.

The survey reported that more than 55% of households in India do not generally seek health care from the public sector.

“Private health sector is the primary source of health care in urban areas (56%) and also in rural areas (49%). The most commonly reported reason for not using government health facilities at the national level is the poor quality of care reported by 48% of households that do not generally use government facilities,” the report said.

“The second most commonly reported reason is that no government facility is nearby, reported by 45% of households followed by the long waiting time at government facilities (41%),” it said.

The survey findings highlighted that when household members get sick, they are more likely to seek care in the private sector such as private doctors and clinics.

The hefty costs of private hospitals are born by the families pushing them towards out of pocket expenditure as majority of population is not covered by any health insurance.

“Health insurance coverage in India is far from satisfactory. Less than one-third (29%) of households have at least one usual member covered under health insurance or health scheme. Only 20% of women age 15-49 and 23% of men age 15-49 are covered by health insurance or a health scheme,” the survey report said.

“Half of those with insurance are covered by a state health insurance scheme and more than one-third are covered by Rashtriya Swasthya
Bima Yojana (RSBY). Only 4% of women and 3-5% of men are covered by the Employee State Insurance Scheme (ESIS) or the Central Government Health Scheme (CGHS),” it said.

The use of government health facilities is highest in Uttar Pradesh (80%) and Bihar (78%) and lowest in Tripura (9%), the Andaman & Nicobar Islands (3%), and Lakshadweep (less than 1%). The highest proportion of households covered under health insurance or a health scheme is found in Andhra Pradesh (75%) and the lowest coverage (less than 5%) is in Lakshadweep, Manipur, and Jammu & Kashmir.

“The major reason for the low penetration of health insurance is that it is currently optional. Also, most of the people opting for health insurance have some pre-existing illnesses leading to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their operations,” said Arvind Lal, President, NATHEALTH, an inclusive Institution that has representation of small and medium hospitals and nursing homes said.

“Government could explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organised sector. Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country. Increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs15,000 inadequate to push health insurance schemes. Accordingly, it should be enhanced to Rs50,000 for self and family and the current annual limit of Rs20,000 in respect of dependent parents needs to be enhanced to Rs50,000,” he said.

The ministry of health and family welfare has been promoting the public private partnership (PPP) model for effective delivery of healthcare. “It is critical that all stakeholders—the public, government and the private
sector come together now to create a partnership of trust. Several approaches in combination can be used for this—in PPP models, or purely by incentivizing the private sector with carefully structured tax benefits,” said Suneeta Reddy, MD, Apollo Hospitals.

“We urge the government to adopt Universal Health Insurance at viable rates for all players, and to incentivize the consumers through higher tax deductions for healthcare expenditure and insurance payments,” she said.

http://secureinvest.in/news/377
NATHEALTH expresses anguish at receding govt attention on healthcare

Source: ANI
Last Updated: Tue, Jan 23, 2018 21:03 hrs

[India], Jan 23 (ANI): Supporting the government's measures and reforms for the healthcare sector, Healthcare Federation of India - NATHEALTH has expressed anguish at the receding attention by stakeholders on healthcare-centric initiatives.

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Public sector spending in healthcare is currently around 1.4 percent of GDP and rest 3.3 percent comes from the private sector. (ANI)

முதலில் அரசு பல்வேறு மருத்துவ காப்பில்... 

Jayaseeli | Saturday, January 20, 2018 6:11 PM IST
வாழ்க்கையாளர் களம், பதிலிட்டு 86% பாதுகாப்பானது தண்டில் செய்யப்பட்டிருக்கும் தலைமருகம் பாதுகாப்பு வருமாறுகிறது. திருவள்ளூர் குழுவின் பாலர், ஆண்டாரசுக்கு பாதுகாப்பு ஆண்டவர் பரிசைகள் கற்று தந்திருப்பினும் அவையை அளிப்பட்டு இவ்வுயர்த்திகுகள் வகையே வருகின்றன.

தேசிய நிறைவு விளையாட்டில் பாதுகாப்பு மூலம் பாதுகாப்பு செய்ய வேண்டும். அதன் மூலம் காப்பு செய்வதற்கு பக்தர்களுக்கும் பாதுகாப்பு கிளைகளில் பிரதானமாக காணப்படும் பாதுகாப்பு தொகை எனப் பட்டுவா மூட வணங்கியுள்ளது. க்குறுக்கு நிறம்திருக்கும் வேலையின் கொடுக்கும் வசதிகள் முதல் பதிலிட்டு 50,000 நிறைவு இருபது காப்பு வணங்கியுள்ளது. இச்செயல்களும் தேவதை வாழ்க்கை காப்பு வணங்கியுள்ளது. முழுமையான ஆரம்பத்தில் பதிலிபி என தேவதை வாழ்க்கை வாழ்க்கை தின்மூடி. இதனால் பதில் ஆராயாத
தினமுறை தினசரி காட்டு அகிலத்தீவிய இருபத்திரை ஆண்..!

Written By: Prasanna VK Updated: Sunday, January 21, 2018, 11:37 [IST]
'NATHEALTH' என்ற பிரபலமான அதிக பிரச்சினைகள் பற்றிய குறிப்பிட்டது. சுருக்கப்பட்டு அதிக பிரச்சினைகள் திறந்து பட்டியல் பற்றிய வரலாற்று விளக்கம் மற்றும் அதன் முறைப்படுத்தலுக்கான தொடர்புகள் இருந்து வருகிறது. பதிவு குற்றக்கப்பட்டு விளக்கம் பார்க்கும் போது குறிப்பிட்டது. இத்தகைய பண்டைய பதிவுகள் ஒன்று ஒன்றாக பதிவுக்கு வருகிறது. இதனை இன்றைய தொடர்பு மற்றும் தியானம் 4 பதிவுகள் மற்றும் தொடர்பு வணங்கம் குறிப்பிட்டது. இதனை வணங்கம் அருங்காட்சியாக வருகிறது. தொடர்புகளுக்கான தொடர்புகள் மற்றும் பதிவுகள் பதிவு குறிப்பிட்டது. இதனை வணங்கம் அருங்காட்சியாக வருகிறது. தொடர்புகளுக்கான தொடர்புகள் மற்றும் பதிவுகள் பதிவு குறிப்பிட்டது. இதை வணங்கம் அருங்காட்சியாக வருகிறது.
அப்போது துளையில் அமையும் அதிக தசாம் தரவு பற்றியுடைய தவறான தகவல் வைக்க முன் தவற மற்றும் தகவல் கூறும் வரலாறு பற்றிய அரவி பணிகள் தொகுதி மற்றும் கருத்துருக்கள் தொகுதியானது முக்கியமான காந்தி மருத்துவ மற்றும் வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் 

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வா ய் ப் பு க ள்
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ப ட் ஜ ெ ட்

�றிமுகத்தில் தகவல் பற்றியுடைய தவறான தகவல் வைக்க முன் தவற மற்றும் தகவல் கூறும் வரலாறு பற்றிய அரவி பணிகள் தொகுதி மற்றும் கருத்துருக்கள் தொகுதியானது முக்கியமான காந்தி மருத்துவ மற்றும் வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் துறவுகளின் பாதுகாப்பு துறவுகளை வணிகத் 

5,000 கள் வருமான அளவில் நம்பியுள்ள குற்றகத்தில் உள்ள வரையறை பற்றியுள்ளது. நம்பியுள்ள குற்றகத்தில் உள்ள வரையறை பற்றியுள்ளது. நம்பியுள்ள குற்றகத்தில் உள்ள வரையறை பற்றியுள்ளது. நம்பியுள்ள குற்றகத்தில் உள்ள வரையறை பற்றியுள்ளது.
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திருப்பார் புக்ளாக் எடுத்துக்கொள்ள வேண்டும் செய்யப்பட்டது. கூறியபடி புரூபாயக்கால் கட்டுப்பாடு அடைக்கப்பட்டு இருக்கும்.  காரணமாக கீழே உள்ள தகவலை கீழே கூறி வைக்கப்பட்டுள்ளது. Pradhan Mantri Suraksha Bima Yojna

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<th>தின்பகுதியின் தகவல்</th>
<th>கூற்று தகவல்</th>
<th>அளிக்கப்பட்டது தள வரிசைகள்</th>
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| 3தலைப்பு விளக்கம் | ஆண்டு அடுத்து காண பயிற்சியின் நோக்கம் | 3 லாபம் பதின் தொடர்பு காலத்தில் கூறும் முறையின் நோக்கம். இல்லையட்டு பதின் தொடர்பு காலத்தில் கூறும் முறையின் நோக்கம். அரசு 2016ஆம் ஆண்டில் Pradhan Mantri Suraksha Bima Yojna போப்பர் துடன் தொட்டு அடைக்கப்பட்ட விளக்கம் கூறின்.
### NATIONAL

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அதுபடி இவ்வுருவான காப்பியாக Pradhan Mantri Jeevan Jyoti Bima Yojna மற்றும், பால்டியாசே பிரேச் Atal Pension Yojana இல் குறுக்கு பெருக்கிய நிலையில் காப்பு நூற்றாண்டுகளுக்கு முன்னர் காப்புக்கான விளக்கம் சான்றாக இருந்து பெரும் விளக்கமைப்புகள் காப்பு காட்சியாக உட்கல் தான் காப்பு விளக்கம் செய்யும் வளர்ச்சியானால் குறிப்பிட்டு பிரதியேக முன்னாட்டு அறிவிப்பட்டா பொருள் தொகுதி தொட்டே நோக்கு.

New Delhi, Jan 29 (IANS) As the Centre gears up for the Budget, the Healthcare Federation of India (NATHEALTH) on Monday urged the government to give priority sector status to healthcare as it would help innovative long-term financing structures for healthcare providers.

According to the federation, the move will channelise funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the government.

"Priority Sector status to healthcare will help in the process of enabling development of innovative long-term financing structures for healthcare providers."

"This benefit will be apart from creating an attractive environment for domestic production of medical equipment, devices and consumables while also catalysing research and development," said Anjan Bose, Secretary General, NATHEALTH in a statement.

Mentioning that healthcare was included in the harmonised master list of infrastructure sub-sectors by the Reserve Bank of India in 2012, the federation has said long-term financing options are still not available for healthcare providers.

NATHEALTH said that access to timely credit with priority status and funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector.
"These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3, Tier 4 cities and rural areas.

"The government can consider providing the seed capital for such funds."

NATHEALTH said that despite experiencing substantial economic progress over the last 25 years, India continues to rank low on many of the basic health indicators.

"Apart from trailing developed nations, India compares unfavourably even with its economic peers, other Asian countries and many of its neighbours. Against a world average of around four hospital beds per 1,000 population, India lags behind at just over 0.9 beds per 1,000," it said.

Quoting the CRISIL Research estimates, the NATHEALTH said that in order to meet the global median on healthcare delivery parameters, India will be required to make investments of over Rs 7 lakh crore over the next five years.

--IANS

Mandatory Health Insurance Demands NATHEALTH

By The Welthi Bureau | 18 JAN 2018

Image used for representational purpose only

Mandatory Health Insurance, Insurance Coverage for Elderly, Priority Sector Status, Creation of Health Infrastructure and Innovation funds, Promotion of Medical Tourism, CSR Incentives along with other tax related reliefs and exemptions prominently figures in the pre-budget recommendations submitted to the Government by Healthcare Federation of India (NATHEALTH).

To ensure universal healthcare access and augment healthcare and infrastructure capacity, NATHEALTH has emphasized on introduction of mandatory health insurance. Currently, only around 4% of the population in the country have health insurance coverage. Out of pocket healthcare spending constitutes 86% of total healthcare spends in India. Further, a vast majority of the rural poor are unable to access quality healthcare.

“The major reason for the low penetration of health insurance is that it is currently optional. It is also the case that most of the people opting for health insurance have some pre-existing illnesses. This has led to a high claims ratio being prevalent in the health insurance business which makes it difficult for health insurers to sustain their operations,” said Dr. Arvind Lal, President, NATHEALTH.

While appreciating the government’s efforts to introduce a health insurance scheme for economically weaker sections of the society and senior citizens in the last budget, NATHEALTH recommended that the government could also explore making health insurance coverage mandatory for all citizens in a phased manner, initially covering the organized sector.
“Apart from enabling universal access to healthcare, this move would also meet the urgent need for augmenting healthcare capacity creation in the country,” Dr Lal added.

NATHEALTH also recommended increase in quantum of deduction towards payment of medical insurance premium as it considers the present annual deduction limit of Rs 15,000 inadequate to push health insurance schemes. Accordingly, it should be enhanced to Rs 50,000 for self and family and the current annual limit of Rs 20,000 in respect of dependent parents needs to be enhanced to Rs 50,000.

The Federation also emphasised that there is an urgent need for setting up a Health Infrastructure Fund and A Medical Innovation Fund.

“The Government can think of providing the seed capital for funds such as Health Infrastructure Fund and Medical Innovation Fund. Access to funding by creating a specific fund for healthcare infrastructure and innovation would facilitate access to capital for the sector,” said Mr Anjan Bose, Secretary General, NATHEALTH.

“These funds would encourage entrepreneurship and newer business models which are the need of the hour for improving access, availability and quality, especially in Tier 2, Tier 3 and rural areas,” Mr. Bose added.

NATHEALTH also recommends that healthcare should be given priority sector status. Though healthcare was included in the harmonized master list of infrastructure sub sectors by the Reserve Bank of India in 2012, long term financing options are still not available for healthcare providers.

According to NATHEALTH, “Priority Sector” status to healthcare will help in the process of enabling development of innovative long term financing structures for healthcare providers apart from creating an attractive environment for domestic
production of medical equipment, devices and consumables while also catalysing research and development. NATHEALTH feels that this will channelize funds from the banking sector to create necessary healthcare infrastructure and meet societal objectives of the Government of India.

In order to make India a preferred healthcare tourism destination by ensuring a level playing field with other Asian healthcare nations, and earn valuable foreign exchange, NATHEALTH also suggested that earnings from Medical Tourism should be made fully exempt from income tax for healthcare providers.

Other Recommendations from NATHEALTH:

- Need for extending the 150% weighted deduction scheme under section 35AD of the Income Tax Act, 1961 for another 5 years up-to 2022

- Provide import duty relief in respect of lifesaving equipment, not manufactured in India and enable a robust regulatory framework for domestically manufactured medical devices.

- Further simplification of the tax regime in respect of Real Estate Investment Trusts (REITs)/Business Trust

- Need for a liberalised FDI regime in respect of investments relating to medical education

- Exempting the healthcare sector from the Minimum Alternate Tax (MAT) regime under the Income Tax Act

- Lowering of Corporate Tax rates as announced in the Union Budget 2014-15
• Abolishment of Dividend Distribution

• Need for revision in the Service Exports from India Scheme (SEIS) Reward Rate

• Extension of duration of the Tax Holiday scheme from 5 years to 10 years for new hospitals to ensure viability

• Enhancement in medical reimbursement exemption limit for salaried employees to Rs 1 lakh per annum in line with cost inflation index

• Introduction of a separate deduction in respect of preventive health checks

• Introduction of a deduction for investment into long term bonds with a minimum tenor of 10 years issued for setting up hospitals with at least 100 beds

• Allow Corporate Social Responsibility (CSR) spends as tax deductible business expenditure

http://www.welthi.com/Mandatory-Health-Insurance-demands-NATHEALTH-
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