

AN INTEGRATED APPROACH TO HEALTH CARE OF THE POOR

An article in the News& Blog section of the website of the Centre For Disease Dynamics ,Economics &Policy (CDEP),written by Jordon Lewinson , a Senior Research Analyst dated 4th June 2016 brought out some startling facts .In it was stated that each year nearly 150 million people across the globe face financial catastrophe due to spending on health .And according to a study in 2010 ,more than 1/3 of these are in India .Thus the number of Indians fallen below the poverty line (BPL) due to health spending may be as high as 63million ,nearly 7%of the population .The article quotes a 2015Government of India (GoI) report stating that “Incidence of catastrophic expenditure due to health care costs is growing and is now being estimated to be one of the major contribution to poverty. The drain on family incomes due to healthcare costs can neutralise the gain of income increase and every government scheme aimed to reduce poverty.”

The author ‘s analysis of one national survey report indicates that poor people tend to spend the largest portion of their out of pocket (OOP)budget on purchasing drugs – and the least on inpatient treatment .Seventy two percent expenditure (74%in the rural areas and 79%in urban areas)are drug related versus 30 .35on inpatient and outpatient care combined In poorer states the proportion of drug sale is even higher .And the problem is aggravated by over prescription and irrational use of drugs by both practitioners and patients.

The Government has been seized of this problem for quite some time As indicated above GoI reports have underlined the disastrous effect of dismal health care facilities and the expenditure incurred by the poor on health care The Finance Minister in his Budget speech on 2016 had stated “Catastrophic health events are the single most important cause of unforeseen out of pocket expenditure which pushes lacs of household below the poverty line ever year ...”In order to redress this problem ,the Finance Minister had proposed a new health protection scheme which will provide Insurance coverage of 1lac for the BPL families with a top up of Rs 30,000 for senior citizens . This will be in addition to the present scheme of Rashtriya Swasth Bima Yojna (RSBY) a

health insurance scheme for BPL families providing hospitalisation coverage up to Rs 30,000. The new health protection scheme was reiterated by the Prime Minister in his Independence Day speech and is already taking shape in the form of a Cabinet Note.

Though the Scheme will definitely bring considerable financial relief to the BPL families, it will not be able to improve their health. And taking into consideration the inadequate infrastructure of the national health care system, private practitioners will benefit and subject the poor to increase dosage of drugs with its consequent disastrous results. A WHO study had revealed the poor quality of private medical practitioners in rural India with nearly 57% of those calling themselves allopath not having a medical qualification and some of them being only 12th standard pass!

Further good health care is not merely a matter of number of visits from the doctor or intake of drugs. To break the vicious circle of poverty and poor health it is necessary to address the root causes for poor health.

Health is affected by a range of other factors known as social determinants of health these are:

- 1) Poor Nutrition
- 2) Poor living conditions and overcrowding.
- 3) Lack of clean water and poor sanitation such as poor drainage and open defecation
- 4) Work place hazards
- 5) Lack of education and awareness
- 6) Use of tobacco, narcotics etc

Though considerable improvement have been made in maternal and child mortality rates India is still the world leader in maternal mortality (19%) and child mortality (24%) and in TB cases with 26% and in open defecation with 60%. No wonder India ranks 112 out of 190 in the health Care Index!

It is not that the government is not trying to address the various issues related to health care. A number of schemes are launched every year to address these issues. The Government has also in place a National Rural Health Mission

which has a large force of 9lac health workers but only 2% doctors ! Hence despite all these efforts the desired results are not achieved .One of the reasons may be lack of co-ordination . Sometimes the awareness of these social determinants of health are confined to the health sector and are not taken into consideration by the policy experts who work towards restricting the challenges facing the poor . It may be therefore be necessary to build bridges between the Policy makers and the Experts in the Health Sector.

In India, Women and Child Welfare Department has a number of schemes for providing better nutrition to Women and Children as also Adolescent Girls? Health care needs to be taken care of right from birth and considerable care needs to be taken of adolescent specially girls as they need to build enough strength to prepare them for mother hood . A strong and healthy mother is essential for giving birth to a healthy child.

But just providing good nutrition cannot be the solution .Hygiene and Sanitation are crucial and for this education and awareness is necessary. But Education and Awareness programmes are the responsibility of the Education Department. Housing and Sanitation are in the realm of a different Ministry .Since the social determents for good health are within the ambit of various Ministries there needs to be better co-ordination between them to have an integrated approach to better health and consequently poverty reduction .

But the most important action to be taken by the government is to invigorate the National Health Care System and increase investments in Health care .At present the budget is only 4.4%of the GDP _it needs to be enhanced together with a more reliable delivery system in place and improve the delivery system There is also an urgent needs to put a regulatory framework to monitor the private health services ,otherwise the benefits of the Health Protection Scheme .may not have the desired effect .