International Healthcare System: INDIA
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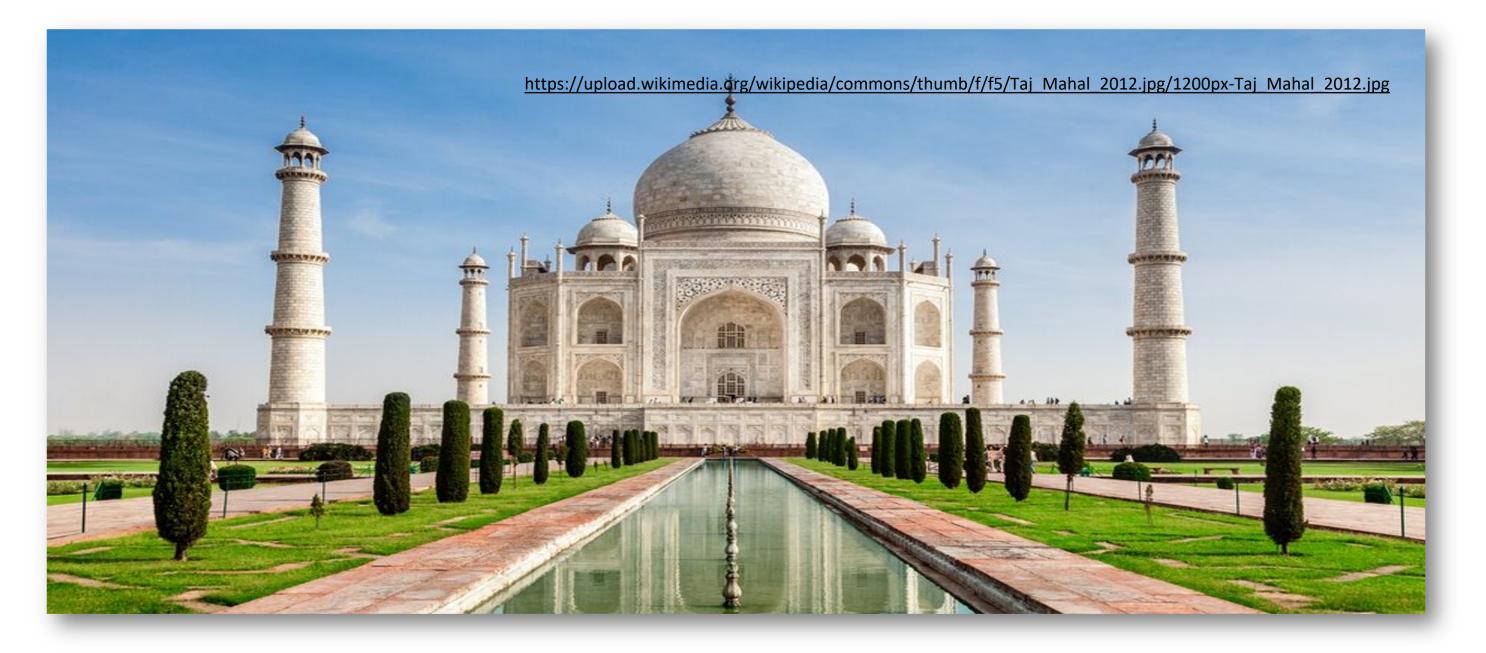### Faculty Advisor: Shari Wherry, DNP, APRN, FNP-C

OVERVIEW

- India has Public and Private insurers, with the private sector being the main supplier.
- **WHO:** World Health Organization system performance Ranking 112 (2019).
- **GDP**: 3.53% (2015–16).

(Kasthuri, 2018; World Health Organization, 2019)

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PUBLIC HEALTH INSURANCE

- Public clinics are free and are funded through taxes
Approximately 75% of healthcare is paid for by the citizens.
The majority of healthcare costs are covered by the public sector
The public healthcare sector is perceived as unreliable, of indifferent quality and generally is not the first choice, unless one cannot afford private care.

(Kasthuri, 2018)

PRIVATE HEALTH INSURANCE

- Employers provide health insurance to employees via two policies:
  1. A group health policy.
  2. Employers help employers seek private health insurance from insurance companies.
Profitable health insurances are provided by private entities
Non-profit health insurances are funded by the county.
The majority of India's population is insured through the private sector
Private insurances only cover inpatient costs with an annual limit.

(Dubey, 2020)

INDIA'S HEALTHCARE

Total Population	1, 324, 171, 000 (2017)
Per Capita GDP (2019)	$2,000
Population Household Income Expenditure on Healthcare > 25%	3.9%
Under 5 Months Mortality rate (2019)	61.27%
Population % With Basic Sanitation Services	59.54%
Tuberculosis Treatment Coverage	57.50%
Approximate % of Obese Adults (2017)	20-25%
Suicide Rate per 100, 000 (2019)	>10
Life Expectancy M/F (in years) (2016)	69/72
Hospitals per 1,000 (World Data Bank, 2017)	0.53
Healthcare Providers per 10,000 (World Data Bank, 2017)	20

(World Health Organization, 2019)

HEALTH FINANCING

- The government budget allocates around 80% funds to the hospital
- Balance from the union government
- Local government
- Out of pocket financing

(Kumar & Sohal, 2018)

PRODUCTION & CHOICE

PRODUCTION	CHOICES

Government Health Care Market
  Rashtriya Swasthya Bima Yojana (RSBY)
  Created to help the public (150M insures)
 	
- **Primary**
  Community health center center
  Primary health center
  Sub-center (only 37% of population has access)
- **Secondary**
  District Hospital (82 hospitals across 21 states)
- **Tertiary**
  Medical college (For specialty needs)
 	
Private Health Care
- For-profit
- Nonprofit
- Owns 63% of Hospitals
- Employs 80% of physicians
	Public Sector
	- Assigned physicians, lack of choices due to decreased employed physicians
	
	Private Sector
	- Better physicians selection and plans due to Better profits for all employees
	
	(Reddy, 2020; Khetrapal etal., 2019)

(Reddy, 2020; Khetrapal etal., 2019)

CHALLENGES

India's most populous state is home to 200 million people
- 60 million are poor and can't afford healthcare

Lack of Health Awareness
- Poor education levels
- Poor Knowledge on how the systems work (20%)

Healthcare Access
- Majority of the population living in rural areas with poor access to basic needs (37%)

Lack of Healthcare Workers
- Majority of healthcare workers live in densely populated areas (>50%)

Cost of Healthcare
- 75-80% of healthcare expenditure comes out-of-pocket.

(Kasthuri, 2018)

REIMBURSEMENT

Government facilities
- The government or insurance pays public health care providers through the system of reimbursement.

Private facilities
- Private hospital health care providers negotiate their reimbursements rate with providers and hospitals.

(Dang et al., 2021)

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