✚ HEALTHCARE ✚

▶ **WeChat**

Ms. Shruti Ayush
Manager - CSM
Evolko Systems
PGDM- Healthcare
(2018-20)

MESSAGE FROM THE DIRECTOR

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off, and our readers seem to be hooked onto our magazine. At WeSchool, we try to acquire as much knowledge as possible and share it with everyone.

Prof. Dr. Uday Salunkhe
Group Director

As we begin a new journey with 2023, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly, it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. Our earnest desire is to disseminate our knowledge and experience with not only WeSchool students but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

S.P. MANDALI'S
weschool
Welingkar Education

SAMVAD

ABOUT US

OUR VISION

"To nurture thought leaders and practitioners through inventive education."

CORE VALUES

Breakthrough Thinking and Breakthrough Execution
Result Oriented, Process Driven Work Ethic
We Link and Care
Passion

"The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn." -Alvin Toffler.

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that led to the corporate revolution.

Emerging unarticulated needs and realities require a new approach in both thought and action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind's eye needs to be nurtured differently.

WeSchool has chosen the 'design thinking' approach towards management education. All our efforts and manifestations, as a result, stem from the integration of design thinking into management education. We dream of creating an environment conducive to experiential learning.

FROM THE EDITOR'S DESK

Dear Readers,
Welcome to the **133rd Issue** of SAMVAD!

SAMVAD is a platform for **"Inspiring Futuristic Ideas"**, where we strive to provide thought-provoking articles to expand your knowledge, on a regular basis. We Endeavor to be among the most sought-after business magazines for B school students across the country. To help this dream become a reality, we invite articles from all over the country, to give a holistic view of the overall industry.

In this issue of SAMVAD, we bring to you some articles focusing on 'Healthcare', with a section called 'WeChat'. Our WeChat alumni for this edition is **"Ms. Shruti Ayush"** who is an innovative and goal-oriented industry professional with 3+ years of work experience in the field of healthcare to achieve business goals. Currently, she is associated with **EVOLKO SYSTEMS PRIVATE LIMITED** as the Manager - CSM.

The healthcare industry in India has seen huge development over the recent couple of years, driven by a mix of elements including expanding interest for medical care administrations, rising pay levels, and developing government support for the area. As per a report by Exploration and Markets, the **Indian medical services** market developed from $110 billion in 2016 to $372 billion by 2022, a CAGR of 22.87%. There are different elements adding to the development of the medical services industry in India. One of the vital drivers of development in the medical care industry in India is the rising interest for medical services administrations. India has a huge population of over 1.3 billion individuals, with a developing working class that has more noteworthy admittance to medical care administrations. This developing populace, combined with expanding attention to well-being and health, is driving interest for medical care administrations, including medical clinics, facilities, etc.

The Indian government has made huge investments in the healthcare sector lately, including the **Ayushman Bharat Scheme** in 2018, which expects to give healthcare coverage to around 100 million families in India.

FROM THE EDITOR'S DESK

Confidential players are additionally putting resources into the area, with significant medical clinics and centers extending their tasks and opening new offices across the country. India's developing economy has prompted an uptick in pay levels, which has thus expanded the interest for medical care administrations. Rising livelihoods have prompted more noteworthy reasonableness of medical care administrations, including costly therapies and medical procedures. Also, with higher dispensable salaries, individuals are bound to put resources into preventive medical care administrations and health programs.

India has arisen as a famous objective for the **clinical travel industry,** with clinical sightseers from around the world coming to India for a scope of clinical medicines at reasonable costs. The accessibility of elite clinical offices, profoundly qualified clinical experts, and practical therapies have made India a favored objective for clinical vacationers. As per a report by the Indian Service of The travel industry, the clinical travel industry in India is supposed to develop at a **CAGR of 15%** to reach $13 billion by 2026. With the rising utilization of innovation in medical care, computerized well-being is arising as a vital area of development in the medical services industry in India. Furthermore, there has been an ascent in the reception of telemedicine, electronic well-being records, and portable well-being applications, which have made medical care benefits more open and reasonable for individuals in distant regions.

The COVID-19 pandemic has led to a rise in the adoption of telemedicine and digital health solutions in India. With social distancing measures in place, patients have increasingly turned to telemedicine to consult with doctors and receive medical advice. The Indian government has also announced several measures to promote digital health, including the launch of the **National Digital Health Mission.** This has led to an increase in the adoption of telemedicine and digital health solutions, which have made healthcare services more accessible and affordable for people in remote areas.

The drug business in India is a significant contributor to the development of the healthcare services industry, with India being one of the biggest

FROM THE EDITOR'S DESK

manufacturers of non-exclusive medications. The business has seen critical development as of late, determined by the rising interest for reasonable and top-notch drugs. The Indian government has likewise sent off a few drives to help the development of the drug business, which aim to make India a worldwide frontrunner in the pharmaceutical industry.

All in all, the medical care industry in India is ready for critical development, determined by elements, for example, rising interest for medical services administrations, expanding interest in medical services foundation, rising pay levels, development of clinical travel industry, computerized well being, and development in the drug business. The development of the medical care industry in India presents a huge chance for financial backers, medical services suppliers, and clinical experts, and is supposed to affect the general well-being and prosperity of the population emphatically.

We hope you have a great time reading SAMVAD!

Let's read, share, and grow with us!

Best Wishes,

Team SAMVAD

Index

Ms Shruti Ayush

Manager - CSM
Evolko Systems
PGDM - Healthcare
(2018-20)

1) Can you walk us through your journey from the classrooms of Welingkar to Evolko Systems?

My experience has been quite intriguing thus far. Throughout the placement period, we actively applied to many firms, one of which turned out to be Evolko. Evolko happened to be one of the very first organizations that I had applied for. My 45-minute-long interview with my present boss is still fresh in my mind. During GCL and my internship, I worked on several different projects, and he was interested in every minute detail about each of them. He was amazed to know about my deep understanding of the profession even though I had no prior training in healthcare. After I started working there, he revealed that he had been particularly impressed by the way I had described the project during the interview. He mentioned that my description had showcased my knowledge of the field, which had set me apart from the other applicants. I

believe, GCL provided me with the "platform to perform," which allowed me to demonstrate my ability and advance through each stage of my journey.

2) What makes India one of the top destinations for medical tourism? Does it still have room for growth?

My response might be subjective and primarily based on my own direct experience. Medical tourism in India is thriving and making our country one of the top destinations because of several factors. To begin with, India has highly skilled specialists who offer world-class treatment at an affordable cost. It is essential to mention that all of the main government and private hospitals in major Indian cities are equipped with the state of the art and most cutting-edge technology.

With that being said, in every sector, there is always room for advancement. Medical tourism still has a long way to go, given the rapidly evolving and

improved technologies. In order to ensure that every region has access to affordable health care services, we need to concentrate more on the inflows from all over the world. And there must be no doubt the fact that we are capable of accomplishing this.


3) With technology being an enabler for different sectors, how imp role does it plays in the healthcare sector?

I work in a health tech firm and believe I am the right fit to answer this question. I can say with conviction and experience that technology does play an important role in shaping the healthcare sector of the new era. We were able to see a glimpse of the importance of technology in the healthcare sector during the COVID-19 pandemic phase. It was at this juncture that we saw the necessity of using technology to connect us remotely with our caregivers and vice versa. Healthcare was advancing at a faster rate than most industries, and we were looking for technological ways to manage the issue.

There are different technologies that are now in use and catering to our healthcare needs. These are EHRs (Electronic Health Records) that have replaced paper-based medical record-keeping to a great extent. Similarly, we have telemedicine for remote care, AI-driven treatment plans, robotics to help perform complicated procedures, online medicine delivery, mobile clinics, and a lot more. We see that technology plays its role everywhere and its importance cannot be overlooked.

To sum up, all the technological intervention has improved medical outcomes, saved time, and reduced costs to a great extent.
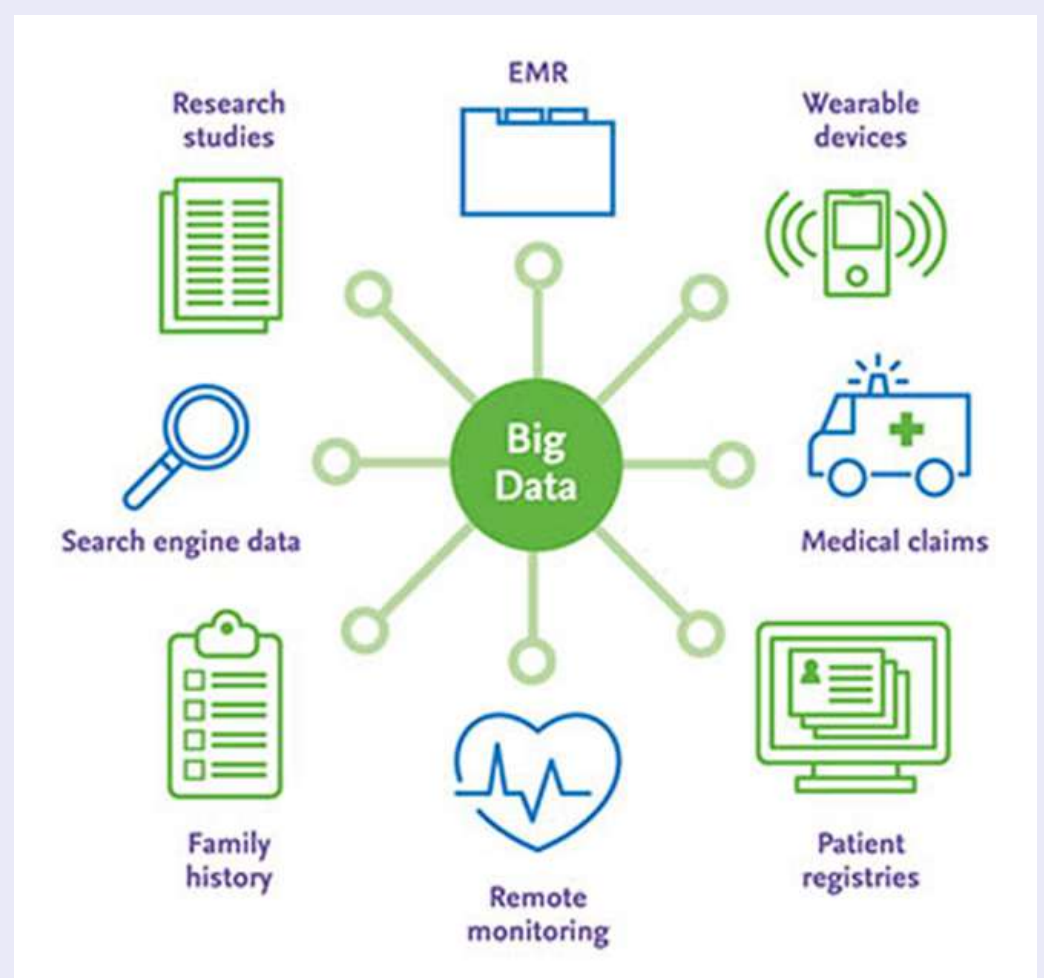
4) Government of India has come up with many programs like the Ayushman Bharat Yojana to make medical services easily accessible to the underprivileged. Do you think that it has done justice to its purpose?

There is no doubt that the Ayushman

Bharat Program has improved access to healthcare for the underprivileged in India. Medical expense covered by the scheme has been a significant relief to the economically weaker sections of society since it provides them access to affordable and quality health care. As I say so, I believe such schemes come with their own set of challenges and difficulties. Lack of general awareness about the existence of these schemes, shortage of health care professionals, and inadequate facilities are some of those challenges. I believe schemes like this have a bigger purpose to achieve and that requires persistent effort in this direction.

healthcare, along with transforming the entire healthcare system into a digital network. Fortunately, because of innovative concepts like healthifyme and other concepts along similar lines, we have already made a headway in this area. In order to take advantage of the underutilized sections of the healthcare sector, we may now start looking at internal gaps.
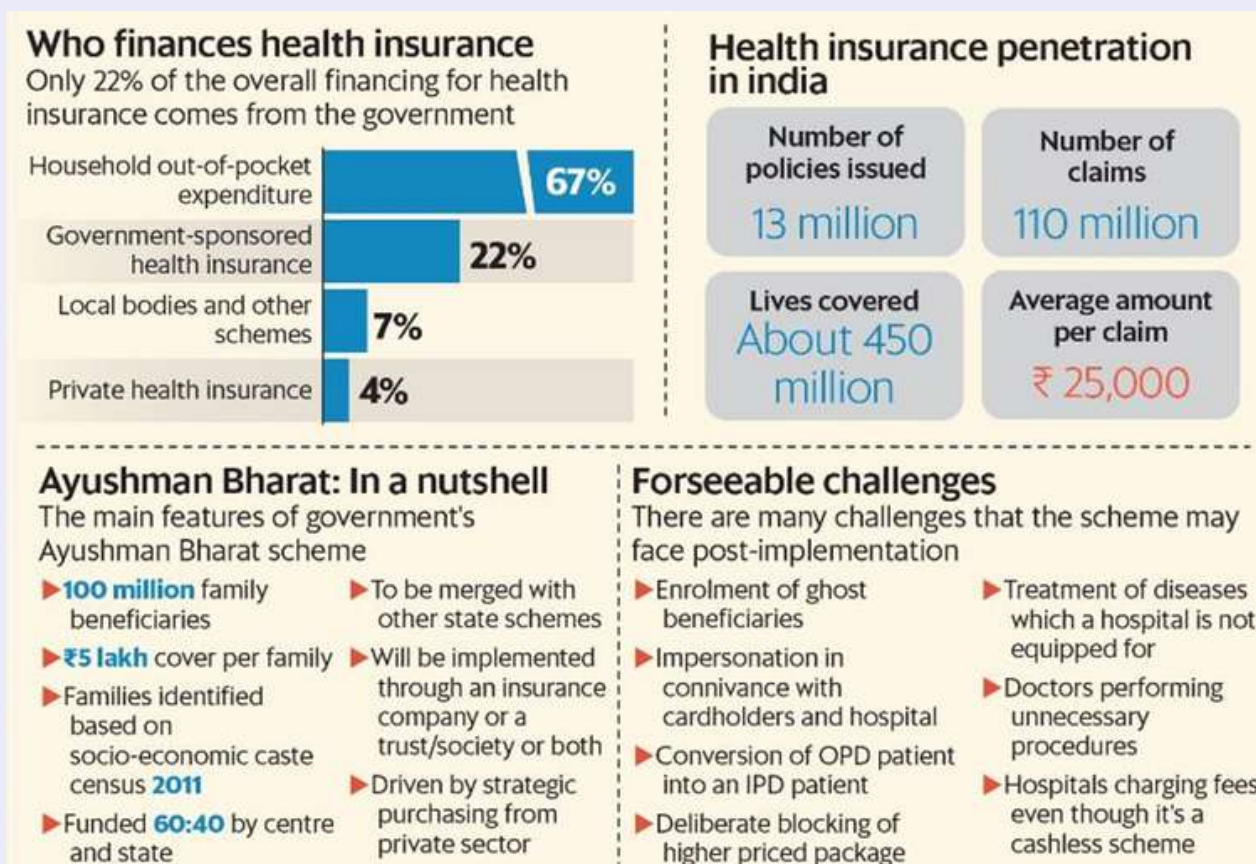
6) What advice would you like to give to the students who wish to make their career in the Healthcare sector?

5) What do you think are the biggest opportunities for growth and innovation in the healthcare sector in India?

From its inception, the healthcare sector in India has undergone constant change, and we have come a long way. I think we have a lot in store for wellness or the preventive side of

The healthcare industry is vast, with many career options available to those who wish to pursue a profession in this field. However, simply having a career goal is not enough to achieve success in this highly competitive industry. To excel, one must also prioritize continuous self-improvement and actively seek out new learning opportunities. This could involve learning from one's own experiences, as well as from the knowledge and expertise of others. By remaining open-

minded and committed to ongoing growth and development, individuals in the healthcare industry can position themselves for success and make valuable contributions to their field. In light of this, I suggest that everyone who aspires to work in the healthcare sector should keep an eye on how the industry is constantly evolving. Success in any sector depends on perseverance, along with other essential traits. With perseverance and a zeal for staying updated on the new innovations in the industry, the path to success will become smoother.

State of Mental health and its treatment in India

National Winner

Saurabh Upadhyay &
Hanoz Billimoria
PGDM E-Business
Welingkar Institute of Management Development and Research, Mumbai

Although both as a species and as a community, humans have come a long way, their basic requirements have mostly stayed constant over time. While the necessities of life—food, drink, air, and shelter, remain unchanged, mental health has come to be recognized as a crucial requirement for maintaining a healthy society. Despite its significance, mental healthcare remains the most undervalued and underappreciated aspect of the healthcare sector. India, a country so culturally and ethnically diverse has in recent years seen is increasing awareness of mental health problems, but they continue to be stigmatised and overlooked. It continues to remain a complex and multifaceted issue. Despite growing awareness, there are numerous barriers to accessing mental healthcare and health services for a vast majority of the population.

Some key challenges faced by the mental healthcare industry are as follows:
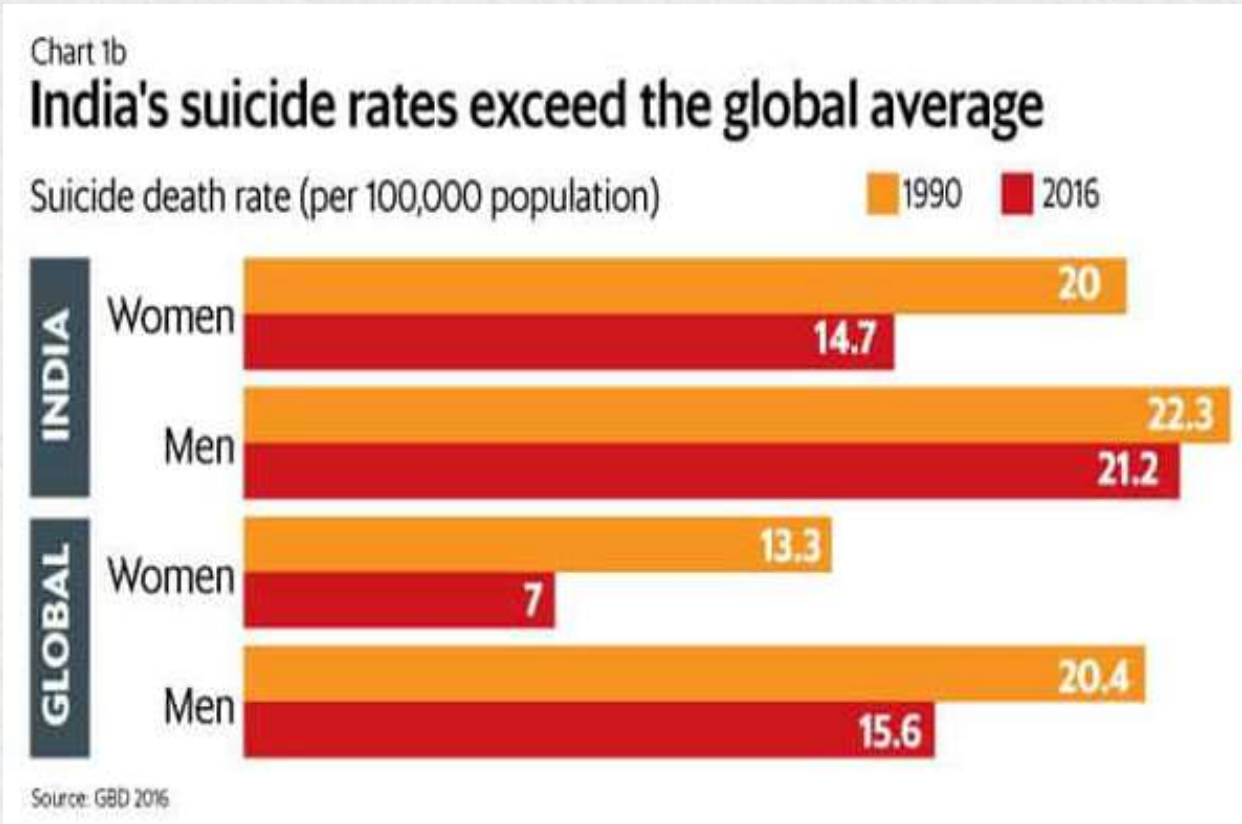
1) Stigma: In India, mental illness still carries a lot of stigmas, and many people are unwilling to seek treatment out of concern about being socially excluded or shunned.

2) Financial Barriers: In India, mental health care can be incredibly expensive, and many individuals cannot afford it. Also, relatively little insurance offers coverage for mental health services.

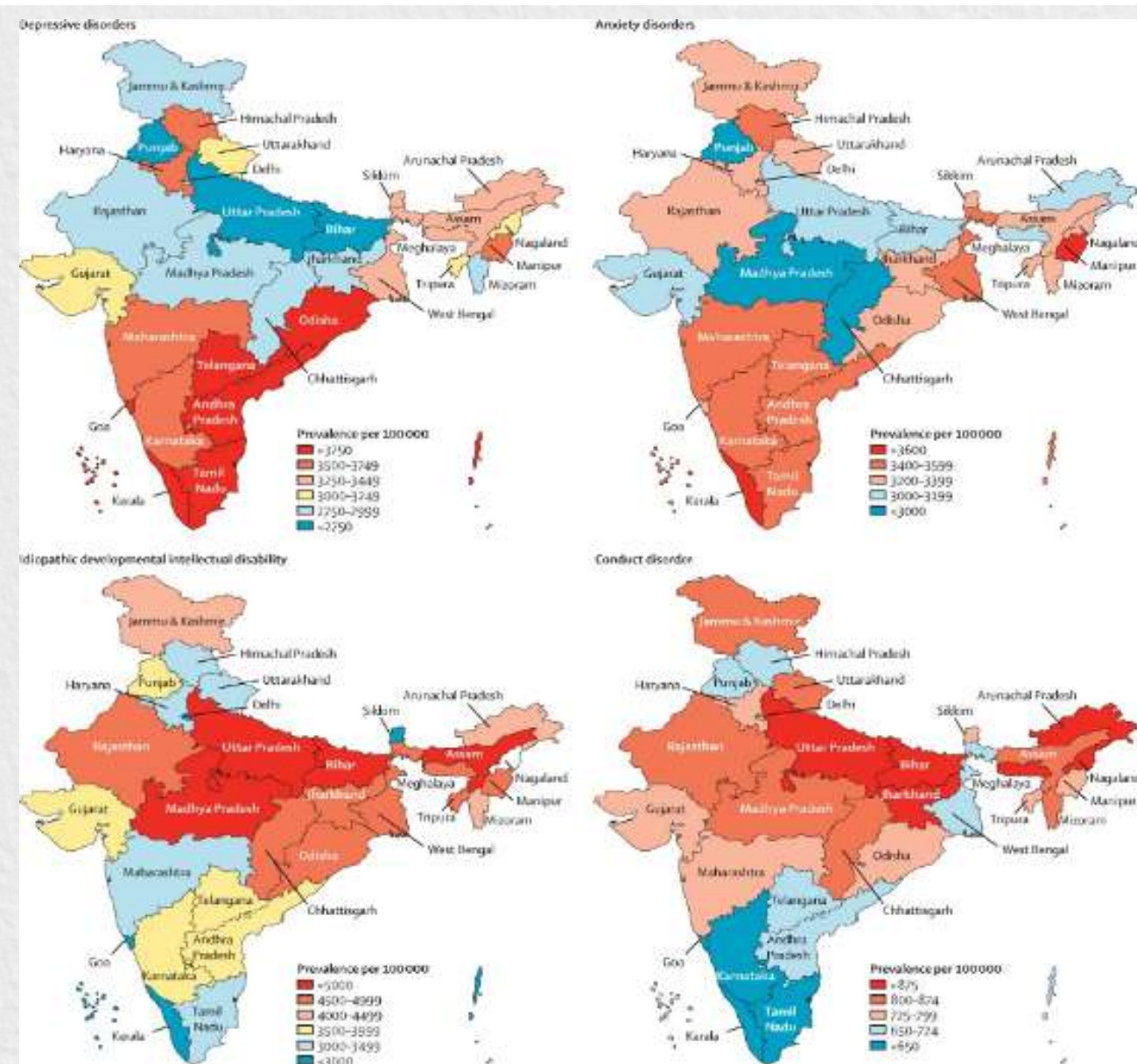**3) Resource Constraints:** Only one psychiatrist per 100,000 people, compared to 10 per 100,000 in high-income nations, indicates the serious lack of mental health specialists in the nation. This implies that many people in need of assistance are unable to receive it.

According to the Nation Mental Health Survey of India, approximately fourteen percent of Indians suffer from at least one mental health disorder,

with the most common disorders being depression, anxiety, and substance abuse. Severe mental health crisis in the society has contributed to a soaring rise in the suicide rate at 16.5 per 1,00,000 people, which is higher than the global average of 10.5 per 1,00,000 people. And the shortage of mental health professionals in the country is one of the primary reasons for this treatment gap.

Chart 1b

India's suicide rates exceed the global average

Suicide death rate (per 100,000 population)   1990   2016

		1990	2016
INDIA	Women	20	14.7
	Men	22.3	21.2
GLOBAL	Women	13.3	7
	Men	20.4	15.6

Source: GBD 2016

In addition to the barriers, the arrival of the Covid-19 pandemic further exacerbated the situation. The Covid-19 pandemic, according to reports made public by the World Health Organization, has had a catastrophic effect on mental health. Social exclusion, monetary loss, restricted access to mental health care, and loss of coping mechanisms are some of the factors that contributed to this devastation. Restrictions and difficulties brought on by the pandemic have exacerbated pre-existing mental health disorders and have also impacted those who had not previously suffered from poor mental health

The Government of India, in 2014, launched the Mental Health Policy, which aims to provide universal access to mental healthcare services, create awareness about mental health, and reduce the stigma associated with mental health issues and its treatment. In addition to the National Mental Health Policy, the government also launched the District Mental Health Program (DMHP), which aims to provide mental health services at the district level to people in rural and remote areas where mental health services are often not available. The National Institute of Mental Health and Neurosciences (NIMHANS), a premier institution for mental health and neuroscience study and education, has also been established by the government of India in Bangalore. The institution provides a range of services like outpatient and inpatient care, rehabilitation, and community mental health initiatives.

In a country where there are these problems existed in plain sight without getting addressed, this policy is a breath of fresh air, but the implementation of these positive steps will be a challenge for the government. Some of these hurdles are:

1. **Lack of funds:** Only 0.06% of India's total health care budget goes to mental health, which is significantly lower than the global average of 2% and this poses a significant challenge in expanding the access to mental health services to such a vast population.

2. **Shortage of mental health professionals:** Due to the concentration of mental health professionals in urban areas, it is challenging for residents of rural and remote areas to access mental health services. The government needs to take steps to address this shortage by increasing the number of mental health professionals and providing incentives to attract mental health professionals to rural areas.

3. **Integration of mental health services into primary healthcare:** The government has made integrating mental health services into basic healthcare a priority, but a fundamental issue is the lack of adequate training or resources to identify and treat mental health issues with healthcare professionals.

For primary healthcare providers to successfully recognise and address Ancient Hindu texts do, albeit not explicitly, stress the importance of upholding a balance between the mind, body, and soul. One of the most revered Hindu scriptures, the Bhagavad Gita, underlines the significance of control over the senses and the mind to attain inner harmony and peace. It emphasizes that the mind is the most powerful tool, capable of either enabling greatness or destroying a person. According to the Upanishads, the mind is the source of all suffering and happiness. Therefore, it is essential to keep the mind calm and composed to achieve happiness and well-being.

In Ayurveda, the ancient Hindu system of medicine, mental health is viewed as an indispensable part of overall well-being. Ayurveda emphasizes the importance of maintaining a healthy body and mind through proper diet, exercise, and meditation.

The practice of Yoga, which originated in ancient India, is another way to maintain good mental health. Yoga involves physical postures, breathing techniques, and meditation, which help calm the mind, reduce stress, and improve overall well-being.

In conclusion, India has made significant progress in addressing mental health problems and

enhancing access to treatment, even though there are still obstacles to be surmounted. The nation has the potential to become a leader in offering top-notch mental health services, establishing an example for the rest of the world, with continued awareness, efforts, and investment.

Innovative Technology in Healthcare operation

National Winner

Rashi Verma

Shaheed Sukhdev College of Business Studies
Bachelors of Management Studies

Non-Availability and sturdy rise in delaying of life-support is the crux of the problem that needs to be solved and worked upon. A podium of an integrated healthcare system that is absent on a global level.

Innovations that we could think of in Healthcare Operation

The solution is to operate an independent ambulance service that prioritizes patient care regardless of organizational affiliation, offering an SOS service that quickly alerts nearby ambulances and preferred hospitals to save valuable time and lives during emergencies, targeting both private and public sector ambulances.

A SAAS platform is provided to hospitals on a subscription basis to keep their regular patient base intact and enable them to check on patients with chronic conditions. This software distribution model, known as Software as a Service (SaaS), allows cloud providers to host applications and make them available to end users over the internet. By connecting patients with doctors who can work as tele-consultants, people in remote and rural areas who lack access to efficient medical services can receive expert medical advice. This benefits doctors who work remotely and have a smaller customer base. Additionally, the platform helps hospitals maintain an integrated system that facilitates databases for appointments, medical histories, prescriptions, and billing records.

The Solution is that of an independent ambulance service that aims to provide prompt and effective medical assistance to patients during emergencies. The primary objective of the service is to prioritize patient care and well-being, irrespective of the organizational affiliation.

To achieve this goal, the service will offer an SOS service that quickly notifies nearby ambulances of the patient's location and user details, along with the preferred hospital location as per the patient's preference. This will not only save time but also ensure that the patient receives immediate life support in case of emergencies.

The target of the independent ambulance service will be the private and public sectors, where the service will work closely with the existing ambulance services. This will help the service to integrate into the healthcare system and ensure a seamless emergency response service.

The independent ambulance service is an excellent initiative that fills the gap in the healthcare system by providing specialized and independent emergency medical care services. By focusing on patient care rather than organizational affiliation, the service ensures that patients receive the best possible medical assistance, which can be a game-changer in emergency situations.

Moreover, the SOS service will enable the service to cater to a wider audience, covering a larger geographical area, and ultimately saving more lives. The independent ambulance service, with its specialized and effective emergency response services, can significantly improve the healthcare system's overall quality, making it more accessible and efficient.

Global Ambulance Services Market, By Services, 2019 & 2026 (USD Million)

Source:www.gminsights.com
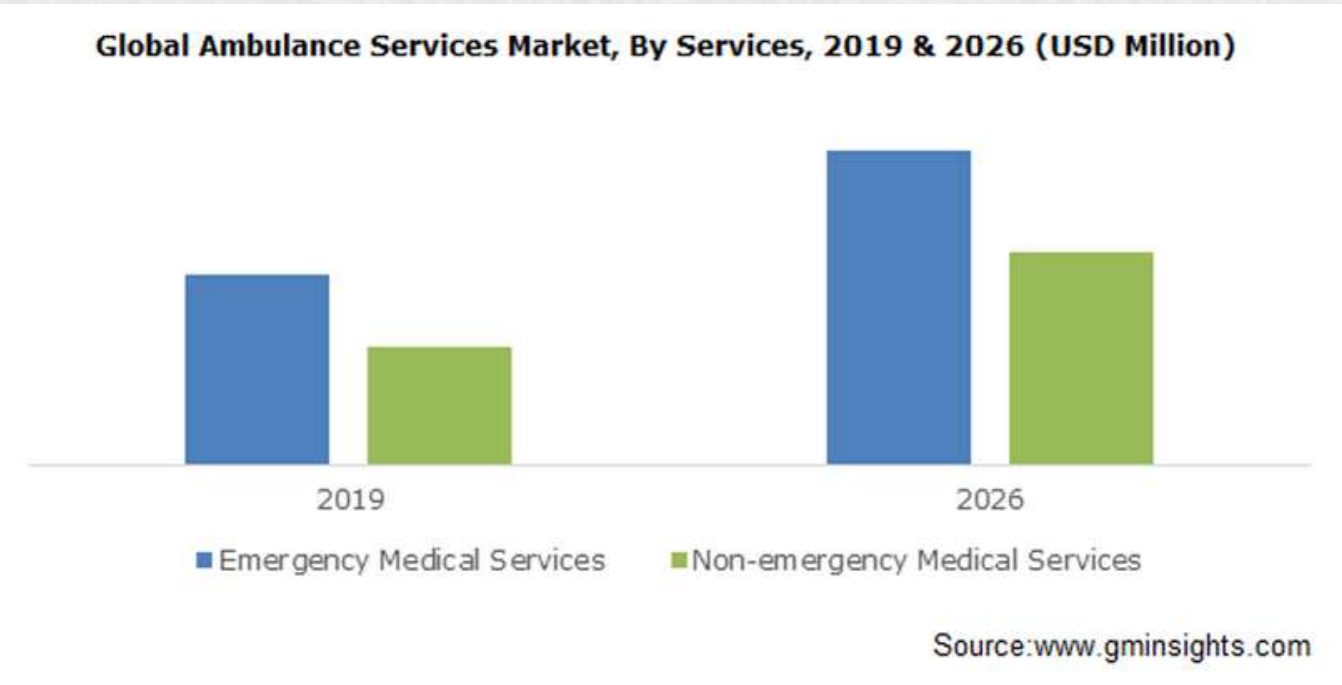
The co-dependency of community healthcare, social issues and telemedicine will solve more than 45% of problems present here in the Healthcare sector

Saving time can certainly have a positive impact on people's lives, particularly in situations where time is a critical factor, such as emergencies or medical care.

For instance, in emergency situations, every second counts, and any delay in response can lead to serious consequences, including loss of life. Therefore, having efficient emergency response systems, quick access to medical facilities, and well-trained medical professionals can help save lives by reducing response times.

Moreover, saving time can also benefit individuals in their daily lives by reducing stress and increasing productivity. With time-saving technologies such as the internet, mobile devices, and transportation systems, people can access information, communicate, and travel faster and more efficiently, allowing them to accomplish more

in less time.

Overall, saving time can have a significant impact on people's lives, particularly in critical situations. However, it is also important to balance time-saving measures with considerations for safety, health, and well-being.

Digitalizing and organizing the ambulance system in India can have significant benefits in terms of improving emergency response times, saving lives, and enhancing the overall quality of care provided to patients.

Currently, the ambulance system in India faces several challenges, including insufficient resources, inadequate infrastructure, and a lack of standardization in operations. Digitalizing the system can help overcome some of these challenges by providing real-time information, enhancing communication, and improving coordination among different stakeholders.


2007   2014
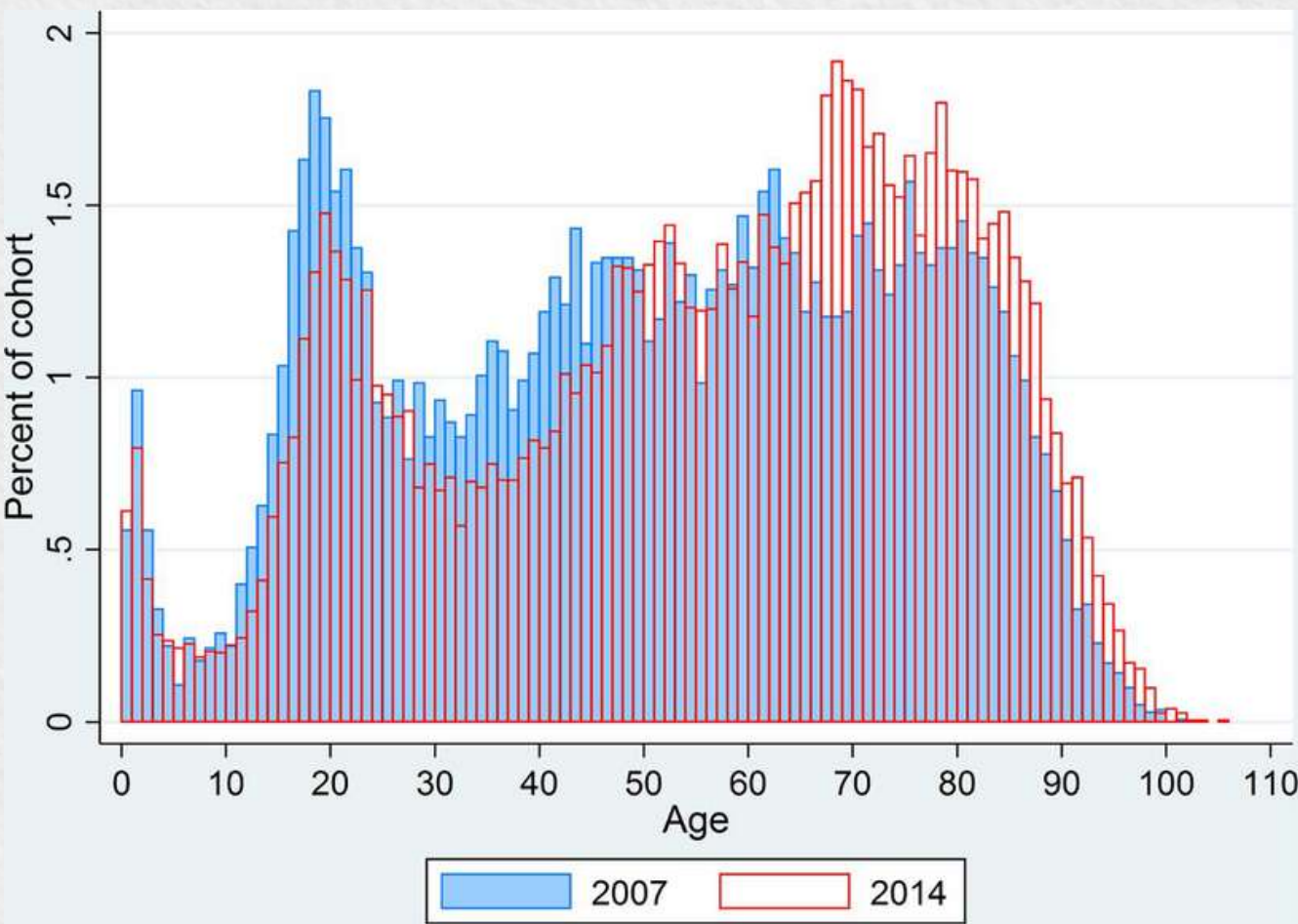
By leveraging digital technologies such as mobile apps, GPS, and telemedicine, ambulance services can improve their ability to respond

to emergencies promptly, even in remote areas. For example, digital systems can help ambulance services locate patients more quickly, optimize routes, and track response times. Additionally, telemedicine technologies can allow paramedics to communicate with remote physicians, enabling more accurate diagnosis and treatment of patients in the field.

The business idea is going to provide handy facilities to over 86% of the rural population who travel more than 100 km to avail better health facilities.

As per the Ministry of Health and Family Welfare, India has only one doctor for every 1457 people which aggravated the problems of patients. With this business plan in action, a doctor can serve a huge chunk of the population even when he is not present there physically.

To address social issues, healthcare providers can partner with community organizations to provide resources and support to individuals and families. For example, they can provide referrals to social services, such as food banks, housing assistance, and job training programs. This can help to address the root causes of health disparities, such as poverty and social isolation
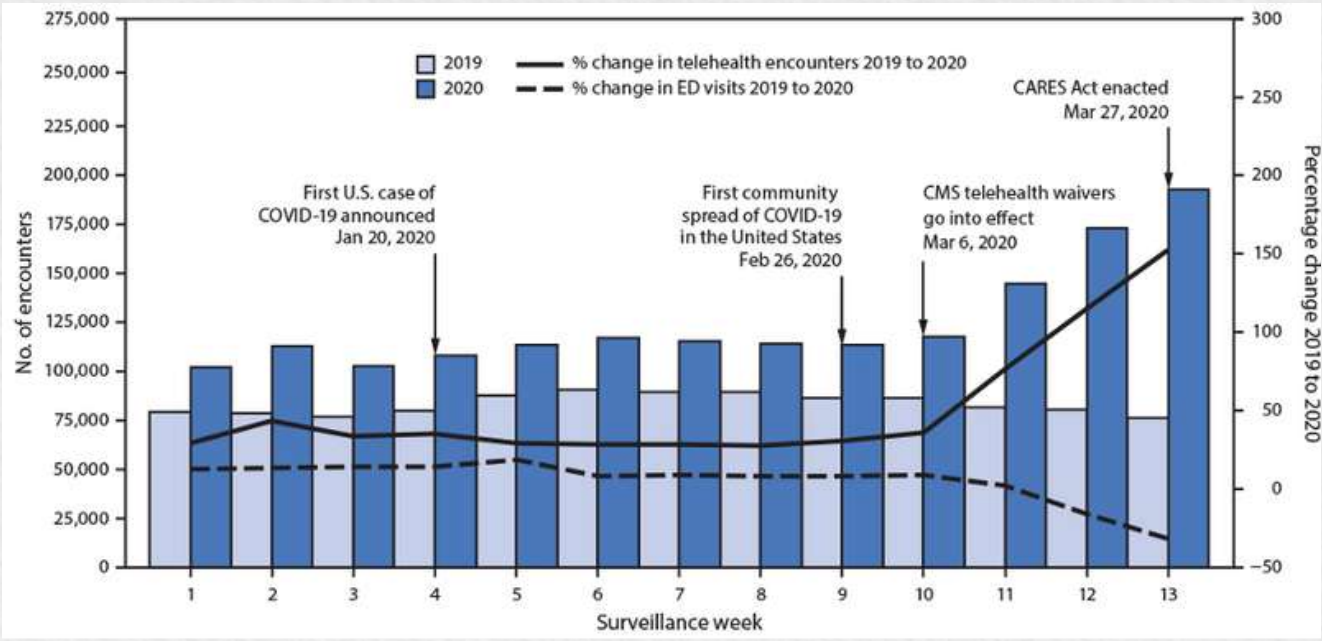
Improving public awareness of medical facilities and addressing social issues can significantly impact healthcare outcomes. By increasing access to healthcare services and addressing social determinants of health, we can improve health outcomes, reduce healthcare costs, and promote a healthier and more equitable society.

Patient Centric Marketing Lifelines for Eachother

National Finalist

Pravesh S
IPM 22-27
IIFT Kakinada

India faced a significant challenge during Covid-19 pandemic, but our country responded with resilience and innovation. The healthcare industry worked together rapidly to expand testing, treatment and vaccination capabilities, while leveraging technology and digital tools to improve healthcare access and outcomes. While there were significant challenges along the way, India's response to the pandemic and its ground breaking research and innovations, highlights its strength in healthcare, demonstrating its collaboration, innovation and determination in face of adversity.

According to Ministry of External affairs, India single-handedly helped over 150 countries during pandemic. Holding a strong position in healthcare market around the globe, projected to reach $372 BN by 2022, but still ranks 45th position in the world with a healthcare index of 65.1.

Is there a problem, even after demonstrating such a huge quality healthcare availability in the country? still we cannot provide quality healthcare to people who are actually suffering. Is there a lack of knowledge, regression in quality of doctor-patient relationship, or declension of communication with patients? There is no use in innovating and offering new products until you can guide people to use and get benefited from them. Theodore Levitt said, people don't want quarter inch drills, they want quarter inch holes, until you understand them, help them, inform them, they are not going to know about the product we innovate and the services we offer. Historically, doctors and patient had a good relationship, understanding patient's state and needs. But the quality time that a doctor gets to spend with an individual patient is declining. .

Due to the increase in number of patients, increase in number of hospitals they attend on daily basis and the pandemic, had played severe effect on the quality time spend on each patient. But these are just generic factors that affect this. In depth, many pharmaceuticals giants and healthcare companies with their marketing practises have influenced the doctors and alienated the patients. This marketing practice have put those patients at disadvantage. We don't need minor changes to conventional marketing practices, we need a paradigm shift. Pharma industry should understand that India is a growing market not only in their field but also in digital tech field. Digital India is now more conscious about the information that are available to them and if they think that they can influence the doctors and try to make profit out of that, it is not going to work anymore. We have people who are ready to research about the symptoms they have, side effects of the medication prescribed, but they don't have a healthcare advocacy group to support or to inform. No human will trust a AI to diagnose them. Hall et al in 1981 said that Medicine is an art, whose magic have long been recognized as residing in the interpersonal aspects of patient-physician relationship". We need doctors, we need people to understand our needs, we need people who can support them, motivate them throughout the process, and keep them engaging. This paradigm shift will only prevent the most powerful healthcare industry in the market from running into marketing myopia. We don't need brands that make innovative products, we need brands that understand the pain that each patient who are seeking help from the brand. This is Patient centric marketing - the need of the hour

Putting the need and preferences of the patient above everything, at the centre is Patient-Centric marketing.

Understand the journey of your patients. Usually when a patient approaches a brand, they get questioned about how they get to know about them. Is this the question that helps your brand connect with the customers? I had a doubt that how will it help the patient in need? The pre-diagnosis is one of the crucial part that healthcare sector should focus on. Understand where it all started from, talk to them about when they started to notice that things went wrong. Try to provide resources that will help them, that informs them about the solution and therapy that your brand offers, that will help them and gives hope to fight against the pain they are going though right now emotionally and physically. This will help them get to know your brand better.

Remember, your customers are the lifeline for your brands, try to keep them close to you. Creating interest in your brand will be the result of the path you take them through. Try to send a brand message though this. Trying to think only about your brand will not work. Think from the customer's perspective, they have resources to research, friends to connect to. So, being the friend, they need and providing them insights is the key to winning their hearts and promoting your brand.

They may be in denial, they may be in anger or they may not have accepted the outcome and how they need to live for the best outcomes. India is a nation of many culture. Don't we live in harmony and stand together irrespective of the culture cast gender we are from. Connecting with people and empathising is a basic human quality and we know better than anyone. Mandal and Basu in their article 'The Telegraph' of 30 August 2014 reported that: Doctors and CEOs of hospitals says that the language problem with caretakers crosses out the nursing skills that they possess . For patients, it can be a nightmare trying to convey something to a nurse for whom Bengali or Hindi A nurse low on language skills becomes a liability especially while handling a patient in pain". Trying to offer services in all possible language at one place is practically impossible.

But communication is more than language. "Many doctors may not really understand the incredible impact and importance of body language" as it was never taught to them in school. Reading signs and communicating with each other have been the way of communication in 100BC, why not now? These primal instincts always live within us. There is always room to understand and help others. Help them getting out of denial, motivate them to take therapy. Make them adhere to the medication that the doctor prescribes, don't let them drop out. Make them see the results that your brand is capable of providing. Non-adherence can be off many forms, not taking the dose prescribed or taking at the wrong time. Your brand success depends on all these factors. Instead of influencing doctors, why not try persuading patients to take the pills on time. Help them cope up with the side effects, the social stigmas and comorbidities. Steve Biko said "the power of movement lies in the permanent changes in the habits of people. Change is not the result of force but of moral persuasion.

There are many successful healthcare tycoons in India, if you can persuade doctors to sell your brand, won't it be so easy for you to influence people who are in need of your care and assistance. Moral persuasion is what the Indian society is in need right now. We as a country helped other countries, why not help the brothers and sisters who live among us.

WE SPEND A LOT OF TIME DESIGNING THE BRIDGE, BUT NOT ENOUGH TIME THINKING ABOUT THE PEOPLE WHO ARE CROSSING IT.

- DR. PRABHJOT SINGH

"Adapting Healthcare Supply Chain Management Strategies based on the identified supply chain challenges during COVID-19 Pandemic."

National Finalist

Ankita Acharekar

**Masters in Hospital Administration
Tata Institute of Social Sciences,
Mumbai**

The term supply chain has recently gained popularity; 2020 was when the world was awakened to the importance of supply chain management. The role of the supply chain is the integration of demand and supply; it includes manufacturers, suppliers, transporters, warehouses and retailers who directly or indirectly are involved in fulfilling customers' requests. Its scope is not confined to operations management; equal involvement of marketing, product development, distribution, finance and customer service is needed to achieve the objectives of supply chain management. Optimising its structural dynamics has become crucial to the company's competitiveness. The term supply web or supply network is more appropriate, given the increased level of competition. Scholars and practitioners are now more focused on formulating crisis-induced strategies to achieve supply chain resilience. The emergence of practices involving disruptive technologies like IoT, blockchain and data analytics to improve supply chain visibility has its own positive and negative effects. With the government encouraging the integration of sustainable practices, integrating them has become a competitive priority for most companies. Weakness at any point in the healthcare supply chain can pose severe challenges to the economic and social goals of the healthcare systems, resulting in stockouts, product expiration and increased medical waste disposal cost.

Healthcare supply chain management can be classified into three groups : Medical surgical supplies and consumables, drugs and pharmaceuticals, and medical devices and equipment.

S.P MANDALI'S
weschool
Welingkar Education

samvad

The outbreak impacted the global healthcare supply chain's logistics, supply and demand. Supply chains were victims to many dynamic phenomena; one such is known as the bullwhip effect. It refers to how small changes in demand amplify the orders' variability on the different supply chain levels and how it multiplies as we move upstream. This was seen particularly for PPEs like masks (N-95, surgical, disposable), gloves, and sanitisers during covid-19 pandemic. In India, the demand for masks and gloves increased as the government made it mandatory to use them in their guidelines. The covid-19 research, communicated to the public by high-level bodies and the government guidelines, was responsible for shaping the consumers' fear and behaviour. It created panic buying amongst the population, ramping production to meet the forecasted increased demand. This also resulted in many manufacturers taking advantage of the panic and manufacturing sub-standard items at an inflated price. The pandemic saw the failure of some of the most trusted philosophies like JIT and lean management, requiring the organisation to devise a contingency plan for the future. Poor communication among stakeholders and visibility across the supply chain due to a lack of real-time data is also responsible for the bullwhip effect in the Covid-19 pandemic. Challenges like an increase in the last minute deliveries due to transportation constraints, interstate transportation being one of the significant hurdles due to different rules and guidelines formulated by every state, were also responsible for the shortage of goods. This shortage further fed the consumers' hoarding mentalities, causing scarcity, volatile prices, and magnifying the bullwhip effect

Bullwhip Effect
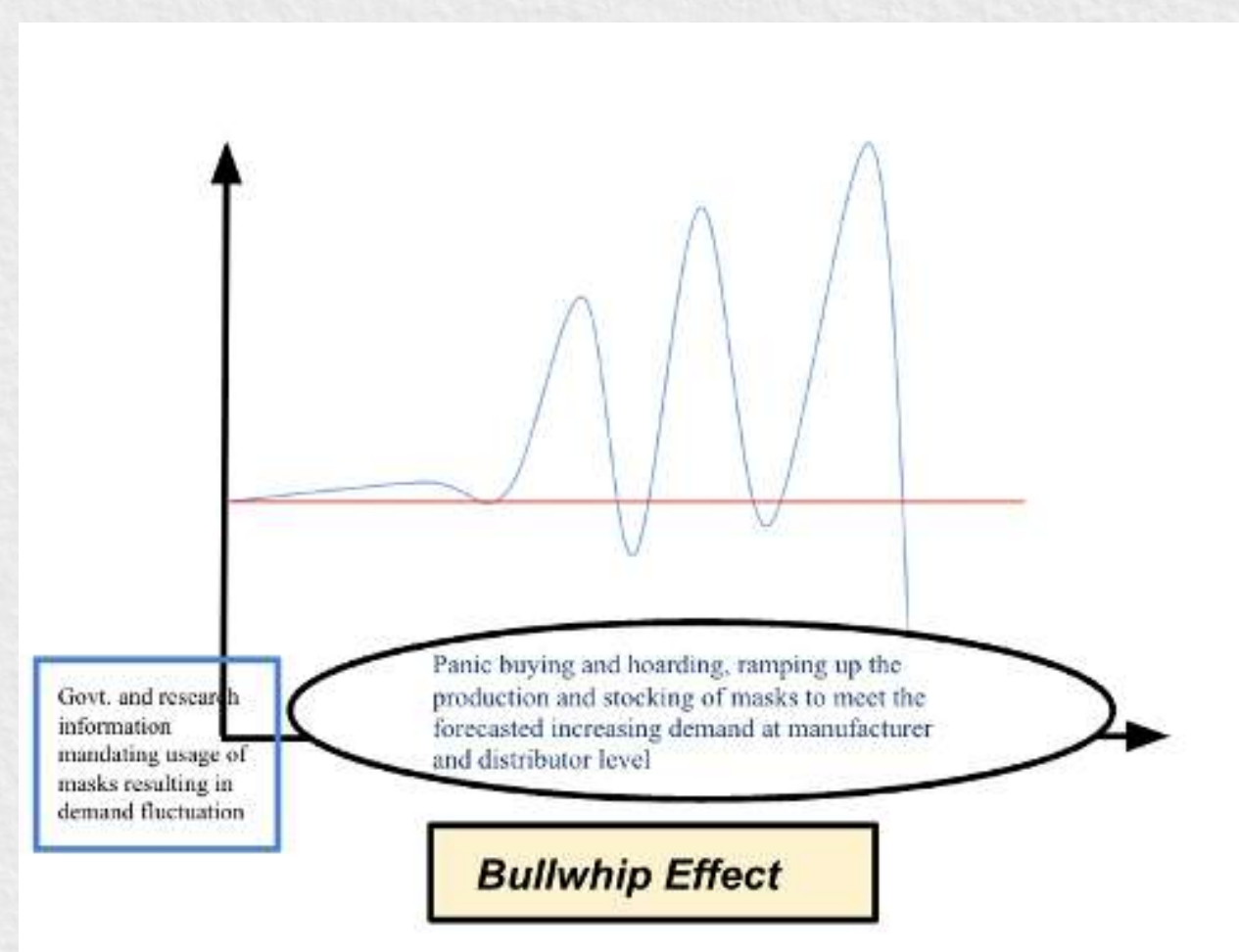
Another phenomenon observed mainly in the healthcare supply chain during the pandemic was the ripple effect; the economic shutdown in china impacted the supply of semiconductors and steel, affecting medical device production; warehouses were overflowing with inventories which could not be shipped, and many labours lost their jobs due to shutting down of factories, with no money to pay for their basic needs, labours started to move back to their homes, thus beginning the phenomenon of reverse migration
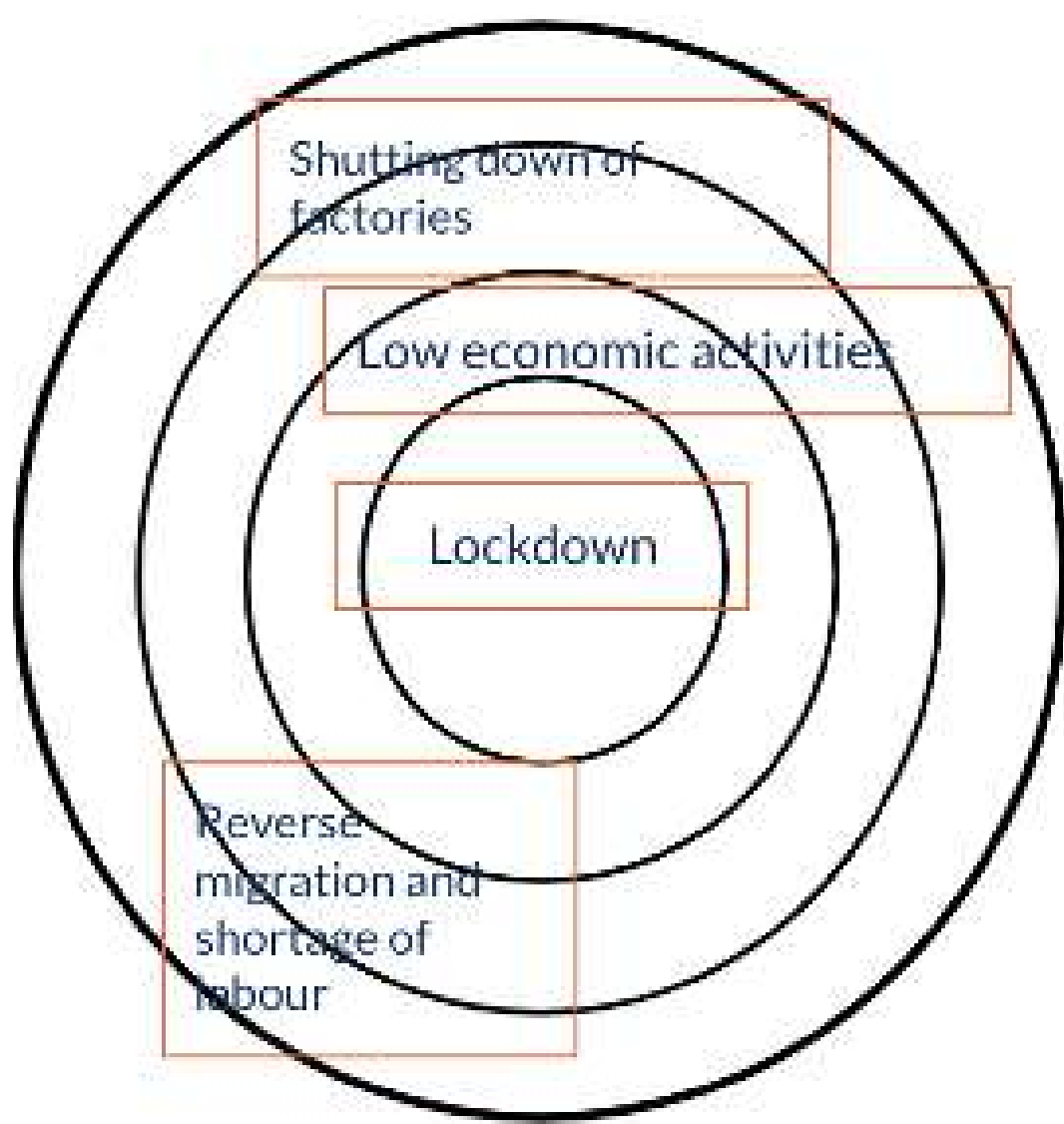
Ripple Effect

To combat such unprecedented challenges, the need for two types of mitigation strategies are required, one being short-term strategies and the other being long-term strategies. The short-term strategy to mitigate the supply risks can include developing a strategic sourcing team to deal with the risks associated with single sourcing. Multiple vendors should be explored to deal with demand fluctuations. To reduce the dependencies on the vendors, make or buy decisions of critical materials have to be reconsidered. Near-sourcing has to be focused on as it reduces the chances of information getting lost in translation, as the source and the company has the same culture, references and language. Short-term strategies like the use of vehicle tracking devices and Omni channel distribution model can be used to mitigate logistics and storage-related risks. To deal with the demand side challenges, companies must provide end-to-end visibility to the customers and conduct campaigns to promote correct information and prevent drastic shifts of consumption patterns due to incorrect information. The companies can also use differential pricing to compensate for the losses.

Long-term strategies, the use of disruptive technologies like Big-data to provide proactive risk alerts and reduce issues related to product quality and failures, RFID to help in inventory shrinkage, reduce scanning and processing time and sensor technologies. Hence, IoT usage can increase revenue and enable quick reactions to changes in customer needs. Companies should start investing in a reserve capacity for manufacturing and storage; the gain due to the reduction of risk in the supply network will outweigh the increase in carrying cost. Firms can explore using autonomous vehicles to limit the dependency on human drivers. Drone technology can reach inaccessible areas for last-mile delivery challenges, truck-drone synchronised systems can carry heavy consignments, and companies can use third-party logistics providers. Strategic alliances with the TPLs, vendors and customers can help enhance visibility across the supply chain. Data from the tracking devices should be integrated through APIs and made available for course correction and real-time tracking.

Training should be provided for the personnel on disruption awareness and management; due consideration should be provided to the skilled workers by catering to their immediate needs.

The stress of adopting sustainable supply chain practices have been increasing over the years, healthcare organisation needs to go beyond their profit concerns and focus on preventing the environment through activities like medical waste optimisation, carbon reduction, green packaging, and material recycling. Stockouts became a common phenomenon during the pandemic and questioned the JIT policy. Though JIT helps to reduce inventory costs, it is unsuitable in a crisis. Hence, increasing the need for a suitable contingency plan for the future.

State of Mental Health and its treatment in India

National Finalist

Dr Payal Dewani & Dr Satyaki Giri

Masters in Public Health-Health Administration
Tata Institute Of Social Sciences, Mumbai

The term "mental health" refers to a person's whole emotional, psychological, and social well-being.Traits such as the ability to control one's thoughts, emotions, behaviors, and interactions with others are examples of mental health determinants. Furthermore, social, cultural, economic, political, and environmental elements, as well as individual psychology and personality qualities also play a role. Mental health, like physical health, requires ongoing assessment and treatment. Adopting healthy living habits, seeking help when needed, and engaging in activities that promote relaxation, self-care, and emotional control are all important components of maintaining our mental health.

People with strong mental health are better equipped to deal with life's obstacles, work productively, have healthy relationships, and contribute to their communities. Substance abuse, anxiety, and interpersonal difficulties are all signs of mental illness. Mental health issues are a major burden in India. According to the most recent survey conducted by India's National Institute of Mental Health and Neurosciences (NIMHANS), almost 150 million Indians require mental health care services, but only about 30 million seek treatment. Subthreshold feelings of psychological discomfort in the community add to the prevalence of clinically diagnosable cases, contributing to the population's poor mental health. World Health Organization also reported that the burden of mental health disorders in India is 2443 disability-adjusted life years (DALYs) per 10000 people, with a suicide rate of 21.1 per 100000. Further, The Lancet medical journal's 2017 survey of mental health in India, diagnoses

of psychiatric disorders more than quadrupled between 1990 and 2017.

It is vital to treat mental health issues. It calls for comprehensive government-wide programmes for promotion, prevention, treatment, and rehabilitation. Apart from the typical ethical and public health arguments in favor of more investment in improving people's mental health, it is now widely accepted that poor mental health is a substantial contributor to lost productivity and the economy of a country. In 2010, poor mental health was linked to a total financial loss of more than $25 trillion per year. If current trends continue, it is expected to reach $6 trillion by 2030. Spending on programmes to increase the availability of depression and anxiety treatment yields a fourfold return on investment. Policymakers should be encouraged to increase the availability and accessibility of low-cost treatment for common mental diseases in primary care. Promoting mental health requires developing a healthy-living environment and encouraging people to adopt healthy lives. Creating an enabling environment through national mental health policies and legal frameworks is crucial for effective mental health disorder management and providing comprehensive guidance for mental health promotion.

In India, The 2014 Mental Health Policy encourages a rights-based and participatory approach to providing quality treatment. The Mental Healthcare Act of 2017 creates a legal framework for the provision of services to persons suffering from mental illnesses in order to protect, promote, and fulfill their rights. These are in line with the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). The National Mental Health Programme and Health and Wellness Centres are two initiatives aimed at providing high-quality primary care. There are other addiction treatment clinics and rehabilitation programmes available. The Union Government undertook a National Mental Health Survey to assess the incidence of mental disorders in the country in 2019-20. The government has taken several steps to strengthen mental health services, including the establishment of mental health wings in general hospitals and mental health training for healthcare workers. In addition, the Pradhan Mantri Jan Arogya Yojana (PM-JAY) covers mental health counseling. The government has developed a number of helplines to provide free mental health counseling and support to individuals in need. Non-governmental organizations (NGOs) have also launched

campaigns and programmes to raise awareness and provide assistance. The "iCALL" helpline, for example, is a free telephone and email-based counseling service for persons in crisis.

Mental health illnesses are frequently hidden in India. People are discouraged from getting help because of social stigmas and bad attitudes. The existing NMHP and DMHP have suffered implementation issues due to non-uniform service delivery and a shortage of sufficiently qualified mental health workers at the primary care level. According to the most recent National Mental Health Survey, even by conservative global standards, accessible mental health resources in terms of infrastructure and qualified mental health personnel are severely deficient. This is especially glaring in India's rural areas. In India, there are just 0.75 psychiatrists for every 100,000 patients, according to the Indian Journal of Psychiatry. However, even this figure is inadequate when compared to nations like Germany, where there are more than 13 psychiatrists for every 100,000 patients.(WHO 2015)

Despite evidence demonstrating an increase in mental health difficulties, India's Health Ministry committed less than 1% of its budget to explicitly address psychological ailments in 2022. These allocations have broader

ramifications that make them unlikely to improve in the next year. Reduced stigma will not only serve to lessen the financial burden of mental health disorders, but will also help the government fulfill its targets in other lifestyle diseases such as diabetes, hypothyroidism, hypertension, and cardiac diseases, all of which are affected by ignoring mental health.

The COVID-19 pandemic has had a substantial impact on the Indian population's mental health, with clinically severe depression and anxiety disorders anticipated to climb to 35% by 2020. Furthermore, the number of suicide deaths reported in India for 2020 has grown by 10%. This has refocused everyone's attention on the importance of safeguarding the mental health of the public, resulting in disruption in traditional modes of service delivery and a shift toward alternate methods of service delivery such as tele-mental health services.

FIGURE 1.

Percentage Coverage of District Mental Health Program (DMHP) and NITI Aayog's Key Input/Processes Indicator of Health Services in the 12 States of India, Along With Their Correlation.
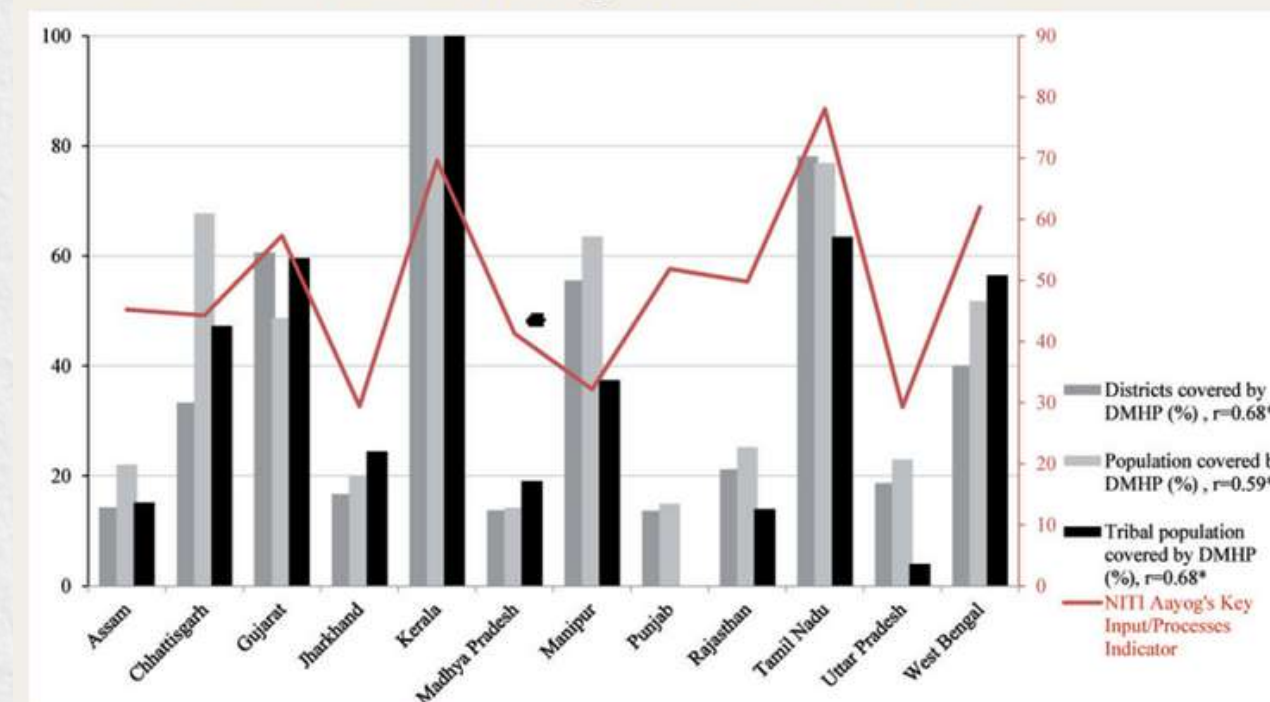

Data Source: National mental health survey 2015-16[1]; Healthy states, progressive India: Report on the ranks of states and union Territories.[2]

The National Tele-Mental Health Program was established by India's federal government in its most recent union budget (2022-23). The NTMHP is a positive step toward delivering mental health care to everyone, but care should be made to develop and execute tele-mental health services that are standardized, evidence-based, and culturally relevant. To ensure the success of the programme, which aims to provide the general public with accessible and acceptable quality mental health care, defined operating standards and quality assurance mechanisms are required. Government also launched Tele Mental Health Assistance and Networking across States (Tele-MANAS) initiative which aims to provide free tele mental health services 24*7 to all the people of India. A toll free helpline number 14416 has also been put up. Effective implementation of the same is the key to enhance mental health of the people of India.

A non-government-led decentralized approach to mental health could be helpful. Subsidies and incentives for clinics and hospitals, technological advancements, research, public health campaigns, and peer-to-peer therapies must be prioritized.

Tele MANAS: CALLING MECHANISM
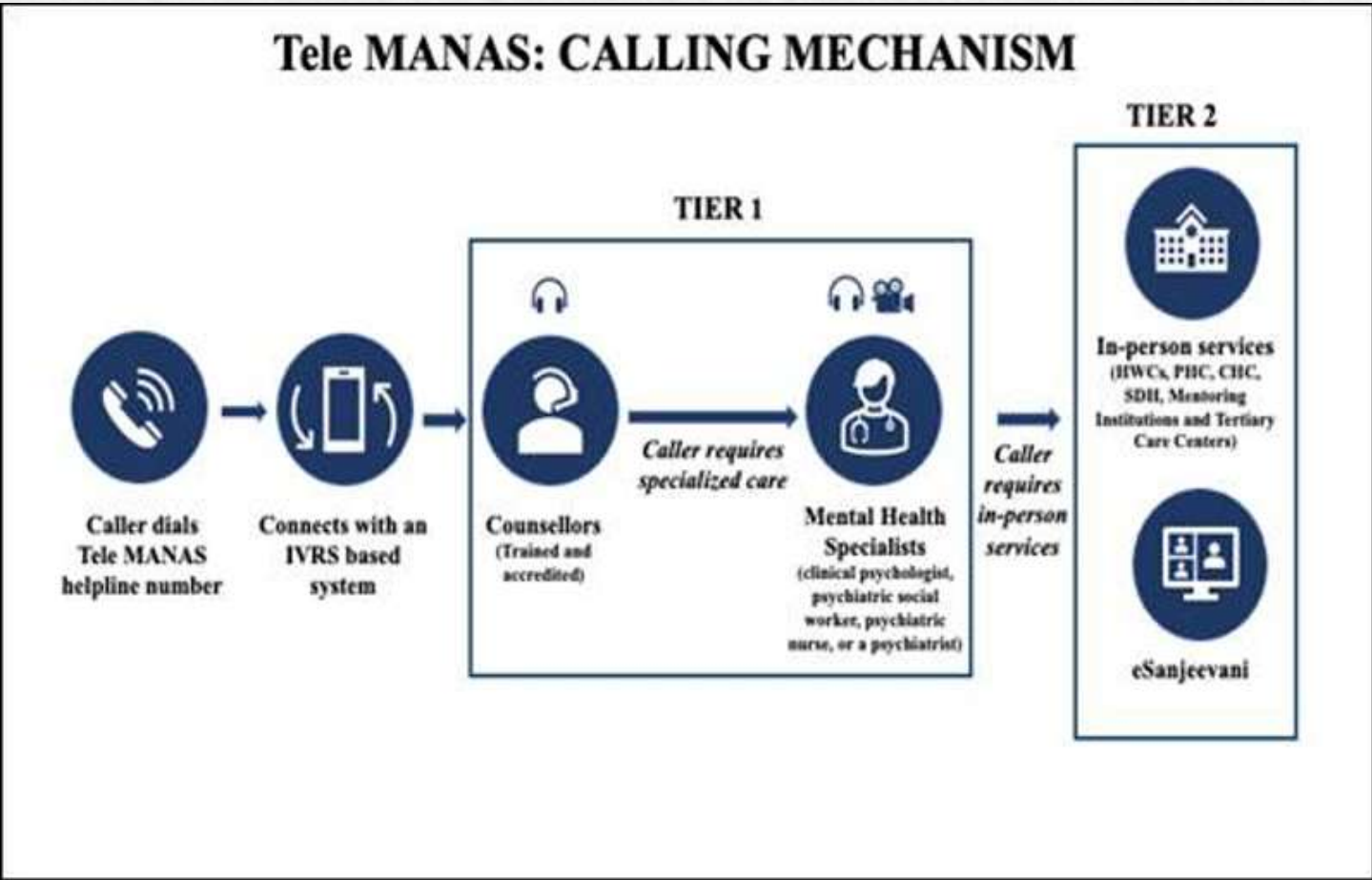
The Luke 'Skywalker' Arm: Bionics in Medical Devices

National Finalist

Bhavita Poojari & Minal Chaudhary
PGDM- Healthcare Management
Welingkar Institute of Management, Mumbai

Walking by a scary lane down the memory lane, In Star Wars Episode V: The Empire Strikes Back, Darth Vader amputated his son Luke Skywalker's hand. Luke ultimately acquired a bionic hand that performed identically to a natural one. The designers of the LUKE arm, the first prosthetic with a motorised shoulder that allows a person with a shoulder-level amputation to reach upwards, were inspired by this work of science fiction.

The Defense Advanced Research Projects Agency (DARPA) invested in a neural-enabled prosthetic hand (NEPH) system that has successfully been installed in a patient and includes a fully implanted, wirelessly controlled neurostimulator. Dean Kamen and his engineers solicited feedback from users, including soldiers who had lost limbs in the line of duty, in order to quickly build a prototype utilising pre-existing technology and non-intrusive control techniques.

The DEKA Arm System, sometimes known as the "Luke Arm." This is the first prosthetic arm that "translates impulses from a person's muscles to do complex activities," according to the FDA.

The US $100 million program's objective was to create a cutting-edge prosthetic limb with nearly natural control to enhance amputees' quality of life. The DEKA project and another one run by Johns Hopkins University researchers were both given funding by DARPA.

The Luke Arm is still a relatively new technology, but it has already had a significant impact on the lives of its users. For example, one veteran who lost his arm in combat was able to use the Luke Arm to play catch with his son for the first time since his injury. Another veteran was able to use the arm to hold his newborn daughter for the first time.

The DEKA Arm is special because it can conduct numerous powered movements simultaneously and because its wrist and fingers can change positions to perform six different user-selectable grips. Force sensors also enable the robotic hand to manipulate its grasp precisely.

Mechanism:

The DEKA Arm is available in three configurations, or levels:

Radial configuration (RC), Humeral configuration (HC), Shoulder configuration (SC)
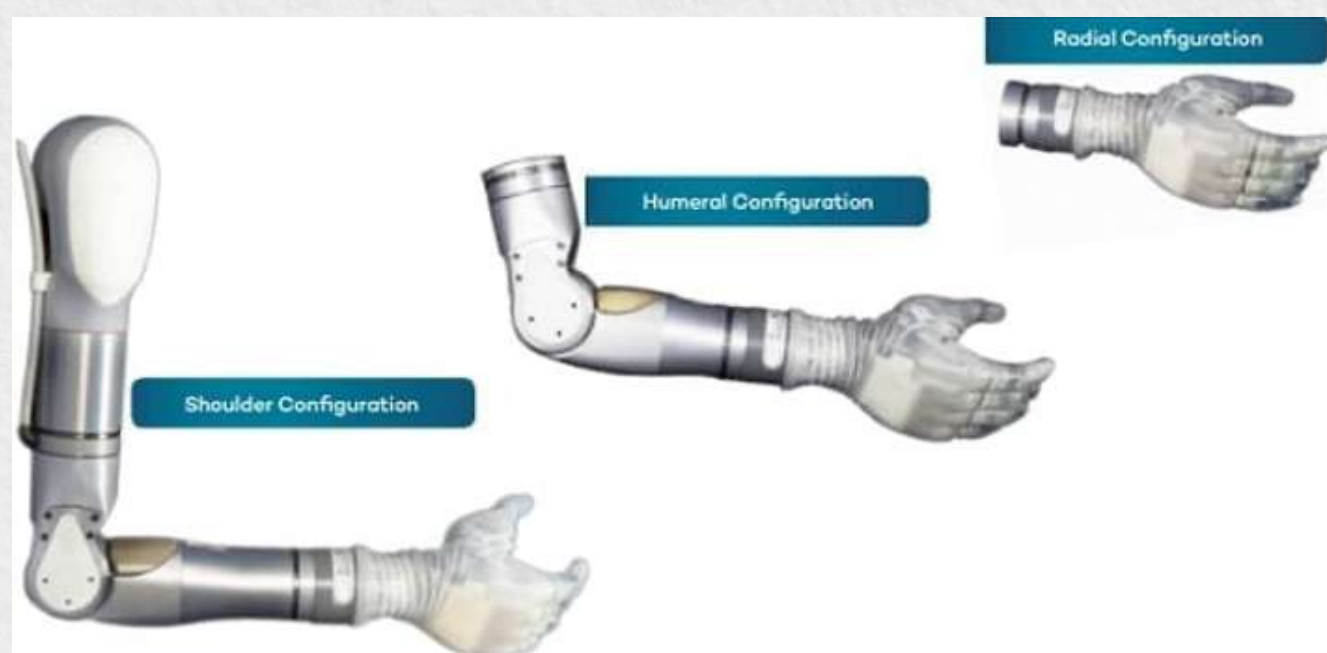
The DEKA Arm uses a variety of control inputs and is similar in size and weight to a real limb. Electromyogram (EMG) electrodes, which detect electrical activity on muscles adjacent to where the prosthesis is attached, provide the primary signals. The EMG signals are received by a computer on the prosthesis, which interprets them to move the fingers open or shut or alter the grip configuration, for example, to allow the user to pick up a coin.

Nevertheless, the engineers found they required extra control inputs to carry out the intricate movements DEKA desired. Special switches on the user's feet were the answer.

The user can operate numerous joints at once thanks to these switches' wireless signal transmission to the arm's computer.

Since the initial prototypes, the design has considerably changed. That model appeared to be highly robotic. The most recent, FDA-approved design has a semi-transparent cover but still has a robotic appearance.

The Luke Arm is an exciting example of how bionics can be used to improve people's lives. By mimicking the movements of a natural arm and providing sensory feedback to the user, the Luke Arm can give people with disabilities or medical conditions a sense of control and independence that they may have lost.Discussion:

Unquestionably, the DEKA Arm is a cutting-edge technological invention. However, as each amputee has unique needs, what works for one person might not be suitable for another. In truth, the science of prosthetics has made significant strides in the last five years, and there are now many different designs for artificial hands and limbs.

On one end of the range, there are extremely complex prostheses like those created for DARPA, which also include the Modular Prosthetic Limb from Johns Hopkins. Other projects, including the Touch Bionics i-LIMB and the Bebionic3, concentrated on developing robot

hands that were more reasonably priced.

Some experts argue that the development of stable and dependable brain-machine interfaces or the development of sensors that can be connected directly to nerves would be necessary before a bionic arm can truly seem natural to the user.

However, for certain people, simpler methods may be sufficient—even a homemade device created using a 3D printer may be more effective than other, more expensive alternatives.

In any event, DEKA demonstrated with its "Luke Arm" that it was capable of turning something that appeared to be science fiction into a working technology. Making that technology into a product that is profitable for the market will now be the next difficulty.

Why HR is important in healthcare industry?

National Finalist
Anjay Parmal
PGDM
Chetana's Institute of Management and Research

Introduction

In the healthcare industry, HR professionals are poised to play a key role in strengthening the healthcare management system by helping fill the growing talent gaps pestering the industry. But HR's role is more than just recruiting appropriately qualified doctors, nurses, and other professionals. Developing strategies that position healthcare organizations for the long term requires creative thinking from HR professionals. Population aging is expected to put pressure on the healthcare system due to retirement of healthcare workers and increasing healthcare needs of consumers.

As the industry strives to mitigate these issues, talent is playing an increasingly important role in a healthcare organization's overall strategy. HR professionals can influence several areas of healthcare administration.

Plan of Action and Decision Making

HR professionals who are able to have a strategic perspective can help organizations solve problems in a more targeted manner. For example, rather than addressing pressing HR issues such as staffing shortages in one department, from a strategic perspective, consider not only obvious needs, but future needs as well. It may aim to establish good practice. so it will be dealt with. To effectively take a strategic perspective, HR professionals need to collaborate with colleagues and other departments.
Performance

Human resource management can improve performance with well-thought-out incentives and motivations to improve performance. Talent influences employee performance at every stage within an organization, from

recruiting top talent, to training and development, to maintaining organizational partnerships, to cross-departmental communication.

In healthcare, improved performance can be critical to patient outcomes. This can also mean a life-saving difference. A ground-breaking study published in Human Resources For Health found that when HR professionals help foster better teamwork within their organizations, health care providers better coordinate patient services, resulting in a positive impact on the population. You can improve your impact.

Targeted Recruitment Strategy

According to Hospitals & Health Networks, only 29% of his millennials use online job boards, so hiring itself needs to change. A unique solution is needed to meet these demands. In some cases, the HR team works with the medical facility's marketing to apply marketing principles such as search engine optimization, lead tracking, and customized recruitment targeted to specific groups. B. A specific expert or a specific generation. To fill professional positions, HR departments may work with telemedicine or multi-specialty providers, or advocate for organizations to acquire practices or professional groups.

Corporate Branding

Another important aspect of hiring is the organizational picture that employees can enhance. HR professionals can encourage existing employees to use social media channels to share job opportunities, highlight unique benefits available, and promote the company as a whole. During a job interview, whether current employees are talking about the organization or in job postings and hiring materials, HR professionals should ensure that the overall mission is clear.

Importance of Leadership Influence Poor management is the leading cause of talent loss in an organization, leaving it completely under the control of the organization. HR professionals endorse the importance of leadership and ensure managers have adequate resources to effectively support their employees. HR personnel play a distinct role in leading the organization as a whole, as the hospital's overall vision determines the nature and skills of staffing needs and ultimately influences staffing plans and policies.

Innovative Benefits and Plans

As designers of the benefits packages offered to candidates, HR's approach can mean the difference between attracting and retaining top talent or losing that talent to a more creative organization. A

dynamic landscape might require a more modern approach to benefits. In some cases, HR departments are directly addressing the staggering debt many new professionals are tormented with after earning their degrees.

Training

When HR professionals are integrated into the strategy of the overall organization, they are better equipped to know the overall development requirements of the organization and then establish vision and goals at a team and individual level. Rapid advances in technology may also require retraining of existing staff to help fill the gaps and keep the organization running smoothly.

More broadly, HR professionals can monitor the pipeline of new talent by working with training institutions to understand prospective candidates. In healthcare, many organizations offer training through hands-on educational programs. The program can be designed to meet future staffing needs and ensure quality service. A well-trained and modern healthcare workforce is essential to meeting the health needs of the public.

Rule

HR personnel can be an important line of defense against penalties for health law violations and labor contract disputes. HR managers should learn about applicable rules and regulations that relate to both the organization and its employees, sometimes working with the organization's legal department. HR professionals also need to assess practices to ensure compliance. For example, understanding and reviewing complaints practices under the Medicare and Medicaid Patient Protection Act of 1987. This extends to reviewing contracts with doctors. HR professionals also establish quality assurance practices and policies to ensure that individual vendors and the facilities in which they work comply with safety, competence, and quality regulations. Internal collaboration Health His career Amy Goble, vice president of his center, told Hospitals & Health Networks that talent as a strategic partner can help drive change. HR professionals help develop strategies that increase the value of talent and develop talent in a more strategic way that aligns with corporate strategic goals. HR departments that are decoupled from strategy may continue to hire generalists at scale, unaware that organizational stakeholders have decided to specialize more. But with a consistent understanding, HR can develop a hiring and training strategy that aligns with overall goals. Critical HR issues often affect multiple stakeholders in other areas, such as finance, education.

and donors. HR professionals should work with these stakeholders to ensure that all interests matter. It should be reflected in appropriate policies. All healthcare is ultimately provided by and for people, so a deep understanding of human resource management issues is required to ensure success. Large-scale research must be conducted to bring new HR policies and practices that will benefit individuals around the globe.
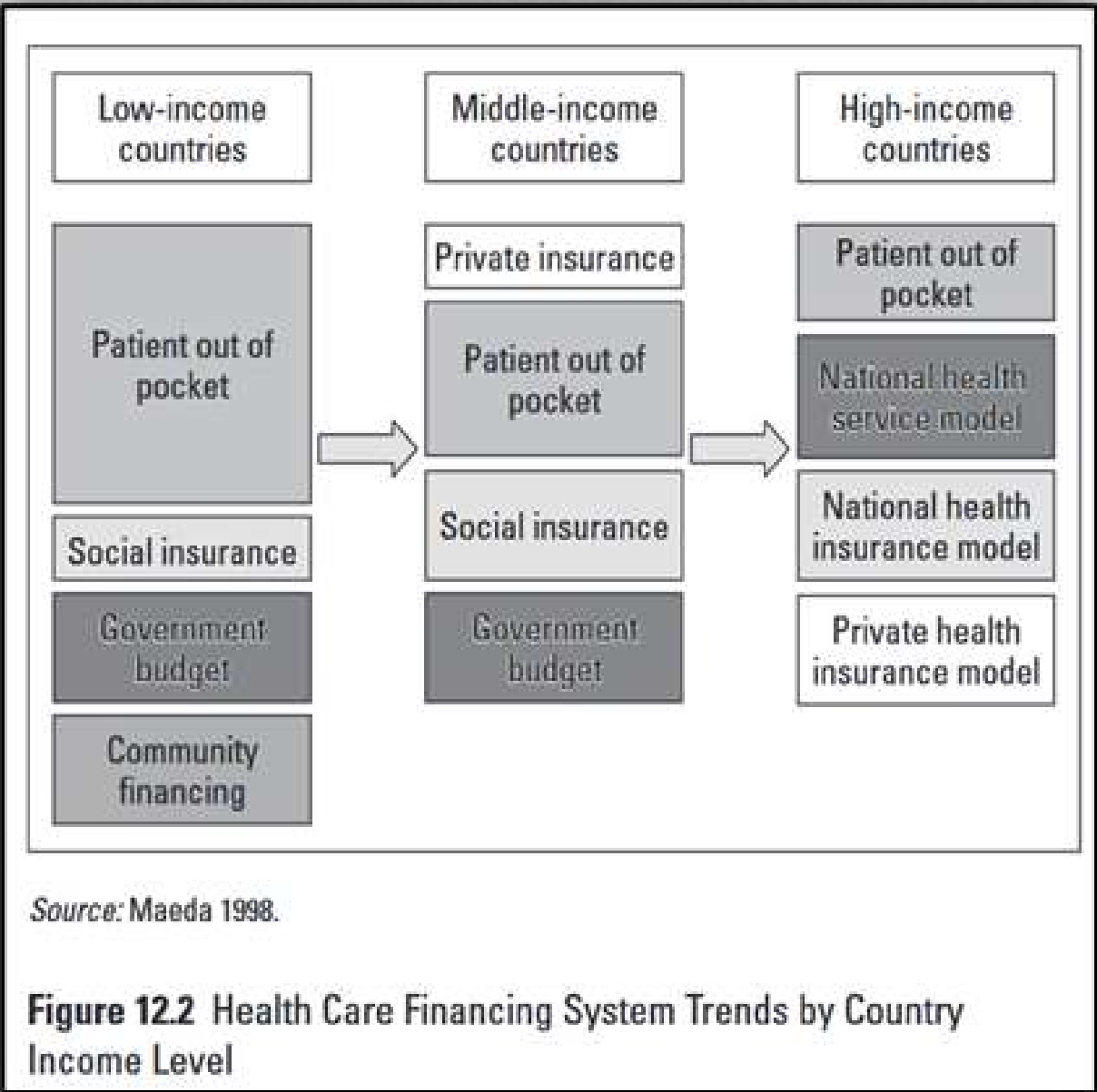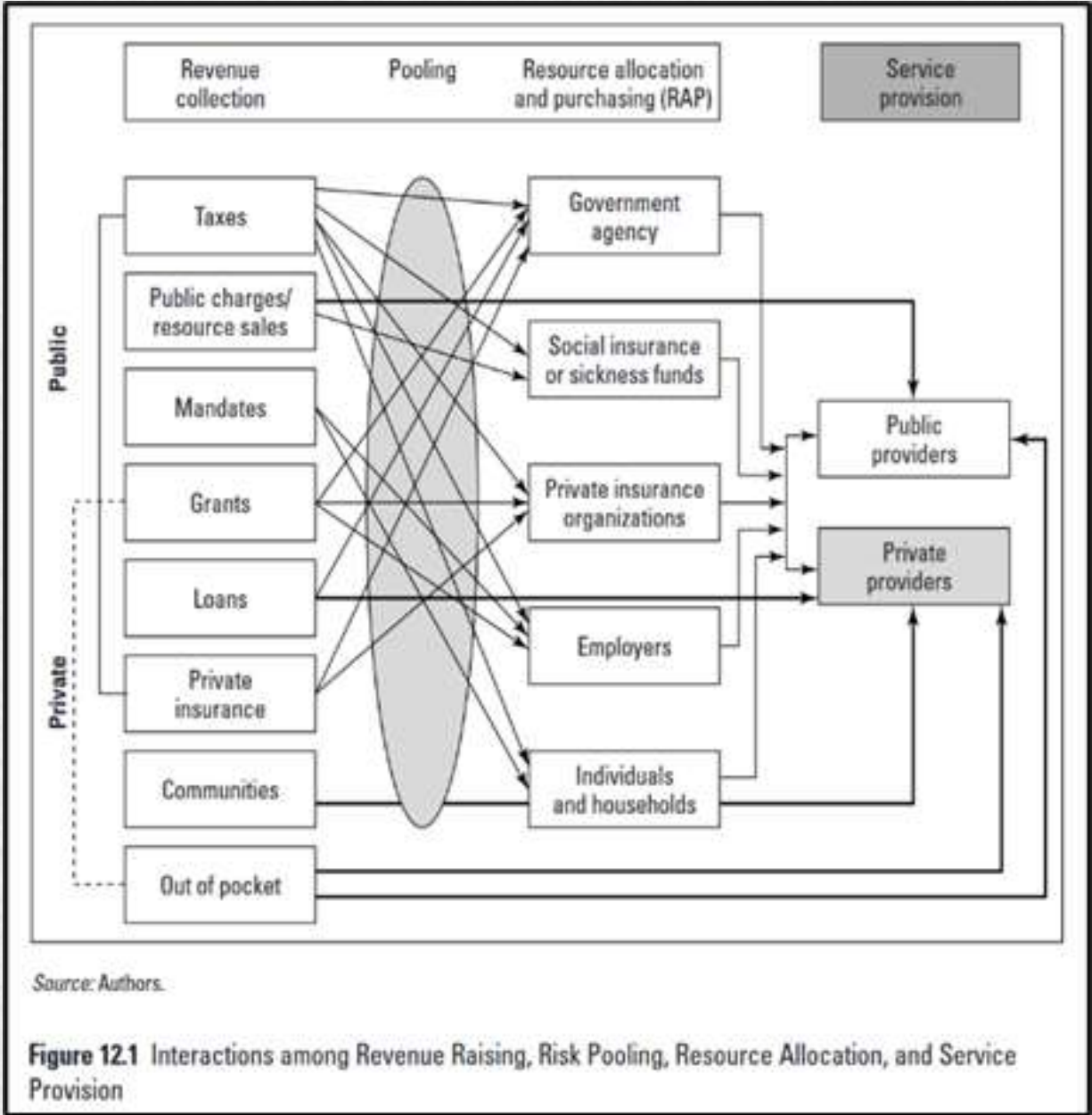
Health is Wealth: Financing your healthcare system

National Finalist

Minal Mankar & Manthan Kamble
Masters in Public Health -
Health Administration
Tata Institute of Social Sciences,
Mumbai

Health is Wealth: Financing your healthcare system

Health is wealth is an old proverb but a very effective way of making people understand to focus on the individual's health. Health Financing is the process of providing health services and economic incentives with equity, efficiency, affordability, and coverage kept in mind. Health financing includes revenue collection, resource pooling, and purchasing.

Figure 12.2 Health Care Financing System Trends by Country Income Level

Source: Maeda 1998.

Figure 12.1 Interactions among Revenue Raising, Risk Pooling, Resource Allocation, and Service Provision

Source: Authors.

The health financing mechanism ensures they provide equal distribution of essential services and financial protection against illness and injury. The financing mechanism works differently according to the country's income level, as you can see in the table below, the trends of the healthcare financing system.

There are several health financing issues with LIC and MIC. All the studies indicate that LICs will face constraints in raising resources, and the international community must

finance the gap. For MICs, Baeza and Packard (2005) suggest providing effective risk pooling for everyone and encouraging universal participation in risk pooling schemes. Policymakers should separate health insurance financing and eligibility from employment status or sector. This can be accomplished by financing health through general taxation, which is likely more equitable and efficient, or by initially risk-rating premiums if total fiscal financing is not feasible due to budgetary constraints.

Healthcare financing in India:

Indian healthcare finance combines public and privately funded insurance that provides financial protection and health services. Healthcare financing was given significant importance in the Bhore committee, which paved the way for Indian Healthcare System. Rashtriya Swasthya Bima Yojana (RSBY) was one such scheme launched in 2008 to provide financial protection to the Below Poverty line (BPL) by 2012. Some pieces of evidence show the discrepancy in coverage of the scheme. According to 71st NSSO, 11% of the population was covered by RSBY and SSHIS (State Sponsored Health Insurance Scheme), but Insurance Regulatory and Development Authority (IRDA) suggests 16.4% of the population was covered. This discrepancy has been caused by bogus beneficiaries

created by insurance companies to earn subsidies. There is high out-of-pocket expenditure (54.78% - World Bank) to avail health services in India, making it the primary source of revenue collection in India. The reduction in OOP caused by the RSBY scheme still needs to be apparent.

Figure 1: Trends in Share of OOP Spending in India from 1993-94 to 2009-10 (As percentage of total households expenditure)
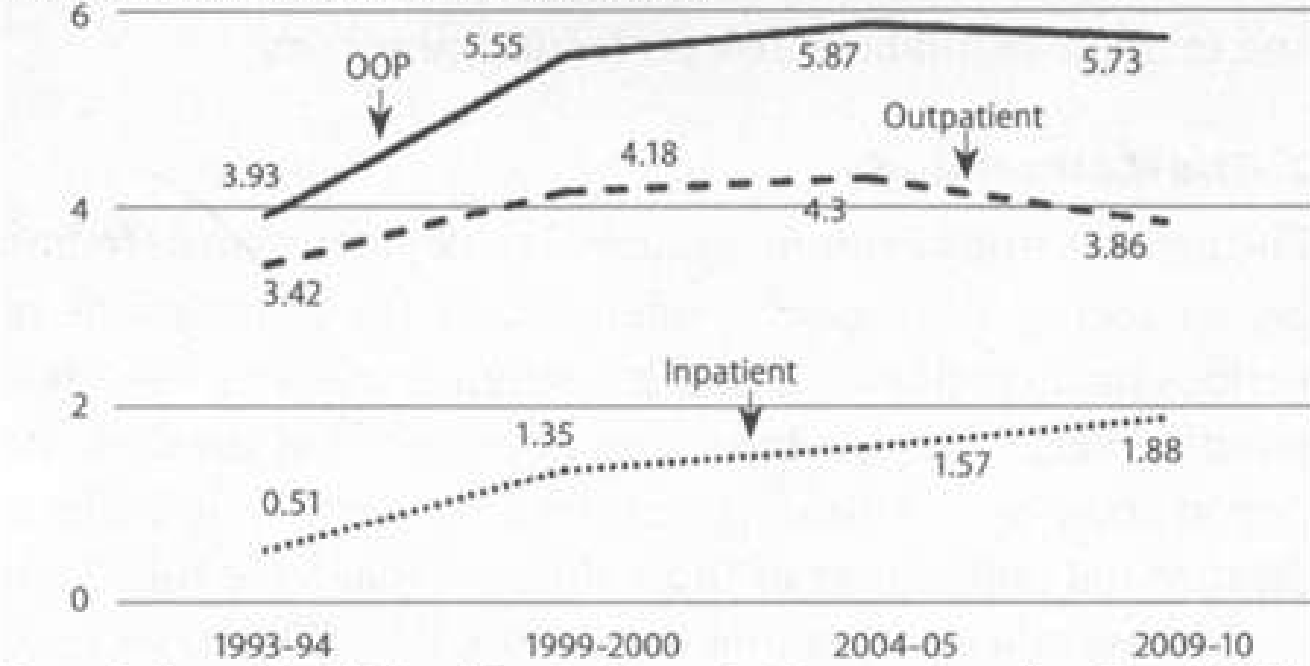
Source: Estimated from Unit Level Records of respective Consumer Expenditure Rounds, NSSO.

Table 1: Public Expenditure on Health, as % of GDP

Country	1995	2000	2005	2010	2014
India	1.22	1.27	0.93	1.18	1.4
China	1.79	1.77	1.83	2.72	3.1
Brazil	2.86	2.89	3.28	4.24	3.8
United States	6.09	5.79	6.70	9.49	7.0
World	5.48	5.34	5.70	6.52	6.5

Source: World Bank, *World Development Indicators* (various years)

As a growing economy, India still spends only 2.3% of its GDP on healthcare (2023). The major contributor to health expenditure is OOP expenses bared by households (70%), and the government spends only one-fifth of it. The households pay mostly for Outpatient and Hospitalization services. This has led to inequity in health services that leads to impoverishment. The demand side financing of the government leads to the money following patients' approach.

The publicly funded insurance schemes and RSBY follow this model, resulting in lesser coverage for low-income people, making it difficult to access healthcare, and making it a commodity and not an essential service.

The PFHIS (Publicly Funded Health Insurance Scheme) is why we spend a significant portion of our financial resources on the health insurance system.

The National Health Accounts is a global tool that provides information on flowing of funds, financial sources, and healthcare providers for a single year. As per 2013-14, government (29%) and households (68%) significantly contribute to financial expenditure. This gives us an idea of the high OOP spending in healthcare.
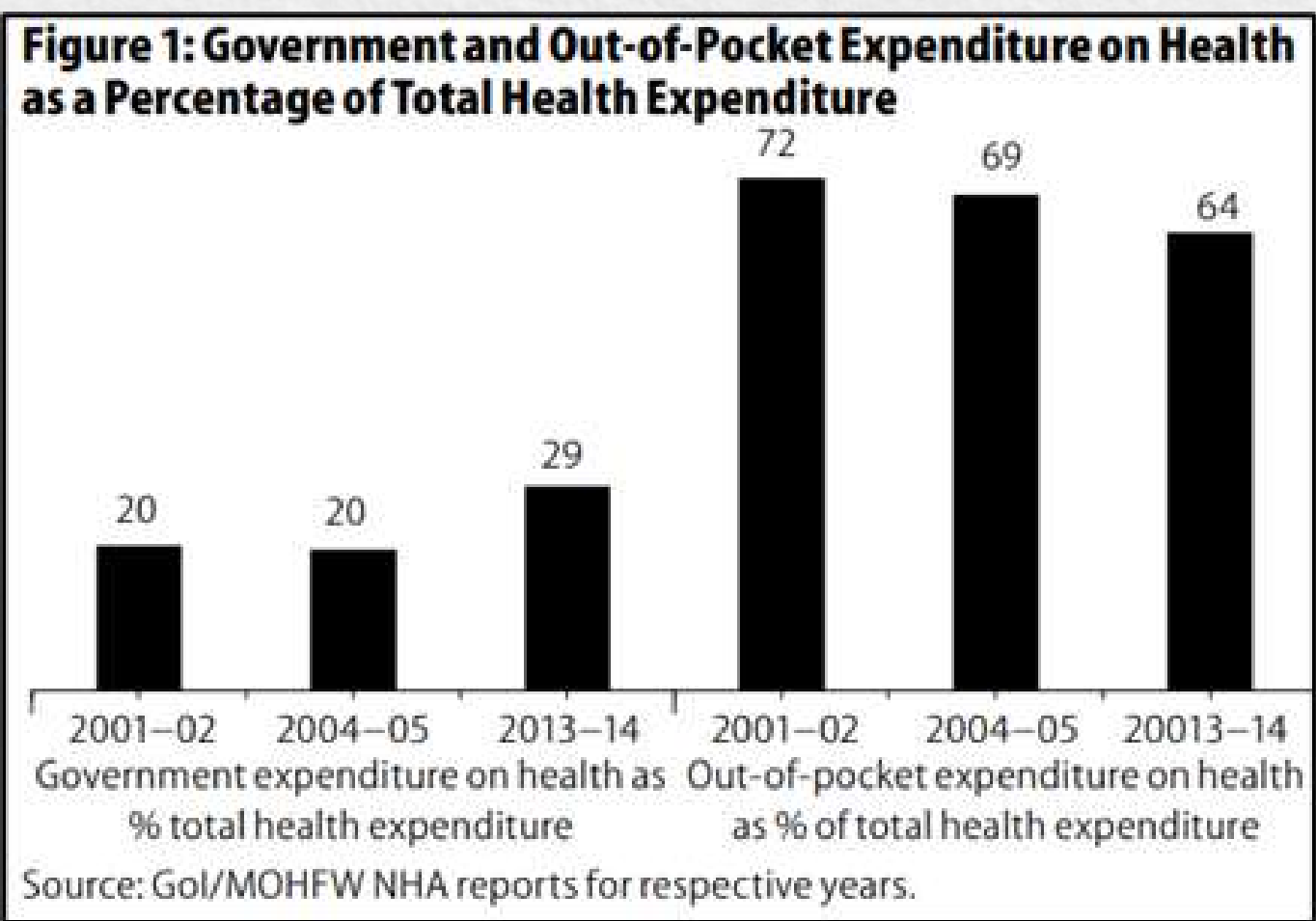
Table 1: Per Capita Health Expenditure, GDP and Health Expenditure as % of GDP, 2001–02, 2004–05 and 2013–14

Indicator	Per capita Expenditure in Rupees			Annual Increase	
	2001–02	2004–05	2013–14	2001–02 to 2004–05	2004–05 to 2013–14
Per capita total health expenditure (at current prices)[1]	1,021	1,228	3,638	–	–
Per capita total health expenditure (2004–05 prices)[1&2]	1,162	1,228	1,995	1.8%	5.4%
Per capita household expenditures on health (at current prices)[1]	734	875	2,465	–	–
Per capita household expenditures on health (2004–05 prices)[1&2]	836	875	1,352	1.5%	4.8%
Per capita government expenditure on health (at current prices)[1]	207	242	1,042	–	–
Per capita government expenditure on health (2004–05 prices)[1&2]	268	242	571	-3.4%	9.5%
Per capita GDP at market prices (2004–05 prices)	25,800	29,772	50,250	1.6%	5.8%
Total Health expenditure as a % of GDP[1]	4.6	4.2	4.0		

Source: [1] GoI/MOHFW, NHA estimates for corresponding years, GNP data from [2] RBI (2016), including for GDP deflators to obtain expenditures at 2004–05 prices.

The data above shows a considerable increase in per capita expenditure on health, which has further increased considerably. The shortcomings of RSBY further lead to the formation of PMJAY, aiming to overcome previous failures. The PMJAY is considered the flagship program that will cover 40% of the population with a coverage of 5 lakhs per family. The beneficiaries under the scheme are identified using the Socio-economic Caste census. But the official numbers for the number of persons enrolled in the scheme and actual possession of cards show a different number. The 75th NSS survey suggested the GFHIs scheme covers 3.4 crore families, but the actual coverage is 68.2% less than the claim The financial allocation for the scheme in 2019 was Rs.10,820 crore, but due to limited fiscal space and the scheme got Rs.6,400 crore in the maiden budget, half of what was proposed. It was later revised to Rs.3200 Crore, and hence the discrepancy in allocation is seen as the official site of PMJAY states government has spent Rs.7,996 crore in the 1st year of implementation.

Figure 1: Government and Out-of-Pocket Expenditure on Health as a Percentage of Total Health Expenditure

Government expenditure on health as % total health expenditure: 2001–02: 20, 2004–05: 20, 2013–14: 29

Out-of-pocket expenditure on health as % of total health expenditure: 2001–02: 72, 2004–05: 69, 20013–14: 64

Source: GoI/MOHFW NHA reports for respective years.

Taxes have predominantly funded the public health system, and the new idea for an insurance-based system will be funded similarly to the current public sector. Using the perspective of institutional economics, notably the concept of the "rule of the game," the political economy framework predicts the repercussions of this transformation. Institutional economics helps us understand system changes since each type of system has its own rules and organizational structure that governs its operation and serves a specific purpose.

India's current insurance-based system differs from other countries' resource pooling mechanisms as it relies on the government to allocate tax contributions for insurance, separate from healthcare provision. The extent of coverage, targeted population, treatments and procedures, and benefits packages will determine resource allocation. However, the scheme only provides financial protection for inpatient care and excludes outpatient care, the largest source of household out-of-pocket expenses. The scheme is also limited in its coverage and may not serve the near-poor and near-middle-income populations who cannot afford private healthcare but rely on the underfunded public system. As a result, there may be pressure to expand the scheme to include outpatient care, leading to a fundamental transformation of the healthcare system towards privatization. The government's role will be reduced to providing financial protection, and different stakeholders will play a more significant role in determining the budget, reducing the government's decision-making power.

WeAchievers

Pratyaksh: The Data Visualization Challenge by Goa Institute of Management

Amit Apte   **Gunjan Saini**

1. First of all, congratulations on winning. How do you feel about it?

We are thrilled to have won a national data visualization competition. It's an honour to be recognized for our work and inspires us to keep exploring new and innovative ways to represent complex data. Meeting brilliant minds in the field has been an incredible learning experience, and we're grateful for the invaluable feedback we've received. We believe that data visualization has the power to transform the way we communicate and make decisions. Winning this competition motivates us to continue using our skills and knowledge to contribute to this exciting and ever-evolving field..

2. Could you brief us about this competition? What hurdles did you face and how did you overcome them?

Pratyaksh was an event under the banner of Coalesce - the flagship event of COGNITION Data Science and Analytics Club of GIM. Teams were asked to work on the data-set to make it relatively simple, presentable, and understandable. While we used PowerBI, the teams had freedom to use any of the data visualization tools, such as MS Excel, Power BI, Tableau, Google Data Studio, etc.Participating in such competitions poses several challenges. Firstly, dealing with complex data requires strong data

cleaning skills to identify important information for visualization. Secondly, effective communication with judges and organizers is crucial and requires clear and concise presentation of ideas. Lastly, a unique and innovative visualization that stands out among competitors demands creativity, technical skills, and a thorough understanding of the data. Despite the challenges, participating in such competitions provides an invaluable opportunity for students to develop vital skills in data analysis, communication, teamwork, and creativity.

3. What were your key learnings and takeaways?

Participating in a data visualization competition helped us gain several valuable insights. One of the most important lessons is the significance of data accuracy and relevance. How to select accurate and relevant data for the visualizations and the need for thorough data cleaning and analysis. Another crucial learning is the importance of creativity and innovation in data visualization. How to create unique and visually appealing designs that effectively communicate the message to the audience. Collaboration and teamwork were essential skills that we learned as a team. This platform provided us an excellent opportunity for to collaborate, learn from each other, and improve our teamwork skills. Lastly, feedback and improvement are critical aspects that we gained from the competition. Participating in a competition allowed us to receive feedback from judges and other participants, which helped us to identify areas for improvement and refine our visualization skills.

4. It is always difficult managing your time between academics, personal life, and other opportunities. How did you manage your time?

Managing time between academics, personal life, and other opportunities can be challenging. What we try to do is, prioritize tasks and creating a schedule based on deadlines and importance, helps a lot. We try to take regular breaks and delegate tasks to avoid burnout. What we have figured out is that sometimes it's

necessary to say no to requests or opportunities that could overload your schedule. By following these simple tips, We try to manage our time and maintain a healthy balance between academic commitments, personal life, and other opportunities.

5. What guidance or recommendations would you offer juniors to ace such high-valued platforms?

To win a national-level data visualization competition, you must understand the rules, requirements, and judging criteria. Spend time understanding the problem statement and data by listing testable hypotheses and drawing innovative insights. Thoroughly research and analyze the subject matter or topic of the competition to demonstrate your domain knowledge. Stay creative and think outside the box to develop unique and impactful visualizations.

Book Review

"Iacocca: An Autobiography" by Lee Iacocca

We all have heard stories about people making it to the top of the ladder from the bottom of the pile, but what happens when life comes crashing down at you, and you end up hitting rock bottom again? How do you find the strength to pick yourself up again after everything you've ever worked for seems like a waste? How do you find the courage to move on and keep moving forward? Mr. Lee Iacocca answers these questions splendidly in his autobiography.

1)When we talk about the book "Iacocca: An Autobiography", what should be the driving factor for one to pick this book up?

This is an amazing autobiography by Lee Iacocca, who was a president at Ford Motor Company, and Chairman of the board at Chrysler Motors later on. At its core, the book covers the workings of the auto industry, but overall it delves into areas much more than just that. It has invaluable insights on business and ethics, and how to manage a company. If you are seeking inspiration or guidance on how to overcome adversity and achieve success, Iacocca's struggles in saving Chrysler from bankruptcy will certainly inspire you. It is a must read for management students.

2) Will picking up this book magically make you better at management and dealing with adversity?

That really would've helped solve the unemployment crisis going on right now, since everyone would either work for themselves or avoid getting laid off altogether.

Unfortunately, that's impossible. Putting that aside, while reading the book may not guarantee an individual's success in management or dealing with adversity, it can certainly provide valuable insights and inspiration to anyone looking to improve their skills and learn from the experiences of successful leaders. Through his personal stories and anecdotes, Iacocca shares his philosophy on management, which emphasizes the importance of setting clear goals, taking calculated risks, and building a strong team. He also offers insights into how to navigate difficult situations, such as financial crises, corporate takeovers, and labour disputes.

3) What are the messages that Lee Iacocca wants to convey through his bestseller?

Iacocca's messages revolve around the themes of hard work, innovation, leadership, social responsibility, and authenticity. Iacocca stresses the importance of building strong teams, and being an effective leader and shares his philosophy on how to motivate and inspire people. Iacocca believes that businesses have a responsibility to give back to the community and support social causes, and shares his own experiences in this area. He encourages readers to be true to their values, beliefs, and passions, and to always act with integrity and authenticity. Over anything else, though, he emphasizes the need to work hard, stay focused, and never give up on one's goals.

TEAM SAMVAD

EDITORIAL TEAM

Rishita Goyal
Co-Editor

Ajinkya Borse
Chief Editor

Kaustubh Sharma
Co-Editor

CONTENT CURATORS

Rhutuja Bhangale
Head Curator

Ayushi Pandey
Deputy Curator

Priyanshi Jain
Content Curator

Samradhi Goyal
Content Curator

Rohit Jadhav
Content Curator

CREATIVE MINDS

Dhanush M S
Head

Sanjana Kulkarni
Deputy Head

Devanshi Shah
Member

Udit Goyal
Member

PR PROS

Pravin Mishra
Head

Jaslin Kaur Sablok
Deputy Head

Pratyush Bazaz
Member

Anivit Singh
Member

WECHAT MASTERS

Ayushi Jonwal
Head

Gourav Bengani
Member

Rishabh Sawalwade
Member

CALL FOR ARTICLES
THEME FOR THE MONTH

weschool
S.P MANDALI'S
Welingkar Education

SAMVAD

Deadline:
29th April

TOURISM

We invite articles for the 134th issue of SAMVAD

The theme for the edition: **'TOURISM'**

The articles can be from Finance, Marketing, Human Resources, Operations, or General Management domains.

Submission guidelines:
- Word limit: 800 - 1200 words.
- The cover page should include your name, institute's name, course details & contact no.
- The references for the images used in the article should be mentioned clearly and explicitly below the images.
- Send in your article in .doc or .docx format, Font size: 12, Font: Arial, Line spacing: 1.05' to samvad.we@gmail.com.
- Please name your file as: __<section name e.g. Marketing/Finance> Subject line: <Your Name>_<Course>_<Year>_<Institute Name>
- Ensure that there should be no plagiarism of more than 5%, and all references should be mentioned clearly.
- Clearly provide source credit for any images used in the article.<!--EndFragment--> </body> </html>

Follow us on

Instagram @samvad.weschool

LinkedIn Samvad WeSchool

Facebook SamvadWE

Twitter @samvad_we

Contact Us: samvad.we@gmail.com