Challenges Before NHPM Scheme

What is the issue?

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- Union government’s PM Health Protection Mission is about to be launched in august 2018.
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- There are various concerns about the scheme and its coverage which needs to be addressed.
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What is PM health protection Mission about?

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- Union government in the union budget announced the Pradhan Mantri RashtriyaSwasthya Suraksha Mission aka National Health Protection Mission.
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- It promised to provide an annual health cover of Rs 5 lakh to 10.74 crore families.
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- The National health Agency headed by a full time CEO will be the nodal agency for the implementation of the programme.
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- States and Union Territories will devise their own modes of implementation, the one suggested by the Centre as a model is through state health agencies (SHA).
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- State Governments will enter into arrangement with all other States that are implementing AB-NHPM for allowing sharing of network hospitals, transfer of claim & transaction data arising in areas beyond the service area.
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What is the funding mechanism of the scheme?

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- States use either an existing trust or society or not for profit company or a state nodal agency or can set up a new entity.
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- The states are also free to continue with their own health programmes.
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- Like in case of the National Health Mission, responsibility for the implementation of NHPM will lie with the states.
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- The funding for the scheme will be shared 60:40 for all states and UTs with their own legislature, 90:10 in NE states and the three Himalayan states of Jammu and Kashmir, Himachal and Uttarakhand and 100% Central

funding for UTs without legislature.
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- Implementation in trust mode would mean a setup like the Central Government Health Scheme where bills are reimbursed directly by the government without any third party.
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- In the insurance model the government pays a fixed premium to an insurance company which then pays the hospitals.
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What are the challenges before the scheme?

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- The initial NitiAyog estimate of Rs 1082 premium per family per year was rejected by insurance companies in the initial consultations when they held that nothing less than Rs 2500 is feasible.
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- The Scheme draft document lays down that for a claim ratio of up to 120 percent states will not pay any additional premium.
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- If the claim ratio is beyond 120% the state will pay 50% of the additional premium, the rest will have to be borne by insurance companies.
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- Private hospitals are also arms against the package rates that have been announced.
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- The 1350 packages that have been announced have been found to have lower than CGHS rates and private hospitals have made no bones about their unhappiness.
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- Sector experts have been cautioning about potential moral hazard challenges in NHPM since it is essentially a tertiary care programme.
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- For a scheme of this scale, the I-T platform is crucial but the IT infrastructure for this scheme is yet to be established.
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Source: Indian Express

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