



Mains Marathon

Day 38: “The Covid-19 crisis has provided a good time to revive an issue that is, oddly, slow to come to life in India — Universal Health Care (UHC)”. In this context, discuss the challenges for achieving Universal Health Care (UHC) in India. (250 Words)

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Approach / Explanation / Answer

- Start your answer by giving a brief introduction to Universal Health Care (UHC).
- Discuss the routes to achieve Universal Health Care (UHC).
- Discuss the Challenges associated with implementation of UHC.
- Conclude your answer by giving a Way forward.

Answer:

The basic idea of Universal Health Care (UHC) is that **no one should be deprived of quality health care for the lack of ability to pay**. UHC, in recent times, has become a critical indicator for human equity, security and dignity.

UHC has become a well-accepted objective of public policy around the world. It has even been largely realised in many countries, not only the richer ones (except the US) but also a growing number of other countries such as Brazil, China, Sri Lanka and Thailand. The time has come for India (or some Indian States at least) to take the plunge.

Routes to Achieve UHC:

- **UHC typically relies on one or both of two basic approaches:**
 - Public service and social insurance. In the first approach, health care is provided as a free public service, just like the services of a fire brigade or public library.
- The **second approach (social insurance) allows private as well as public provision of health care**, but the costs are mostly borne by the social insurance fund(s), not the patient, quite different from a private insurance market, it is the one where insurance is compulsory and universal, financed mainly from general taxation, and run by a single non-profit agency in the public interest.
- The basic principle is that everyone should be covered and insurance should be geared to the public interest rather than private profit.

Challenges to UHC:

- **Unavailability of Public Health Centers:**
 - Even in a system based on social insurance, public service plays an essential role. The absence of public health centers dedicated to primary health care and preventive work creates the risks of patients rushing to expensive hospitals every other day thus making the whole system wasteful and expensive.
- **Identifying Services under UHC:**
 - Another big challenge remains in identifying what services are to be universally provided to begin with and what level of financial protection is considered acceptable.
 - Offering the same set of services to the entire population is not economically feasible and demands huge resource mobilization.
- **Regulation of Private Sector:**
 - Another challenge with social insurance is to regulate private health-care providers. A crucial distinction needs to be made between for-profit and nonprofit providers.
 - Non-profit health-care providers have done great work around the world
 - For-profit health care, however, is deeply problematic because of the pervasive conflict between the profit motive and the well-being of the patient.

Way Forward

- **Standards for UHC:** UHC does not mean unlimited health care: there are always limits to what can be guaranteed to everyone. It shall lay down certain healthcare standards along with a credible method to revise these standards over time. Some useful elements are already available, such as the Indian Public Health Standards.
- **Health Financing:** In order to achieve UHC, it is vital that governments intervene in their country's health financing system to support the poor and vulnerable. This requires establishing compulsory publicly governed health financing systems with a strong role for the state in raising funds fairly, pooling resources and purchasing services to meet population needs.
- **State Specific Legislation on Health:** Tamil Nadu is well placed to make HOPS a reality under its proposed Right to Health Bill. The state is already successful in providing most health services in the public sector with good effect.
 - A Right to Health Bill would be an invaluable affirmation of the State's commitment to quality health care for all; it would empower patients and their families to demand quality services, helping to improve the system further.
 - Tamil Nadu's initiative could be an emulation for other states.

PDF Reference URL: <https://www.drishtias.com/mains-marathon-daily-answer-writing-practice/papers/2022/covid-19-crisis-provided-good-time-revive-issue-oddly-slow-come-life-india-universal-health-care-context-discuss-challenges-achieving-in-india-gs2-social-justice/print>