

# UHC in India

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## Universal Health Coverage for India

### Context :

Universal Health Coverage (UHC) Day is observed annually on December 12.

### What is Universal Health Coverage?

- **Definition:** UHC ensures everyone can access quality health services they need without financial hardship.
- **Core Principles:** Quality and equality.
- **Significance:** Central to achieving Sustainable Development Goal (SDG) 3.
- **Key Dimensions:**
  - **Quality:** Health services that improve desired health outcomes.
  - **Access:** Availability of necessary healthcare.
  - **Financial Protection:** Shielding individuals from financial strain due to healthcare costs.

### Origins of UHC in India

- Inspired by William Beveridge's 1942 report, which shaped the UK's National Health Service (NHS) Act of 1946.
- In India:
  - **BP Adarkar** (referred to as "Chhota Beveridge" by Sardar Patel) proposed a health and insurance plan for industrial workers in 1943.
  - This led to the Employees' State Insurance (ESI) Act of 1948 and the ESI Scheme (ESIS) inaugurated in 1952.

### Current Status of UHC in India

- **Insurance Coverage:** Only 41% of Indian households had health insurance in 2019-21, varying widely across states.
- **Public Healthcare Use:** 50% of households avoid government health facilities due to perceived poor quality.
- **Accessibility:** 60% of women face challenges accessing healthcare.
- **Health Worker Engagement:** Only 32% of women (15-49 years) interacted with a government health worker in the past three months.
- **Health Costs:**
  - 49% of households faced catastrophic healthcare expenses.
  - 15% fell below the poverty line due to healthcare costs, affecting 32-39 million Indians annually.

## Why State-Specific Health Plans Are Necessary

- **Varied Health Systems:** India has diverse healthcare models across states.
- **Differences in Expenditure:**
  - Kerala spends ₹2,590 per capita, while Bihar spends only ₹701.
- **Unique Health Challenges:**
  - Teenage pregnancy rates are 16% in West Bengal but only 2.4% in Kerala.
  - Non-communicable disease trends vary significantly, requiring tailored approaches.

## Challenges to UHC in India

- **High Out-of-Pocket Expenditure:** Over 50% of healthcare spending in both poor and prosperous states.
- **Shortage of Primary Health Centres:** 58% shortfall in primary healthcare facilities.
- **Ineffective Blanket Solutions:** Regional diversity in health issues demands localized strategies.

## What Lies Ahead?

- Develop **region-specific health plans** addressing local challenges.
- Integrate **public health initiatives**, regional policies, and climate resilience.
- Prioritize **reducing inequalities** in health outcomes.
- Aim to become not just an economic superpower but also the healthiest nation.



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