NITI Aayog report on Senior Care Reforms

Why in news?

Niti Aayog recently released a report titled “Senior Care Reforms in India - Reimagining the Senior Care Paradigm: A Position Paper”.

Status of elderly population in India
• Senior citizens, i.e. people aged 60 years and above, currently comprise a little over 10% of the population, translating to about 104 million. • The *United Nations Population Fund (UNFPA)* projects that elderly population will make up 158 million people by 2025, it is the one that is ageing at the fastest rate. • By 2050, the elderly population in India would be *19.5% of the total population*. • **Longitudinal Ageing Study of India (LASI) 2021-** It is released by Ministry of Health & Family Welfare, highlights that 75% of the elderly have one or more chronic diseases. • The report highlights that 70% of the elderly population is dependent for everyday maintenance, and 78% is living without any pension cover

What are the challenges faced by the elder population?

Domain	Issues
Health inclusion	• Lack of a comprehensive and integrated package of services. • *Infrastructure gap* in elderly care and inadequate emergency response. • Shortage of skilled manpower. • Lack of evidence-backed geriatric diseases knowledge repository. • Insufficient focus on *hygiene* related issues.
Social inclusion	• Limited scope of *social security nets*. • Limited awareness regarding their rights and provisions available • Changing family structure and loss of social support. • Inadequate elderly-friendly infrastructure and R&D activities.
Economic inclusion	• *Financial illiteracy* leads to financial abuse and fraud. • Financial insecurity as elderly people are assumed to be ‘less productive’, pension and health facilities are inadequate. • *Lack of universal and comprehensive financial systems* for old age security. • Deficient support in lifetime financial planning.
Digital inclusion	• *Digital illiteracy* among seniors. • Insufficient access to digital goods. • Paucity of digital training modules for the elderly. • Unaffordable digital equipment and limited broadband connection.

What are the key recommendations suggested by Niti Aayog?

Health domain

- **Promote health literacy**- It should be done among seniors as well as their caregivers to enhance their understanding of geriatric health issues and related risks.
- **Strengthen health services-** The comprehensive primary healthcare services can be extended under Ayushman Bharat-Health and Wellness Centre initiative.
- **Enhance skilled workforce**- WHO *Global Strategy on Human Resources for Health* highlighted that investment in HRH can deliver a triple return of improved health outcomes, global health security, and economic growth.
- **Increase accessibility of services**- It can be done in terms of home health care, mental health services, Poshan Abhiyan for senior citizens etc.,
- **Institutional support**- A ***national senior care centre*** must be established to feed in continuous data for the formulation of evidence-based strategies and policies.

Social Inclusion

- **Awareness-** Efforts need to be made to sensitize the larger community on the needs and challenges experienced by the elderly, to facilitate their social inclusion.
- **Elder for the elderly model**- Establish *peer support groups* where seniors can exchange experiences and information about various issues.
- **Legal reforms**- Strengthen the existing *Welfare and Maintenance Act* to encompass the components of abuse, harassment, protection, maintenance, and other support specific to the elderly population.



- **Elderly-friendly living/housing sector reforms**- A participative regulatory framework must be encouraged a single window portal must be established to expedite the execution of senior living projects.
- **A 'one stop' centralized portal**- A *national portal* for senior care must be developed for senior citizens to provide easy access of services to them.
- **Promoting care economy for senior care**- There is a need to recognize care work as well as care workers in the senior care sector by ensuring their rights, emoluments, and entitlements, especially for women, who continue to bear most of the burden of care activities.

Economic empowerment

- **Reskill elderly-** There is a need to take initiatives to foster *age-friendly labour markets* and employment opportunities.
- **Grey interns-** Work opportunities that can provide a platform for the elderly to use and utilize their experience and expertise in various sectors
- **Protection from financial fraud**- There is a need to increase awareness regarding different types of financial fraud that the elderly population may be more susceptible to using various means.
- **Promote silver economy**- An economy driven by goods & services demanded by the elderly.

Senior care Ageing Growth Engine (SAGE) program promotes silver economy by encouraging youth to come up with innovative ideas for senior care products.

- **Tax and GST reforms**- Reforms can be made in senior care products to increase the ease of adoption and safeguard the elderly population from the financial burden.
- **Mandatory savings plan**- A regulatory mechanism is required to set a *viable base rate for the interest* accrued on senior citizen deposits, giving a further concession to older women will contribute to their financial well-being.

Digital inclusion

- **Accessibility-** Improving access to digital devices for seniors by making them affordable through various means like senior discounts.
- **Digital literacy-** This can be done through targeted campaigns, workshops, self-help groups, and non-governmental organizations to improve digital adoption.
- **Harness technology-** Modern technologies like Artificial Intelligence, IoT, Big Data etc., can be used to take charge of routine procedures.

Private participation

- **Strengthening the PPP model for senior care**- The Public Private Partnership model could support the development of private infrastructure and enhance access to senior care facilities for all economic segments of seniors.
- **Channelizing CSR funds for elderly care-** Earmarking CSR funds as a contribution to national funds or for care provided to the non-affording category of seniors in their facilities in lieu of concessional land, utilities, tax rebates, etc.
    - Hospital scheme under Maharashtra Public Trusts Rules 1951
- **Explore various sectors**- The private sector can explore avenues like elder care homes, mobile medical units, health camps, skill building program etc., through PPP model and CSR funds.

To know about initiatives taken by Ministry of Social Justice and Empowerment for elderly click here

References

1. Niti Aayog- Senior care reforms in India
2. Mint- Tax reforms for elderly
3. PIB- Niti Aayog releases position paper

SHANKAR IAS PARLIAMENT
Information is Empowering