Challenges to NHPS Scheme

What is the issue?

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- Government had proposed its ambitious “National Health Protection Scheme” (Ayushman Bharat) to insure the masses of India for medical expenses.
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- But various challenges in the sector need to be ideated upon prior to implementing the scheme for ensuring effectiveness.
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What is NHPS?

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- National Health Protection Scheme (NHPS – Ayushman Bharat), was announced in the 2018 union budget.
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- While the initiative is clearly a hurried one for political reasons, it is nevertheless welcome as the crisis in the health sector is stark.
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- NHPS has two objectives - to enhance the health of the population and reduce the financial risk for those accessing treatment.
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- Success in the first is measured by a reduction in the disease burden and subsequent increase in people’s longevity.
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- The 2nd is to be measured by the extent of affordability of our health systems to the downtrodden and the most marginalised.
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- The components of the scheme are
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- Upgrading the 150,000 sub-centres by enhancing their services.

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- Providing health security (5 lakh insurance) to 40% of the population.
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- If implemented as integral components, these initiatives can help achieve the goals of equity, efficiency and quality in health services.
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What are the challenges?

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- **Supply Side -** There is a massive shortage of health services (human resources, hospitals and diagnostic centres in both private and public sector).
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- This is made worse by gross inequalities between and within States.
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- But significantly, even a well-placed State like Tamil Nadu has an over 30% shortage of medical and non-medical professionals in government facilities.
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- Notably, the health budget has neither increased nor is there any policy to strengthen the public/private sector in deficit areas.
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- While the NHPS provides portability, it will take time for private entities to register hospitals and expand their area of operations to deficit areas.
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- **Demand Side -** The stark regional variations in health care infrastructure across states could cause patients to gravitate toward the southern States.
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- Growth of medical tourism (foreign patients) as a government policy is another area that is already creating significant demand.
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- The capacity of this infrastructure to take on the additional load of such insured patients from other States is very doubtful.
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- **Pricing -** Pricing strategy for health services under the scheme needs to be spelt out clearly as this area had proved controversial in other health too.
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- Notably, erratic profiteering by hospitals has been discovered under various state government sponsored insurance schemes thus far.
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- Mechanisms are needed to put in place to gather market intelligence and arrive at accurate pricing for medicines and medical procedures.
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- **Primary Care -** There is a proposal for upgrading primary care, but the claim seems hollow as no funding has been allocated for the same.
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- In the northern States there are hardly any sub-centres and primary health centres are practically non-existent.
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- It is estimated that Rs. 30,000 crore will have to be spent if this three-tier primary health-care system is to be brought to minimal health standards.
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Source: The Hindu

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