

## Sectoral

### Healthcare

#### 1. What are the Centrally Sponsored Schemes under Ayurvedic, Yoga and Naturopathy, Unani, Siddha and Homeopathy?

Please find below the details of Centrally sponsored schemes under AYUSH: National AYUSH Mission (NAM) comprising of: (i) AYUSH Services (ii) AYUSH Educational Institution (iii) Quality Control of AYUSH Drugs (iv) Medicinal Plants For more information, [click here](#). Moreover, below the details of Central sector scheme under Champion Services Sector Scheme (CSSS) comprising: Central sector scheme for the establishment of AYUSH super specialty hospitals/day care centres for medical tourism under CSSS for medical value travel. Financial assistance in the form of Interest Subsidy for the establishment of AYUSH super specialty hospitals/ day care centres in addition to separate guidelines for skill development under CSSS for medical value travel. For more information, [click here](#).

#### 2. Who are entitled for Central Government Health Scheme facilities?

The entitled parties include 1) All Central Govt. employees and their dependant family members residing in CGHS covered areas. 2) Central Govt. Pensioners and their eligible family members getting pension from Central Civil Estimates 3) Sitting and Ex-Members of Parliament. 4) Ex-Governors & Lieutenant Governors. 5) Freedom Fighters. 6) Ex-Vice Presidents. 7) Sitting and Ex-Judges of Supreme Court & High Courts. For more information, [click here](#).

#### 3. What is CGHS?

For the last six decades Central Government Health Scheme is providing comprehensive medical care to the Central Government employees and pensioners enrolled under the scheme. In fact CGHS caters to the healthcare needs of eligible beneficiaries covering all four pillars of democratic set up in India namely Legislature, Judiciary, Executive and Press. CGHS is the model Health care facility provider for Central Government employees & Pensioners and is unique of its kind due to the large volume of beneficiary base, and open ended generous approach of providing health care. CGHS provides health care through following systems of Medicine: 1) Allopathic 2) Homoeopathic 3) Indian system of

medicine 4) Ayurveda 5) Unani 5) Siddha 6) Yoga

#### 4. What do you mean by Family Floater Policy?

Family Floater is one single policy that takes care of the hospitalization expenses of your entire family. The policy has one single sum insured, which can be utilised by any/all insured persons in any proportion or amount subject to maximum of overall limit of the policy sum insured. Quite often Family floater plans are better than buying separate individual policies. Family Floater plans takes care of all the medical expenses during sudden illness, surgeries and accidents.

#### 5. What are the different options for availing CGHS services to pensioners?

Pensioners Residing in CGHS covered areas: a) They can get themselves registered in CGHS dispensary after making requisite contribution and can avail both OPD and IPD facilities. b) Such Pensioners are not eligible for Fixed Medical Allowance in lieu of CGHS. Pensioners residing in non-CGHS areas: i) They can opt for availing Fixed Medical Allowance (FMA) at \$15.38 per month by not paying any contribution. ii) They can also avail benefits of CGHS (OPD and IPD) by registering themselves in the nearest CGHS city after making the required subscription. In such cases no Fixed Medical Allowance is given. iii) They also have the option to availing FMA for OPD treatment and CGHS only for IPD treatments after making the required subscriptions as per CGHS guidelines.

#### 6. How developed is the healthcare industry in India for investments?

Healthcare is one of the most promising sectors to invest in India. Being the second largest population of world, India has ever rising demand of good healthcare and world-class facilities. Healthcare industry, which comprises hospitals, health insurance, medical devices, clinical trials, outsourcing, telemedicine and medical tourism, is a \$150 Bn industry as of 2018 and is expected to reach \$280 Bn by 2022

#### 7. What is Ayushman Bharat?

Ayushman Bharat is a centre-operated health scheme which can potentially cover over 10 crores poor and underprivilege families (approximately 50 crore beneficiaries) a. It provides coverage of up to INR5 lakh per family per year for secondary and tertiary care hospitalization b. National Health Protection Mission will incorporate the GOI sponsored schemes - Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS) c. To regulate expenses, treatment

payments will be made on the grounds of the package price (to be established in advance by the government) d. For policy directions and better co-ordination, Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) will be established at the apex stage, chaired by the Minister of Health and Family Welfare of the Union e. The benefits of the scheme are portable throughout the country and a beneficiary covered by the scheme will be allowed to receive cashless benefits from any public / private hospital throughout the country

## 8. What are the trending technologies in India ' s healthcare industry that I can invest in?

There are various trending technologies which are being used in healthcare. Some of the key technologies are: Robotic Process Automation (RPA): RPA can assist healthcare organizations in improving operational effectiveness, reduce expenses and restrict human error when handling data (such as Clinical documentation, Physician credentialing, Patient self-pay admin, Medicare billing, etc.) Augmented reality (AR) and virtual reality (VR): AR has reduced our dependence on dissections and has invented new ways to study human anatomy. 3D printing: It has found many uses in curing physical injuries, ranging from precise casts to accurate replacement of bionic parts. IOT: IoT-enabled systems have revolutionized patient monitoring, Realtime tracking of equipment, effective use of hospital equipment and has increased transparency in health insurance Application of Big data & analytics: Big data relates to the vast amount of information generated by digitizing all that is collected and evaluated through different techniques

## 9. Is there any healthcare related GOI scheme similar to Ayushman Bharat?

Other GOI initiatives: Pradhan Mantri Swasthya Suraksha Yojana National Tobacco Control Programme Integrated Child Development Service Rashtriya Swasthya Bima Yojana Pulse Polio