Chapter -9

Conclusion and Suggestions
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Insurance may be described as a social tool or device to reduce risk of life. In the insurance plan there are huge of people paying some amount of in the form of premium and sharing risk, attached to individual insurance plan that exclusively covers healthcare costs and is called health insurance.

It is rightly said that life is full of uncertainties risk are stand in every nook and corner of human life. That’s way we need to be prepared for such circumstances.

History of health insurance in India, when we talk about this, we find that the concept of health insurance is not new concept. Securing health is argue that the concept of the beginning of the mankind. The evidence of the Health insurance in the Vedic period times.

It is a standard that people use to sacrifice animal to gods and in return expected good health. In fact, one of the earliest forms of health insurance may has been based on the ancient custom of paying the Doctor while in good health and discontinuing payment during periods of illnesses now time to time Health insurance is develop according to situation or need . The development of health insurance is guilty based on medical insurance schemes had developed in India due to customer as insurance or policy holder and policy maker. Health insurance has a legal and regulation aspects health insurance in India. The constitutional of India has a federal structure so it provides for distribution of powers between the union list. State list and con current list, insurance is included in the union list, that's way parliament has a power to regulate the insurance industries in India. The Indian parliament has passed the insurance regulatory and development Act, (IRDA) on Dec. 2, 1999. The aim of the (IRDA) to protect the interest of the policy holders and make
policy in the favour of country as well as policy holders. The role of the (IRDA) to provide the certification and registration to the service provider of the insurance products. The process of certificate registration for the insurance company, with drawls, renewals, modification, and suspension and as well cancellation is done by the IRDA. All the rights and interest of those who holding insurance cover with certain companies have been protected. It has a provision where by the policy holders are given mandate to file any cases of complaint either against the insurance company. IRDA establish various redressed cells for the purpose of ensuring that all the complaint from policy holders has been attended to accordingly.¹

``To protect the interest of the policy holders. To regulate, promote and ensure orderly growth of the insurance industry and for matters connected there with or incidental there to.”

- By IRDA (Mission)

IRDA is a customer friendly regulation. Content of this regulation to make it binding for the insurance industry to comply with. Important object of this Act to protect the interest of the policy holder, encouraging innovation and providing flexibility.

IRDA maintain a standard of products because there are lots of choice to the costumers to have the best ones for them, this may costumes got confuse which type of product are take, with the utility concept the policy holder gets helpless if a policy is cancelled any time during the policy period, in this way insurers had the power to cancel policies even on the grounds of claims under the policy. The regulations 2013 protect interest of the policy holders.

1. www.insurance researcher.com/what-is-irda.
The provisions have attempted to provide for the customer satisfaction and freedom. These regulations are applicable to all licensed life insurance conducting health insurance business as defined under these regulations.

In India regulations and scope of health insurance general policies relating to health policies like age or gender groups treatment in all hospital product prospect documents and sale process all the policies provide for a nomination and assignment registered at the time of the proposal in the accordance with this Act.

The specialty of this Act to provide special provisions for insured person who are senior citizens and provide through this Act all beneficial products for the promotion of competition so as to enhance customer satisfaction through increase consumer choice and lower premiums while ensuring the financial security of the insurance Market...

The right to health is the pillar of the right to development and to life, health and health care have been covered both under the constitution of India right to health as a fundamental right. The aim of the preamble of constitutional of India aim to improving the health of the people. Right to health and availabilities of qualitative health serious are issues that are relevant all over the world. Several international agencies have also lent support to public participation in health care. The world health organization Alma Ata declaration 1978 states that the people have the right and duty to participate individually and collectively in the planning and implementation of their health care. Right to health is not only fundamental right but also fundamental duties of the citizen of India. All citizens should be participating to improving the health care. The duty of the state to raise the level of nutrition and the standard of living and to improve public health. To right to seek legal remedy provided by supreme court is itself recognized as a fundamental right

remedies is provided by supreme Court like public interest litigation, locus standing, Article 226, Article 32, it is only necessary that only a person whose rights are violated or the victim have to appear before or move the supreme court or high Court for the purpose of legal remedy. The judgment of the various cases. Decided the criteria to regulate and standardized health serious...

It concluded that health promotion is major part of medical history. Health promotion is not a new concept. In 1945 by Henry E. sigerist, the great medical historian, who defined the major tasks of health promotion prevention of illness, restoration of the sick and rehabilitation? Aim of these promotion to provide standard living, good education as out security health Impact of these promotion reflect in first charter that is Ottawa charter, main aim of these charter to prevent illness and defined Health. The promotion as the process of enabling people to insurance control over and improve their health. The conceptual framework of the various charter of health promotion it looks at the need of the whole population. The population for any disease can be divided in four groups (a) healthy population, (b) population with risk factors, (c) population with symptoms and (d) population with disease or disorder, these are the groups of population need to be target or measures to be special care of this section. Health promotion stand for the collective effort to attained health government, through public policy, have a special responsibility to ensure basic conditions for a healthy life and for making the healthier choice the easier choices.

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2. Sanjiv Kumar “health promotion: an effective for global health” 2012, vol.37, issue 1 Pg.5-12.
At the same time, supporters of health promotion within government need to be aware of the role of spontaneous action for health, i.e., the role of social movement self help and self care, and the need for continuous cooperation with the public on all health promotion issues.

Health education is the very important term to aware about health issues. Health education and health promotion are two terms which are sometimes used interchangeably.

Health education is about providing health information and knowledge to individuals and communities to know the healthy behavior it is a combination of learning experience designed to help individuals and communities improve their health, by increasing their knowledge their attitude.

Health is a basic component of human development, and determine society's well being health is a vital industry of human development and human development is the basic ingredient of economic and social development. In this chapter indicate the various studies about health care in India object of the study to find out the low level of medical Penetration's in India, object to identify low level quality of public health insurance services and the adequate information regarding health insurance. The study is focus on the utilizations and need of health insurance is one society and what hurdles, challenges faced when extend the in this health insurance aware.

In this Chapter conclude that Role of the judiciary to upliftment of the health care is one of the fundamental rights of the constitution. Analysis that to access health care interpret in many different ways.

It is clearly conclude that Health is a deep concern in Indian Constitution. In Indian constitution tells about human animal plant and a quatic health in India. It can also be seen that in Indian federal system and different layers of government have been vested with different responsibility towards various
aspects of health. The constitution’s provision encourages or stipulates certain duties for the citizen towards contributing to the health promotion in the country. Under Article 21 of the Indian constitution included right to Health guaranteed included in the settled law right to life. Our constitution makes were much aware about the public health or right to health that's why they imposed liability on state by some provision Article 38, 39, (e) 41, 42, 47, 48A, of directive principle of state policy. If see those provisions to find that some provision of them has directly indirectly related with public health. Indian judiciary has interpreted the right to health in many ways. There are various cases those interpreted the right to health like in case of consumer education and resources center Vs union of India.

In this case recognize that right to health is essential for human existence and is an integral part of the right of the right to life. And also working condition of human and medical care (treatment) health serious of human is essential part of Artical 21, in the land mark case of parmanad katara Vs Union of India.

Held that "every doctor whether at a government hospital or otherwise has the professional obligation to extend his services with due expertise for protecting life, in interpreting right to health, the court have blurred the distinction between Individual function and administrative function. Health is a dynamic issue of the state. The role of the court many time face difficult to implement such decisions. Most of the time judiciary are in a way direction tending towards policy making which is and. There are various studies of cases this can clearly mention that role of judiciary is important for implementing decisions and plans, health is being a state subject in the constitution, the decision of the Supreme Court and the respective High court adds to multitude of other issues. Invariably what is being pleaded by many
states is the lack of financial and manpower resources to undertake massive health schemes. To be fair most of the health schemes involves high expenditures and requires competent people, The direction of the supreme court or in some cases respective high court are very difficult to implement owing to the above factors.

“Insurance in the health sector plays an important role in reducing cost burden,”

N. Banchur, Chief Manager, national insurance company.

Head office -Kolkata.

There are several reasons, of the health insurance has become a necessity in today country as well as world. Health insurance is protection for an individual of all the risks which an individual house hold faces; health risk because of everyone needs medical care in some times. Health insurance is the ticket to health care and the best mechanism to finance health care to protect the one’s savings, avoid debts and miseries.

The problem of the health spending in India has been noted to be 1% of GDP which is low distribution of health expenditure is not a proper very little resource for preventing health care. Even more important is the interstate difference in per capita health expenditure. In other sense in the states with low per capita incomes and with high concentration of poverty, per capita public expenditure on health and family welfare is very low. Health services in states with larger concentration of poverty results in high out of pocket expenditure. The out of pocket expenditure being highly regressive in nature leads to low access to health care services to the poor. Thus the health sector in India has been accorded very low priority in terms of allocation of resources. Public expenditure on health is less than 1% of GDP in India.

There has been an improvement in health facilities and as a consequence there
has been improvement in birth rate, death rate, infant mortality rate and life expectancy. But within India, wide inter sector and outer sector disparities exist in the health states. In India health issue are not been given high priority. Health security in India needs to become an urgent national priority, rapid improvement in health are needed not only to accelerate and sustain India's economic growth; they are also fundamental to India’s gaining recognition as a distinguished country within improved standard of living and reduced level of human deprivation, focusing on health equity and increasing the allocation on Health with be critical to enhance human capabilities and advancing the progress of Indian society over the next decade.

In this chapter also conclude that there are several reasons for poor Penetration's of health insurance in our society, Penetration of health insurance has been low and slow, the reason is that lack of regulations and control on provide behavior and unaffordable premium and high claim ratio, There is total lack of any effort to promote health insurance through companies regarding the needs of the people another reason is that too many exclusion and administrative procedures. There are acute shortages of supply of services in rural area in many areas lack or improper clinical faculties. In this chapter indicate problems in health care delivery in India can be divided in to four parts like problem of inequality, socioeconomic , political problems the state of economy has a direct effect on the state of health in a country. Political will also main reason problem in health care delivery because. Some time policy makers those who do not aware about actual conditions of problem, they make policy. At last point indicate that the role of the private sector is getting stronger in view of the government financial constrains in expanding the health infrastructure and increasing health costs.
In this chapter concluded that the international experience of health insurance the main reason for considering these countries they cover possibly wide range of responsibilities that can be analyzed given country experience and these aspect to through highlight different sectors of the health system. Every government of a developing and developed nations provide health insurance for its population. The government of every nation’s is responsible for taking long terms care for its people of country like in the Swedish health care system is federally organized in a manner broadly similar to that in Canada. The Swedish national government for all health related policies and provides grants in support of health care to regional and municipal government. The primary health care serious in Sweden is delivered by both public and private provides. Under the health care system, citizens of Canada are provided preventative care and medical treatments from primary care physicians as well as access to hospitals and other medical serious. It has federal legislations that puts in place conditions by which individual provisions and territories in Canada may receive funding for health care services this Act of the Canada have mention five principal as - public administration, comprehensiveness- All necessary health services, including hospitals. Physicians and surgical dentists, must be insured same level of health care are provide to all level of citizens, their also applies to resident which leave the country easy accessibility to all insured persons have access to health care facilities. In the Canada's Health act also provide standard health coverage some services, medical facilities are provided in this act the impact of this Act in the Canada's people is good. But the services are change According to the government policies Sweden's Health care system is totally decentralized with main duties of health care administration and financing falling under the jurisdiction of individual country councils. The Swedish health care system
offer Swedish a comprehensive benefits packages for healthcare supplementary voluntary health insurance is occasionally offered by employers to allow workers to reduce their waiting times for certain services. The system of the Administration is decentralized. The Swedish gout has not mandated a special benefit packages for its population but it has guaranteed three basic principles for care in order of priority human right, need solidarity, and cost effectiveness.

The U.S. Health system is performed very well. The structure of the U.S. is combination of private and public insurance. The public insurance system includes entities such as Medicare and medical Medicare provides health care for 65 and over medical is an income based health insurance program jointly administration by the States and federal gout that cover low income population. There are large disparities in health care according to gender, race, age, region, education, and socioeconomic states. Us provide outs standing medical treatment is provided for well. Insured individuals, who love quick access to cutting-edge technology and a plethora of innovation treatment options the excellent health care to all of its citizens, not just those who can afford it.

The Indian health care sector has many opportunities available in our countries as well all the interstate in our country. Health sector can be viewed as a glass half empty or a glass half full. The challenges the sector faces are substantial, from the need to improve physical infrastructure to the necessity the availability of trained medical personnel. But the opportunities are equally compelling, from developing new infrastructure and providing medical equipment to delivering telemedicine solutions and conducting cost effective clinical trials. For companies that view the Indian health care sector as a glass half full, the potential is enormous. Several initiatives are taken to show case
Indian as a health care distinction. First and foremost is formation of Indian. Government has also been supportive of the initiatives taken by the health care and tourism industry to realize the penitential. Also have opportunities in infrastructure sectors due to high demand for travel another opportunity is that in media and mass communications segments marketing and promotions are likely to get business opportunities. Health Care reform issues has important for every nation to be economically strong they need to build a strong health care system which is affordable and accessible to every individual the aim of the (AHR) Association for health Care reform to come forward and make a visible difference in the lives of people and subsequently the whole nation. Article 21 gives constitutional guarantees of fundamental right to its people. These article's 47, 39, 38, which deals for the need to raise the level of nutrition enhance standards of living and improve public health. The Indian health services provide comprehensive health care serious free of charge to eligible Indian people regardless of their ability to pay. Indian health serve improve the quality of services delivered to this population, ensure the delivery of culturally. appropriate services to Indian people, maintains or improve Indian health care system funding and respect and preserves tribal sovereignty's Government have had a play important role through light providing and regulating health services. The health sector challenges in India like those in other low and midly income countries are formidable. The government schemes like national rural health mission established in 2005. The vision of the mission is to undertake architectural correction of the health system and to improve access to rural people's Rashtriya swasthya Bima yojana (RSBY) this schemes is provides insurance coverage selected hospitalization expenses and day care procedure to people below the poverty
line private health insurance (PHI) its cover major portion of their health care spending it this schemes has subparts have limited aims.

In this chapter initially shows India faces many challenges. It has over dominant and largely unregulated private health sector and spread all over the country. We concluded that India has limited experience of Health insurance. The government has so liberalized that insurance industry so face many challenges to see that it benefits the poor and the weak in terms of better coverage and health services at course costs without impact of negative sense rapidly growth of population and provide health care all such as great challenge. This way government takes a serious and sustainable policy for all the citizen of India. One of the major persons for insufficient utilizations of the public health care facilities were low level of satisfaction and trust on these services. These are so many challenges face society like Health care infrastructure low spending on Health care. Accreditation low level of medical insurance coverage negative perceptions, quality of in country Health care transplantation law, shortage of Medical and paramedical staff untrained staff.