

CVS-Aetna Merger: Benefitting Consumers' Health, If Not Their Pocketbooks

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Prakash I. Modicare: a universal experience gone wrong. Harvard Public Health Review. 2019;22.

Healthcare has often been placed at the backburner of public addresses and most often does not get the attention it deserves. A quick change to this fact comes from India's prime minister Narendra Modi who launched a scheme in healthcare that has left numerous people from all around the world stunned and curious about the new healthcare act called Modicare or the National Health Protection Scheme (NHPS). This particular healthcare act promises to give health insurance to 500 million people in India, yet the drawbacks to Modicare far outweigh any benefits when analyzing if it provides universal comprehensive healthcare. For instance, when considering the fact that 500 million people are being targeted, the number of people who are not able to reap any benefits are far more. Specifically, 800 million people are not benefitting since there are 1.3 billion people in India's population. Extending this, even the 500 million people being targeted are not all aware of that, and only a fraction are aware of its existence. Thus, even a smaller amount of people are able to collect any benefits from this healthcare scheme. In

beneficiary, which is about 27,000 rupees per year, the households, which make up a great proportion of India's population, making just above that are still barely scraping through to feed their basic needs and are not able to benefit from the promises Modicare has claimed.

Modicare also only covers patients who are hospitalized and fails to include outpatient care or the preventive healthcare, further limiting its scope of healing. Since Modicare was created to help out the poorer and allow them to reduce paying out of their own pocket, this goal is clearly not met as outpatient care makes up eighty percent of the money a patient pays out of their pocket for healthcare. Over a lifetime, this amount of money is huge and expensive, adding great amounts of debt to poorer families. The hit of this reality takes the biggest toll on senior citizens who are the ones who need continuous care. At such an old age, the variety of diseases is MODICARE: A UNIVERSAL EXPERIMENT GONE WRONG

numerous, but more than that, the diseases usually need repeated visits to the outpatient department since they are chronic such as arthritis. At such an age, care starting from preventative care should be considered to be free of charge since so many factors such as loneliness and a snowballing of diseases can overtake their lives. This sad limitation adds easily to the list of reasons why Modicare does not do nearly as much as it promises.

Adding to this reality is the fact that the insurance companies want to make a profit and they have a choice whether or not to accept Modicare. Thus, if they start to feel as if they are not making the most profit and the premium is too low, they might pull out and refuse to accept this healthcare scheme. Going back to the population of people not targeted by Modicare, the premium of insurance companies falls on them and they thus have to fall back to the premium of insurance companies. This premium can become extremely unaffordable and high and almost impossible to cover.

It is without question that Modicare is in serious need of work and touching up if it is to truly be used fully by the public. The way it exists now does barely anything to the state of healthcare today which is in dire need of help due to overpopulation and understaffed hospitals. Thus, although prime minister Narendra Modi has a great pull on

the media and is deemed the go to in situations like this, there must be voices which explain how much of the population is not reaping any benefits. This is the only way to make change happen.

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About the Author

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