

## Single Unified Health Scheme linked to Aadhaar card

The Union Government approved the **National Health Policy 2017** which proposes to provide “**assured Health Services to all**” in the country. The Policy seeks to reach everyone in a comprehensive integrated way to move towards wellness. It aims at achieving **universal health coverage** and delivering **quality health care** services to all at **affordable cost**.

### The time has come

- a. For Single Unified Health Scheme linked to Aadhaar card to cover the Indians without burdening the State Exchequer and the poor.
- b. To Empowering people to pay for their Health care and wean away from government helps for their health care needs.
- c. For the Center and State Governments share the Insurance Premium with the Families at 40:30:30 ratios out of their Health Care funds and fulfill “**Right to Health**” guaranteed by Indian Constitution.

### Process has begun

- a. The Policy makers like Government of India, Government of Karnataka State in line with the **World Health Organization (WHO)** Guidelines have initiated a **Pilot Project** in this direction in Mysore and Raichur.
- b. The IRDAI wants the Insurance Companies to come out with an inclusive and participatory health Insurance Policy that will benefit the society it serves.
- c. The Union Government wants the Insurance and Banking reach the corners of India and be digital.

### The need is

- a. A Family Group Insurance Policy as the product
- b. Premium as the Day`s wage
- c. Cover is 3 lakhs on floater
- d. Sold on retail basis by the Public-Sector Insurance Companies
- e. Claim processed by IRDAI Certified TPA in Health Care to avoid Conflict of Interest
- f. Claim Settled by the Insurer directly through RTGS or any other banking Instruments

### Anyuta working Model

- a. Integrate Public, Private and Government Sector Health care infrastructure
- b. Network the Healthcare manpower
- c. Maximize the utilization of time, space, equipment and manpower

- d. Provide Insurance driven outpatient and Hospitalized Health Care Cover to all

**Insurance driven outpatient and Hospitalized Health Care Cover to all by**

Empowering people to pay for their health care needs

<b>Product: Anyuta Universal Health Insurance Service AUHIS</b>		
1.	Cover	Rupees three lakhs (Rs.3 lakhs) for six (6) healthy people per year on floater basis
2.	Premium	No exclusion clauses
3.	Family unit	Rs.1500/- Tax
4.	Family Definition	Member + Spouse + 2 Dependent Children up to 21 years + 2 Dependent Parents
5.	Age limit	No age band
6.	Exclusion	No exclusion clauses
7.	Policyholder will be under 24/7 Medical Surveillance of Anyuta Trust & OP care	
8.	Policy commencement date is from 1 <sup>st</sup> April 2017 and the Policy sold on retail basis	
9.	Hospitalized care at CGHS, General Ward Rate	
10.	Medical College, Charitable and Govt. Hospitals will be used on priority	
11.	Anyuta Insurance TPA in Health Care is the TPA – IRDAI - 17	
12.	Anyuta will see that each Branch that sells the Policy will make profit like the old UHIS	
13.	Anyuta Wholly Charitable Trust will create awareness on retail AUHIS as Group Policy	
14.	Anyuta being a doctor based company will recommend the final value for claim settlement after due diligence	

**The Key to success**

- a. AUHIS” is technology driven  
Software will disrupt healthcare financing and delivery systems and burst Moral Hazards
- b. All Financial Transactions are through Banks only  
There will be no financial irregularities
- c. Standardization of Treatment and Billing regime  
Results in uniform Care Provision by the Private and Public-Sector Care providers
- d. Banking and Insurance reaches every corner of India automatically  
People will pay for AUHI through Credit Cards or any other Banking instruments and the Claim settlement amount will directly reach their Account
- e. Transparency and Accountability in operation become visible  
Medical, Billing and accounting documents are digitized



### **No burden on the State Exchequer and the poor**

- a. Premium is a Day`s wage
- b. Premium is shared by the Center:State: Family at the ratio of 40:30:30 proportionately

### **Unfolding of Indian National Health Care by disrupting the traditional system**

- a. Uber, Airbnb and Anyuta AUHIS work on the same principle
- b. All of them are software tools and own nothing

### **Benefits of Anyuta to the Nation**

- a. AUHI disrupts the traditional healthcare financing and delivery industries to cut costs, empower people pay for their healthcare and avail quality health care.
- b. Disrupts the traditional system followed by the Regulators that adds costs and hurdles
- c. Removes the cap on higher education and skill development
- d. There will be no need for governments to build and run hospitals but only help in infrastructure development
- a. Automatically the Hospitals raise standards and get NABH Accredited
- b. There will be no capping on Care Costs and pressurizing Doctors in care provision
- c. There will be no bureaucratic interference in Care Provision that may endanger life
- d. There will be no Moral Hazards in healthcare Industry

### **Right to Health**

This is the Health care that every Indian wants to buy and wants the governments to make it available through the Public-Sector Insurance Companies across the country and fulfill the “Right to Health” guaranteed under Article 47 by the Constitution of India. Incidentally, Health Care is a State subject.

### **The Health Care Systems and Laws are in place**

Today India has the Health Care Systems in place and so are the Health Care laws. India has a well-oiled system where each stakeholder in the Health Care Financing and Delivery System is licensed, regulated and governed by the concerned Regulators. The Courts are there to provide justice to all. The Care is provided by the Doctors, Nurses, Technicians and Paramedic and the Hospitals, Nursing Homes, Day Care Center, Clinics and Diagnostic Centers provide the Health Care Infrastructure.