

For india at present
gives just around 4.

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For the people living in the urban parts of India, healthcare is a very small issue.

According to them India faces a lot of other issues that are more important than healthcare such as such as economic development, infrastructure, jobs, and border disputes with Pakistan. 1. Rural Versus Urban Divide: At the same time the chance to enter the market may be extremely ripe, India at present gives just around 4.2% of its national GDP towards medication and healthcare facilities (compared to 18% by the US). Additionally, there is also a huge difference between the rural and urban health care which makes the problem worse. 7% of the total population of India still lives in rural areas and has very less access to adequate healthcare and medication. Most of the people who are below the poverty line rely on government healthcare facilities. One of such government approved healthcare programs is the National Urban Health Mission which has been proven ineffective.

While the urban centres have a large number of private hospitals which provide good quality services but at a very high price which is not affordable to many. These healthcare facilities have better doctors, access to almost all-important medicines and better clinics. 2. Need for Effective Payment Mechanisms: Other than the rural-urban divide, another key aspect for the present scenario of India's healthcare facilities is the easy out-of-pocket expenditure (roughly 70%). This implies that the vast majority of Indian patients pay for their healthcare facilities with direct cash with no payment arrangements.

As stated by WorldBank and National Commission's report on Macroeconomics, only 5% of the total population of India has health insurance. Such a low figure in healthcare insurance has made the service available only to people with high income. Coming to the administrative side, the Indian government plays a very important role in running several health insurance programmes for the population with high-risk of health issues and also regulates private insurance markets. Presently there are few such programmes such as Community Health Insurance programme for the population below poverty line (like Medicaid in the US) and Life Insurance Company (LIC) policy for senior citizens (like Medicare in the US). All of these programs are controlled by General Insurance Corporation which is a government controlled organisation. According to these schemes, people have to pay upfront cash and get reimbursed by filing a claim.

3. Demand for Basic Primary Healthcare and Infrastructure: One of the main issues that India is facing is to fix the basic health concerns of HIV, malaria, TB and diarrhoea.

Also most of the children are born underweight and around 7% of them die before their fifth birthday. Also a very small portion of the population have access to quality sanitation. For healthcare, the Indian government spends only about 30% of the country's total healthcare budget. The need for skilled medical graduates keeps growing, especially in rural areas which fail to attract new graduates because of financial reasons. A sizeable percentage of the graduates also go abroad to pursue higher studies and employment.

4. Growing Pharmaceutical Sector: According to the Indian Brand Equity Foundation (IBEF), India is the third-largest exporter of

pharmaceutical products in terms of volume. Around 80% of the market is composed of generic low-cost drugs which seem to be the major driver of this industry.

The increase in the ageing population, rising incomes of the middle class, and the development of primary care facilities are expected to shape the pharmaceutical industry in future. The government has already taken some liberal measures by allowing foreign direct investment in this area which has been a key driving force behind the growth of Indian pharma. 5.

Underdeveloped Medical Devices Sector: The medical devices sector is the smallest piece of India's healthcare pie. However, it is one of the fastest-growing sectors in the country like the health insurance marketplace.

Till date, the industry has faced a number of regulatory challenges which has prevented its growth and development. Recently, the government has been positive on clearing regulatory hurdles related to the import-export of medical devices, and has set a few standards around clinical trials. According to The Economic Times, the medical devices sector is seen as the most promising area for future development by foreign and regional investors; they are highly profitable and always in demand in other countries. There are multiple factors including lifestyles that influence the burden of disease. The burden of communicable diseases has been declining.

The focus of the Government is to provide accessible, affordable and accountable quality healthcare facilities to all sections of society especially the marginalized sections in the country. While there are multiple challenges, the availability of Primary Health Centres, human resources,

number of medical colleges and medical seats, have been improving. Public health and hospitals being a State subject, the primary responsibility to address healthcare challenges is that of State Governments. However, under National Health Mission (NHM), financial and technical support is provided to States/UTs to strengthen their healthcare systems including support for strengthening health infrastructure, deployment of medical personnel, ASHAs, creating awareness about health issues and lifestyles, and support movement towards Universal Health Coverage. The Central Government has enacted the Clinical Establishment (Registration and Regulation) Act, 2010 and also notified Clinical Establishments Rules 2012 to provide a legislative framework for the registration and regulation of clinical establishments in the country and also seeks to improve the quality of health services by prescribing minimum standards of facilities and services which may be provided.

The Government has also taken steps for strengthening and upgrading district hospitals and making available tertiary health care services in the public sector through strengthening of hospitals, establishment of AIIMS institutions in the States and up-gradation of existing Government medical colleges across the country. With regard to increasing awareness about the health issues, the Ministry of Health and Family Welfare regularly releases print advertisement and TV and radio spots in National/regional media for generating awareness among population about various Health and Family Welfare issues and programmes of Ministry of Health and Family Welfare. These include Mission Indradhanush, World Health Day, World No Tobacco Day, Yoga Day, Intensified Diarrhoea Control Fortnight, World Population Day,

Breastfeeding, Tuberculosis, etc. The Government has formulated the National Health Policy 2017 which has laid emphasis on the role of the Government in regulation, governance, and quality assurance, healthcare infrastructure and in leveraging information technology. The policy also envisages raising public health expenditure to 2.5% of the GDP in a time bound manner.