

Application of HealthCare System and Health Insurance in India

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Abstract— Health insurance and health care sector in India is growing slowly but not as speedy as other developed countries. Indian Government and health policy are not up to the mark to get benefits from it. India doesn't see Health as a critical sector because of which the Indian government had spent only 1.28 percent on public health-care in 2017-18 [11]. There should be more awareness about the government plan and initiatives regarding health care as there are schemes which are least aware of an Indian citizen. The claim ratio as compared to developed nations is very low, despite having health insurance the citizens face lots of issues when it comes to insurance claims due to lack of awareness. Regarding government schemes, people are forced to move towards private sectors which are much more expensive. This indeed restrains the citizens who are not financially capable to opt for health insurance. By this Health application, there will be all details of Doctors, patients, hospitals, clinics, and insurance. Precisely each detail directly or indirectly linked to the health industry. By this we can perceive a decline in the time of claiming process, can get details of the patient on-the-go, Update / Schedule / Remind of a check-up at every specific time of interval, nourishment articles, and it will show plans, advice, knowledge, news, and scheme associated to health care in India. It will produce more concise paperwork and promote the health industry to progress, improve, and develop in terms of Patients and Doctors considerably. This application will maintain a record of the entire household, friends, and close ones.

Keywords— Health, insurance, government, application, India, Indian, health care, health sector, private sector, Indian citizen, public sector, Ayushman Bharat Yojana.

I. INTRODUCTION

The health sector was introduced in India way back in 1954. Earlier it was by government scheme later the private sector came into the picture. The Indian government has launched a list of schemes every after 20 30 years [3, 6]. The private sector in the Healthcare business has an immeasurable impression to invite people to buy their company's health plan after gaining ample information on which plan will be beneficial while claiming [10].

The Indian Constitution makes the provision of healthcare in India the duty of the state governments,

rather than the central government. It makes each state responsible for "raising the level of nutrition and the standard of living of its people and the improvement of public health as among its prime responsibilities". Health safety is frequently being perceived as essential to any poverty eradication plan [9]. Health risks act as the most comprehensive threat to the lives and livelihoods of poor households. Due to fewer initiatives taken by the government, Indians are unaware of the various government plan and their advantages. India lags in the ranking of healthcare records also provides a less amount of funds from GDP in the healthcare sector. As per the study, India has performed poorly in tackling cases of tuberculosis, diabetes, chronic kidney diseases, and rheumatic heart diseases. India ranks 145th among 195 countries [5] as per HAQ (Healthcare access and quality) rankings. WHO suggests spending about 4-5 % of GDP on health care but the Indian government had spent only 1.28% of GDP in 2017-18 [11].

A staggering 70% of the population still lives in rural areas [4] and has no or limited access to hospitals and clinics. According to the World Bank and National Commission's report on Macroeconomics, only 5% of Indians are covered by health insurance policies which are recovered by the people living in urban areas, middle and upper class [12]. According to WHO India lags in healthcare because of a lack of knowledge of social awareness, daily hygiene. Etc.

II. LITERATURE REVIEW

All of us including the doctors and the pharmacists are living in the era of smartphones. Numerous applications are providing Healthcare services as medicine service, consultation services, medic tips, medicine information, etc. The application is from a private sectors and high-end organizations supervise such an application. They provide medicine service, consultation, information of health. Etc. But all links to private sector, government or public sector are not in the picture so for that there is no such application to provide both sector service and benefits of each stages.

If we discuss the statistics, then according to analysis approximately 41.3% (fig.1) of men and women don't have health insurance where female headships in the column with 48.1% (fig.1). Because of the more limited preference given to the Health sector by the Indian citizen the interest in not having health insurance is high.

As in India, it is not at all mandatory to have health insurance unlike the other countries (Spain, Italy, Iceland) [7, 8] who rank in the list of giving quality of services in the Health sector also Indians have the more trivial familiarity of the health

scheme benefits and having one. As the diagram (fig.1) shows the new generation is quite cognizant of the health concern as correlated to their prior generation. The government sector lags behind the private company in terms of Health and medical insurance because of the capital issue as shown in fig.1 nearly 1/4th of the market place as compared to the Private sector. As the diagrams also designate that earlier private company was more limited as compared to today's figure of the private company and government sector had a great hold on the market but momentarily it disappoints to show a helpful impact as the private sector deliver their best to the Indian citizens of the current designations.

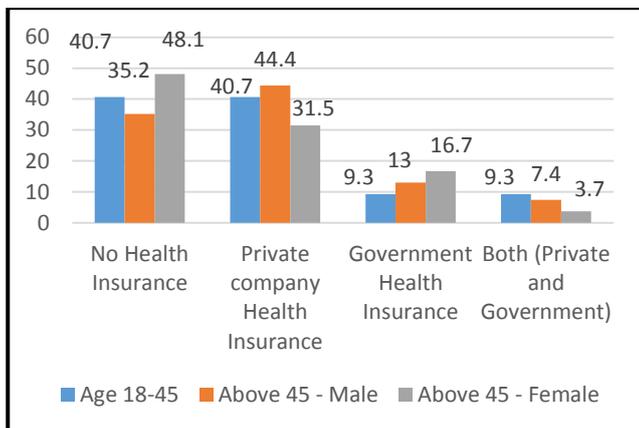


Fig1.Types of Health Insurance (in %).

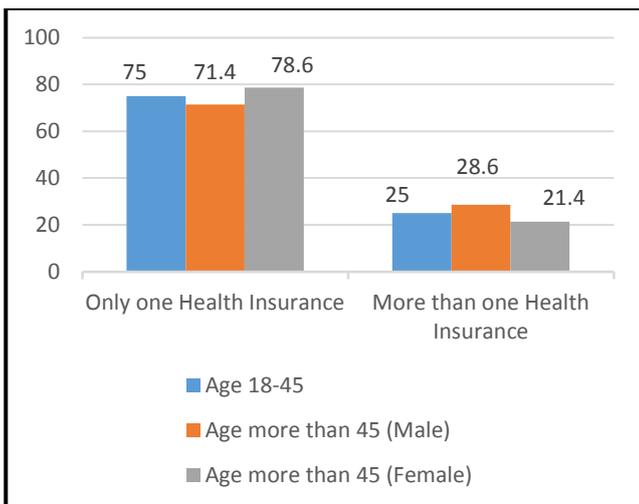


Fig2.More than one Health Insurance (in %).

Fig.2 shows the number of Indian citizens who have more than one health insurance in which there is more diminutive of having any insurance of government scheme. The awareness is almost laborious to know for the health sector as there is not much involved to

understand what is going on in the health sector and what are the new updates on it. The fig.3 [1, 2] shows a scanty summary of how much do we have awareness of health as nearly 35.2% (fig.3) of Indian citizens are not ardent to know about what is Ayushman Bharat Yojana and what is the effectiveness of it.

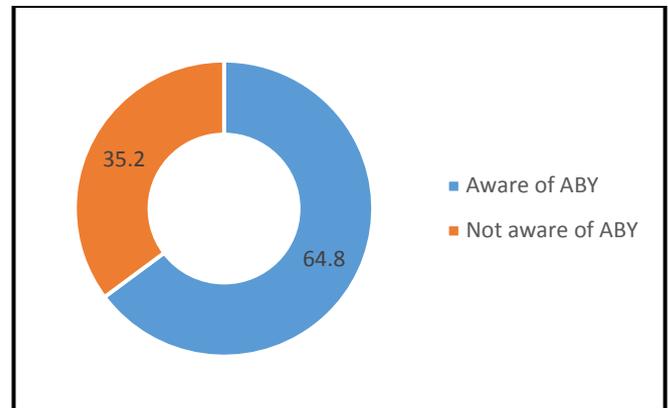


Fig3.Ayushman Bharat Yojana??? (in %).

The obstacle of claiming even after holding health insurance is indeed more crucial as shown in fig.4 [14]. Private and public sector displeases to preserve the 100% report of providing claim which Indian citizens should get. Whereas the Public sector (i.e. Government sector) lags to designate a convinced outcome on covering the maximum number of claims. It proves that despite having limited health insurance, nearly half of the registered claim doesn't get recovered from it.

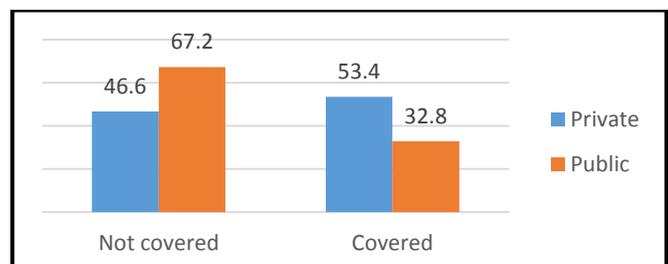


Fig4.Claim covered with insurance in Chattisgarh (in %).

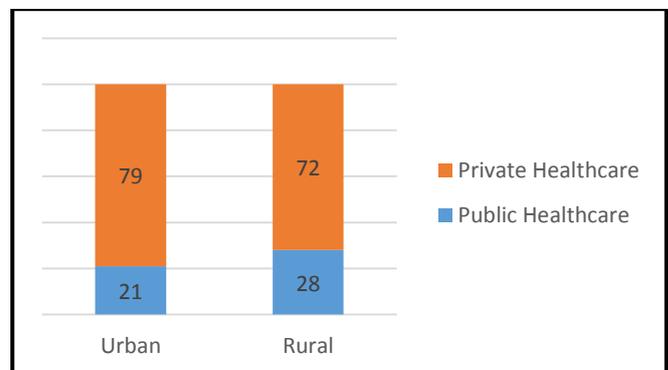


Fig5.The Treatment takes place (in %).

The records itself explaining that treatments have been done overall in rural and urban sectors speak that in both divisions private healthcare controls the business

whereas it operates the market even better in urban as compared to rural as displayed in fig.5 [13]. The rural area is exceeding towards government healthcare as opposed to an urban region (i.e. 28% winning to 21%). The outcome explicates that private healthcare rules wherever they get an opportunity to expand their business smoothly. Meanwhile, in urban, they get smooth access to grow although, in rural, they possess to work vigorously alike as we take an example of a small grocery business to relate to huge malls who provide grocery items where Malls are plentiful in urban and scarce in rural whereas the number of small stores is more exceeding in rural compare to in urban because as the malls present excellent growth they increase their business furthermore enters the place where malls are more limited. Hence, urban public healthcare is deteriorating gradually as opposed to rural zones.

III. ANALYSIS

Family only from a middle class, upper-middle-class, upper class, and urban area gain all these benefits. Unlike other families belongs to the lower class, lower middle class, and rural area. There is a considerably limited probable bond with government schemes, government hospitals, government doctors, and not also various collections of insurance policies. Public healthcare is free and subsidized for those who are beneath the poverty mark but the family who rests beneath the poverty mark can't reach so smoothly since there is neither proper guidance nor decent amenities to assist accomplishing it. There is no before-mentioned application to support because several reasons are summoned for relying on the private preferably than public sector; the foremost reason at the nationwide level is the poor quality of care in the public sector, including more than 65.3% [15] of families denoting to aforementioned as the cause concerning the preference for private health care. Rural area residents receive barely expert doctors for treatment, poor condition equipment, devices, and facilities, and more limited high-end technology leads to a loss of time, guidelines, and capital. To defeat this obstacle, we have aimed at the solution as a Health care application for Mobile devices and websites as well. It will assist patients in treating, testing, consulting, giving the order for prescription, conscious of health articles and medicine details, and at the end complete details of yourself on health records, insurance, treatment going on, and schedule for getting medicine.

The aforementioned application will serve, support and assist in various aspects such as for Patients it will have the complete details of hospitals concerning the treatment they need of an appropriate hospital, details of the Doctors to consult, ordering prescription, health care blogs and nutrition plan, medical records of your own and insurance status. For Doctors, it will be accessible for them to perceive the details of patients, their history, how much dosage they had consumed in the recent period. For Hospital it will ease in what are the essentials

doctor needs to treat a patient, doctor's specifications, etc. Regular blogs for health and benefits, nutrition plan for each problem in the body, exercise, yoga, sports, etc. Insurance firms to efficiently provide to cover a claim for the patients by getting all the probable details already present in the application. Medicines to be delivered effortlessly and provide details of the medicine.

The application will deliver the subsequent functions:

1. To collect and store records of a patient, prescription, insurance, and nutrition.
2. Control over the details of patients, nutrition, and medicine.
3. The application will not only support purchasing prescriptions online but additionally assist to appoint for either treatment or test or consultation.
4. It will save the on-go details of essential, and necessary reports which we require during the crucial period if are in the hospital plus we need these records.
5. With the guidance of this application, there will be a chance to get treatments from the doctor you want by instantly proceeding to check their availability.
6. Each citizen can take the benefits of the health care plan efficiently and claim for it as well.

IV. DESIGN

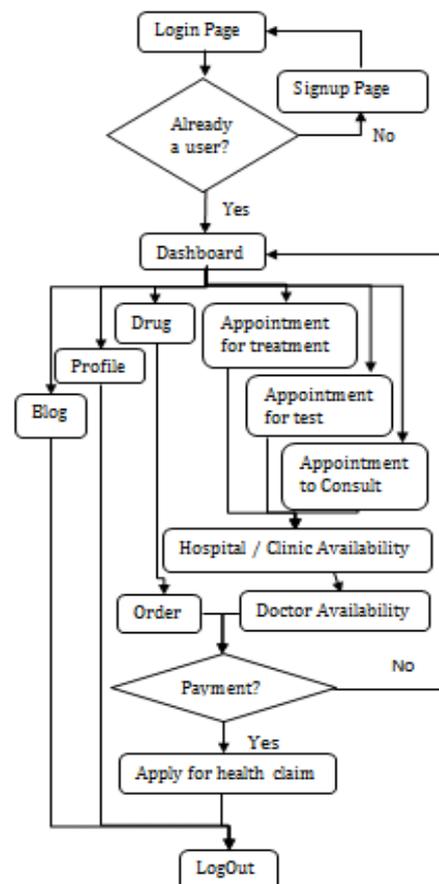


Fig.6 Flow chart of application for Patient

V. CONCLUSIONS

You can search for your medicines at the most inexpensive price from a promising dealer and order them by online payment with this they also provide all the vital and crucial information about the drug. You can book your appointment for treatment or consult a doctor, pharmaceutical, or even medical experts online.

Make an appointment for health check-ups and lab tests from reputed and quality testified labs and get tested conveniently. Furthermore, you can get useful health tips and advice from experts. You can order healthcare products, OTC products, etc. and receive them delivered at your doorstep. No hassle and worry about running out of dosage too. You can indeed set reminders in a few uncomplicated steps and you will no longer have to bother for a reminder by anyone to take prescription on time. You can hunt for the most qualified doctors, schedule an instantaneous appointment, talk with them online, order prescriptions, book for precise tests, and get personalized health tips and advice. You can also save your medical documents, reports, and records digitally for future convenience.

Likewise, you can subscribe for monthly refills, and the application will assure you to deliver your prescription the way you prescribed at every stipulated interval without fail. One can order medicines online with this application and receive them delivered to you. You can likewise discover thousands of innovative alternatives to be more potent with articles provided in this application. If you have any suspicion you can clear them out by having an immediate hunt on the Q and A forum. Some features are implemented by existing companies through an application.

The aforementioned application will reduce the number of processes and deliver outcomes in a fraction of second. Additionally, the system will assist to decrease the cost of extra charges which are misused by the person who takes the benefit of people who are unaware of the schemes, knowledge, and more limited familiar idea of it. In addition to this, it will evade lengthy queues at the counter due to the pace of performance plus the maximum throughput.

VI. FUTURE WORK

In the future, we can add various other opportunities or functionalities a like risk control management tracking system, a Cure management system, etc. The payment gateway and reducing the claiming method will be the following prospective scope. Even training, learning, education, teaching, coaching, scholarship, education management solely linked to the pharmaceutical and medical studies will be our succeeding milestone.

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