

1. Health insurance without health infrastructure will be just additional burden on the government without any tangible benefits. Examine the statement with regards to New Health Protection Scheme announced in the recent budget. (150 Words)

Answer:

- New health protection scheme for the poor proposed to provide health cover up to Rs.1 lakh per family and for senior citizens an additional top-up package up to Rs.30,000, but this will give an additional burden on the government from supply side constraint without spending on health infrastructure.
- The main India's health care delivery mechanism's shortcomings are related to Infrastructure as the doctor-patient ratio is skewed, there is a shortage of two million hospital beds compared with the global requirement of 2.5 beds per 1000 people and the spending on health is abysmally low at a little over one per cent of the GDP compare to one problem regarding of Insurance, nearly 75 per cent of India's population has no health insurance.
- Thus results in insufficient attention to research (including developing newer medicines and vaccines) and preventable nutritional disorders, maternal and child mortality and reduction in the burden of non communicable diseases.
- Without Healthcare Infrastructure it will become a Curative healthcare not a preventive Healthcare System. Healthcare Insurance is Curative Approach to minimize family's expenses on the healthcare.
- Further the previous experiences states that health care providers and insurance companies are maximizing profits by gaming the system. Hospitals have engaged in misconduct by introducing illegitimate charges, making false claims and providing unnecessary treatments, to the point of clear fraudulence.
- Thus giving more money will create supply side bottlenecks and further aggravates the problem of affordable healthcare services, rather than improving the health indicators.
- India needs a major revamp of the healthcare infrastructure, which includes upgrading primary healthcare systems to provide preventive healthcare. Awareness on preventive healthcare measures, nutrition, prenatal care, vaccinations and counselling on the importance of hygienic practices — like sanitation and clean drinking water — should be pursued aggressively.

PRACTICE QUESTIONS

Answer the following Questions

1. Integrated theatre commands are only one amongst the many steps required for improving the effectiveness of armed forces. Discuss. (150 words)
2. Discussing the applications of the NISAR mission, comment on the need for international collaborations in India's space programme to generate resources and develop expertise. (150 words)

VANIK-IAS