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HEALTH CARE PLANNING, MANAGEMENT AND GOVERNANCE IN RURAL INDIA: OUTREACH HEALTH INSURANCE SCHEME FOR MCH, ISSUES AND CHALLENGES

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India adheres nearly 18 percent of the world population with highest rural population (833.5 million) in the world. The biggest challenge for India is fighting with 'triple burden of disease' where it contains developing country's health concerns as well developed countries. Due to lack of health financing, India is facing lots of problems in rural areas to provide health care services to maternal and child population as particular and which is very pro-vulnerable in health issues. In spite of political commitment and health budget, there is another option to open new door for health care market and services provision to health for all. With due context, the study explores better option with health security and management on planning and policy purposes. Health insurance in India plays a very minor role for inpatient hospitalization and preventive treatment at hospital in rural areas. In 2000, Government of India liberalized insurance and allowed private players to play role in insurance sector, but still, nearly half of the population undercover the private players and remaining by the public health insurance companies. There is a lot of possibility to provide innovative floater loan plans at individual, family and community level based on government rules and regulations in support to the new slogan of Universal Health Coverage scheme in India. The study uses the secondary data on CBHI (Central Bureau of Health Intelligence) and Government CSHS as well state sponsor health scheme in response to MCH population with health outcomes where it makes something new to do better policy and planning purposes in health care sectors reform as well to achieve impressive health outcomes in maternal and child population.