NEXT IAS

DAILY EDITORIAL ANALYSIS

TOPIC

NEED FOR UNIVERSAL AND EQUITABLE HEALTH COVERAGE

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Context

- Universal and equitable health coverage ensures that every individual, regardless of their socio-economic status, has gained momentum, but significant challenges remain in achieving equitable access for all.

Understanding Universal Health Coverage (UHC)

- According to the **World Health Organization (WHO),** Universal Health Coverage (UHC) ensures that all people receive the health services they need, including prevention, treatment, rehabilitation, and palliative care, without suffering financial hardship.
- UHC is based on three core principles:
    - **Equity in access:** Everyone, regardless of economic status, should receive quality healthcare.
    - **Quality of services:** Healthcare services must be safe, effective, and responsive to people's needs.
    - **Financial protection:** No one should be pushed into poverty due to medical expenses.
- **Sustainable Development Goals (SDG-3)** focuses on ensuring healthy lives and promoting well-being for all at all ages.
- The right to health is enshrined in various international agreements, including the **Universal Declaration of Human Rights (1948).**

Health and Constitution of India

- **State List (List II, Schedule VII):** Public Health and Sanitation, Hospitals, and Dispensaries.
- **Concurrent List (List III, Schedule VII):** Family Welfare and Population Control, Medical Education, Prevention of Food Adulteration, and Quality Control in the Manufacture of Drugs
- The **Central Council of Health and Family Welfare** (set up under **Article 263 of the Constitution**) enables consideration and recommendation of broad lines of policy in regard to matters concerning health and family welfare.

Right to Health

- While the Constitution of India does not explicitly mention the right to health, it has been interpreted by the judiciary to be an **integral part of the right to life under Article 21.**

Barriers to Achieving Universal Health Coverage

- **Financial Constraints (High Out-of-Pocket Expenditure):** According to a **National Health Accounts Report (2017-18),** nearly 55% of total healthcare expenditure in India is borne by individuals.
- **Low Budgetary Allowance:** Government health expenditure (GHE) as a percentage of GDP **rose from 1.13% to 1.84%** between 2014-15 and 2021-22.
- **Resource Constraints:** There is a notable **shortage of financial, clinical, managerial, and infrastructural resources,** particularly in **low- and middle-income regions,** hindering the effective delivery of healthcare services.
- **Limited Health Insurance Coverage:** A significant segment of the population, often referred to as the **'missing middle',** lacks any form of health insurance, leaving them vulnerable to financial distress due to medical expenses.
- **Diverse Health Systems Across States:** For instance, states like Kerala and Tamil Nadu have relatively advanced healthcare systems, while states like Bihar and Uttar Pradesh lag behind in terms of healthcare expenditure and outcomes.
- **Digital Transformation:** Leveraging digital technologies is crucial for improving healthcare accessibility, efficiency, and quality, yet implementing such transformations poses its own set of challenges.
- **Political and Policy Challenges:** Healthcare policies often suffer from inefficiency, corruption, and lack of political will.

Key Initiatives Driving UHC in India

- **Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY):** It is the **world's largest** government-funded health insurance scheme.
  - It provides **free secondary and tertiary care** hospitalization for over 50 crore (500 million) economically vulnerable individuals.
  - It covers a range of treatments with an annual coverage of 5 lakh per family.
- **Health and Wellness Centres (HWCs):** As part of Ayushman Bharat, India is strengthening primary healthcare through HWCs.
  - These centers offer free diagnostic services, essential medicines, and preventive care, reducing the burden on higher-level healthcare facilities.
- **National Health Mission (NHM):** It has **two sub-missions** — National Rural Health Mission (NRHM) and National Urban Health Mission (NUHM) — aiming to provide equitable, accessible, and affordable healthcare.
  - It focuses on maternal and child health, communicable diseases, and non-communicable diseases.
- **Digital Health and Telemedicine:** The National Digital Health Mission (NDHM) is creating a digital ecosystem for seamless healthcare services, including electronic health records and teleconsultation.
  - **eSanjeevani,** a telemedicine platform, has facilitated millions of remote doctor consultations.
- **Strengthening Public Healthcare Infrastructure:** New AIIMS institutes are being set up under the Pradhan Mantri Swasthya Suraksha Yojana (PMSSY).
  - Investments in district hospitals and primary health centers aim to improve service delivery in rural areas.

Strategies to Achieve Universal and Equitable Health Coverage

- **Government Investment:** Countries must allocate a higher percentage of GDP to healthcare.
  - **WHO** recommends **at least 5% of GDP** for public health funding **and National Health Policy (2017**) for **2.5% of GDP.**
- **Strengthening Primary Healthcare:** The government needs to focus on expanding and modernizing **Primary Health Centers (PHCs) and Community Health Centers (CHCs),** ensuring that quality healthcare reaches every village and town.
- **Affordable and Inclusive Insurance Schemes:** Expanding public health insurance and reducing out-of-pocket expenses is crucial.
- **Public-Private Partnerships:** Collaborations between governments and private entities can improve healthcare reach and efficiency.
- **Digital Healthcare Solutions:** Telemedicine, mobile health apps, and AI-driven diagnostics can bridge the urban-rural healthcare divide.

Conclusion

- Universal and equitable health coverage in India is not just an ideal but a necessity for national progress.
- Strengthening the public healthcare system, improving financial protection, and integrating technology-driven solutions are crucial steps in achieving this goal.
- If India can successfully implement UHC, it will not only enhance the well-being of its people but also contribute to a more robust and inclusive economy.

Source: TH

Mains Practice Question

[Q] Why is universal and equitable health coverage essential for achieving social justice and sustainable development, and what measures can governments implement to ensure its effective realization?

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