



India's Journey Towards Universal Health Coverage Ensuring Healthcare Freedom for All

India's journey towards Universal Health Coverage (UHC) is not just an ambitious goal—it is a moral imperative aimed at ensuring the right to healthcare for all. In a country as vast and diverse as India, where healthcare needs vary widely, the pursuit of UHC is essential in building a system where healthcare freedom is not a privilege for a few but a right for all.

UHC aims to ensure that all individuals and communities receive the health services they need without suffering financial hardship. This includes essential services such as prevention, treatment, rehabilitation, and palliative care, provided without economic strain or exclusion from necessary care.

As India works to bridge the gap between healthcare needs and available resources, the goal is clear: to create a system where healthcare freedom is not a privilege for a few but a right for all. This article explores India's progress towards UHC, focusing on key initiatives like Ayushman Bharat, the challenges that remain, and the collaborative efforts needed to achieve healthcare freedom for every citizen.

Progress Towards Universal Health Coverage in India: The Role of Ayushman Bharat

India's commitment to UHC is evident in several key policy initiatives aimed at transforming healthcare access and infrastructure, with Ayushman Bharat at the forefront. Launched in 2018, Ayushman Bharat takes a comprehensive approach to improving healthcare delivery through three major components:



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1. Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

- The world's largest government-funded healthcare scheme, AB-PMJAY provides health coverage to around 40% of India's population, focusing on economically vulnerable groups.
- With coverage up to INR 5,00,000 per family per year, it has significantly reduced out-of-pocket expenses for millions.
- Over 23,000 hospitals, both public and private, are empanelled under this scheme, enhancing access to quality care.

2. Health and Wellness Centres (AB-HWCs)

- This initiative aims to establish

150,000 HWCs by upgrading existing Sub-Centres and Primary Health Centres (PHCs).

- These centres offer Comprehensive Primary Health Care (CPHC), including maternal and child health services, non-communicable disease management, and essential drugs and diagnostics, bringing healthcare closer to communities.

3. Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)

- This mission seeks to strengthen healthcare systems at all levels, equipping them to handle pandemics and disasters.
- It focuses on creating an IT-enabled disease surveillance network and investing in research on infectious diseases.

Challenges in Achieving UHC in India

Despite significant progress, several challenges hinder the realization of UHC in India:

1. Infrastructure Deficits

- Healthcare infrastructure is heavily concentrated in urban areas, leaving rural populations underserved.
- While two-thirds of the population resides in rural and semi-urban areas, 75% of healthcare facilities are located in cities, contributing to disparities in health outcomes.

2. Distribution of Doctors

- There is a stark disparity in the distribution of healthcare professionals between rural and urban areas.
- In 2019, the urban-to-rural doctor density ratio was 3.8:1, exacerbating access issues in rural regions.

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3. Lack of Awareness

- ❑ Many eligible individuals are unaware of their entitlements under schemes like PMJAY.
- ❑ For example, although South India accounts for 20% of the population, it generated over 50% of PMJAY claims, highlighting awareness gaps in other regions.

4. Out-of-Pocket Expenses

- ❑ While PMJAY has reduced healthcare expenses for many families, out-of-pocket payments remain a significant burden.
- ❑ According to the Economic Survey 2022-23, these expenses still account for a large portion of health expenditure, indicating the need for further financial protection.

Potential Solutions

1. Health Insurance as a Financial Safety Net

- ❑ Expanding AB-PMJAY to include domiciliary care (pre- and post-hospitalization) would enhance financial protection and improve healthcare outcomes.



- ❑ Greater inclusivity in treatment coverage, especially for chronic and long-term conditions, is essential.
 - ❑ Learning from successful state-level schemes like Gujarat's Ma Yojna and Telangana's Arogyasri, AB-PMJAY can adopt best practices to improve its effectiveness.
- #### 2. Encouraging Public-Private Partnerships (PPPs)
- ❑ India's private sector holds the resources and expertise needed to complement public efforts in

healthcare delivery.

- ❑ However, private hospitals are often reluctant to participate in government schemes due to low reimbursement rates.
- ❑ A graded payment system, similar to the Resource-Based Relative Value Scale (RBRVS) used in the U.S., could incentivize greater private sector involvement.
- ❑ A positive step towards fostering PPPs is the INR 1,00,000 crore fund announced in the FY 2024-25 budget to encourage private-sector participation in healthcare innovation and research.



A Pathway to Healthcare Freedom for All

Universal Health Coverage is not just a policy; it is a pathway to healthcare freedom—a fundamental right for every individual. India's journey towards UHC reflects the nation's commitment to ensuring this right for all citizens.

While the progress made so far is commendable, significant challenges remain. To achieve true healthcare freedom, India must continue to innovate, invest, and collaborate across all sectors. With a shared effort from the government, healthcare providers, the private sector, and the public, India can build a healthcare system that ensures no one is left behind. 🌟

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