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OPINION

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The breadth and depth of coverage will increase as level of financing for universal health coverage rises.

Written by **K Srinath Reddy** | Posted: December 12, 2014 1:14 am | Updated: December 12, 2014 5:41 am

a government subsidised social insurance scheme like RSBY caters only to hospitalised care. The largest proportion of out-of-pocket spending stems from the recurring costs of outpatient care and medicines, neither of which are covered by insurance. Selective financing of secondary or tertiary care fragments the health system, which is expected to provide continuity of care from home

to hospital. Tax funding has to be the foundation of UHC, with different forms of insurance as supplements rather than substitutes.



person over a year rather than a fee for each consultation or procedure. This incentivises the healthcare provider to invest in prevention and early effective care, to avert complications that demand high-cost procedures. Fee for service, on the other hand, encourages excessive use of medical procedures, escalating health costs. Such integration is seen in public systems like the NHS in Britain or managed care systems like Kaiser Permanente in parts of US. If the RSBY is to be expanded, it should be closely linked to the NHM, to provide a pathway for integrated care.

For effective UHC, we also need to ensure other elements in the health system: a multi-layered, multi-skilled health workforce that is well distributed, affordable access to essential drugs, vaccines and technologies, adequate infrastructure and equipment at accredited health facilities, reliable health information systems, the participation of empowered communities and good governance, which includes the establishment of robust regulatory systems.

Many of the determinants of health lie in other sectors, such as water, sanitation, agriculture and food systems (for nutrition), urban design (for physical activity, air pollution, road safety), finance (such as taxes on tobacco, alcohol, unhealthy foods and beverages), poverty alleviation, education and gender equity. These must be aligned with public health objectives, alongside UHC, to provide a broad

framework for health assurance.

Fortunately, Prime Minister Narendra Modi has voiced a vision of health assurance that goes beyond insurance, calling for greater emphasis on health promotion, disease prevention and provision of basic health services. That holistic vision can integrate UHC with the social determinants of health, to create Swasth Bharat along with Swachh Bharat.

The writer is president, Public Health Foundation of India. Views are personal

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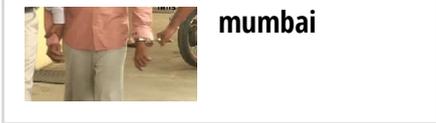
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