

## Great Indian Dream

“Time is never the healer in shattered dreams;  
It takes away the sleep to fill with new dreams.”

**Anyuta is a dream to comfort people in pain and misery due to injury and illness.**

### Indians deserve quality healthcare

The quality has costs. To meet the needs, quality and costs we at Anyuta Trust have structured the healthcare to bring every Indian Family under 24/7 Medical Surveillance, teach them healthy lifestyle and preventive care. To cover the care costs, we have devised a Family Group Health Insurance Product called **“Anyuta Universal Health Care Service.”** Here the Premium that a Family of 6 members will have to pay, will be as little as a DAY’s wage of a farm worker to avail a total cashless hospitalized care for a family when the State and Central governments share the Premium with the family at 40:30:30 ratio.

### Game changer Health Care - Win-win situation

This insurance product will make the Insurer and the Hospitals to generate marginal revenue surplus to self-sustain and scale up while providing a quality healthcare to the patients. To bring down the Care costs and the Insurance Premium further, we request the governments to standardize the care regime and costs, integrate the Indian Health care delivery system provided by government, private and public sector entrepreneurs. We also request the government to pay the Doctors and the hospitals separately for the services rendered and allow the patients to choose his doctor and the hospital to get admitted and treated. This will put an end to the shortage of Health care manpower and will maximize the utility of time, space, equipment and manpower to reduce costs.

### Process

For this to happen we needed the Center and State governments to merge all the existing health care schemes and come out with **“One India One Health Care Fund”** and share the Premium with the Families at 40:30:30 ratios. To avoid conflict of interests between the State and the Center, we want the Insurance Companies to sell this Family Group Health Insurance Product on retail across India.

### Doctors are “Care Providers” and Hospitals are “Infrastructure Providers”



Now the Infrastructure Providers hold Care Providers captive and hence the care costs escalate. The day the Care Providers has freedom to admit in any hospital of standard and treat his patient, the care costs will fall. This can happen when the Insurer pays the doctors and the Hospitals separately for the individual services rendered. We also want the patients to select the Doctor and the Hospital to get treated. This requires the Governments to build state of art hospitals and allow doctors to admit and treat on “**Fee for service**” basis.

### **Anyuta dream started in the early hours of 16, August 1999.**

Anyuta Health Care is an inclusive and participatory and is built on Risk Pooling and Sharing principle. The system has in-built checks and balances to make it transparent and accountable. Here all the financial transactions are carried out through Banks only and all documents Medical, Accounting and Billing are digitized. There is no bureaucratic interference in the patient care and there is no financial constrains to save and protect life.

By making systems work for the people, cutting administration costs, maximizing the utility of time, space, equipment’s and manpower of the existing health care infrastructure, it is possible to cut care costs and make quality Health Care affordable and available to every Indian.

### **Health Care Delivery System**

Indian health care delivery system comprises of the Government, Private and Public-Sector hospitals as the healthcare infrastructure providers and the Doctors, Nurses, Paramedics, Technicians as the Care Providers.

### **Health Care Costs and Insurance Premium**

Day the patient has the choice of selecting the Doctor and the Hospital to get treated and pays the Doctor and the Hospitals for the services rendered separately as “**Fee for Service**” care costs will fall.

### **Health Care Payments**

Out of pocket, Trust funded Schemes, Health Insurance, are some of the popular methods of financing health care costs. Out of this Family Group Health Insurance gives the money’s worth.

### **Family Group Health Insurance**

#### **A. SIPF Mediclaim**

For a Premium less than Rs.600 per family per year, the SIPF Mediclaim of Rajasthan State provide the entire government employees (3 lakhs) and their families (6members) a family group Health insurance that covers all ailments, major or minor, acute or chronic, like Heart Bypass surgery, Heart Valve Replacement, Total Knee & Hip Replacements, and Kidney Transplant. The Chronic Diseases covered are Cardiac, Respiratory, Liver, Spleen, Bone and Joint, etc. Here the Cancer treatment is totally covered.

Interestingly it generates marginal surplus year on year basis. Anyuta provided the TPA services for over 5 years.

#### **B. Bhamashah Swashthya Bima Yojana**

1. Bhamashah Swashthya Bima Yojana commenced in 2015 -16 with a Premium of only Rs. 370 per family per year, in the first two years
2. Total Premium collection was Rs 357.4 crore against the settled claims of Rs 320.7 crore. Claim ratio was 90 percent and the Insurer made a profit.
3. Now the Premium is Rs. 1,263 per family per year.

#### **C. National Health Protection Scheme (NHPS)**

“The National Health Protection Scheme”announced in the Union Budget 2018, promising Rs. 5 lakhs per year per family for secondary and tertiary care hospitalization. Here the Premium is in the region of Rs.1000 to Rs.1200 per family per year.

#### **Low Premium high cover value Family Group Health Insurance**

Interestingly all the above Family Group Health Insurance Policiescharge a Premium decided by the Actuaries less than Rs.1500 per family per year on floater. The SIPF and Bhamasha Health Care Schemes provide total hospitalized cover and generated profits. The National Health Protection Scheme was designed after them.

#### **Anyuta Trust**

Anyuta Trust based on its R&D and field trials, devised “Anyuta Universal Health Insurance Service” a Family Group Health Insurance product to cover 3 lakhs hospitalized care at a Premium of Rs.1500 per family per year on floater without age band and exclusion clauses.

The United India Insurance Company has come forward to issue the Policies to Anyuta Trust members at a Premium of Rs.8000 + GST and TPA Fees and they need 5000 families to start with. The same Policy would cost a Premium of Rs.25000 per family per year otherwise.

We advise people to buy this Insurance product and use it with care to bring down the Premium to Rs.1500 per family from next year onwards based on the claim ratio experience.



