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| NATIONAL | |
| 13 APRIL 2019 | PAGE – 42-45 |
| CIRCULATION – 70,000 | |

PROMISING THE MOON

IN DEPTH | POLL MANIFESTOS

As the nation goes to polls and the Indian National Congress and the Bharatiya Janata Party unveil their election manifestos, **Prabodh Krishna** does a reality check on the pre-election pledges of the two largest political formations.

FARMERS

 The Congress Party's election manifesto promises a separate 'Kisan Budget' every year. The party promises to create a permanent National Commission on Agricultural Development and Planning. "Congress set our Kisans on the path to *Kasa Mukti*, or freedom from indebtedness. Debt is a civil liability and we will not allow criminal proceedings to be instituted against a farmer who is unable to pay his/her debt. The Congress manifesto promises to set up a permanent National Commission on Agricultural Development and Planning and to revamp the Fasal Bima Yojna," the document says.

 The BJP poll manifesto promises to "provide short term new agriculture loans up to Rs 1 lakh at 0% inter-




est rate for 1-5 years on the condition of prompt repayment of the principal amount". The loan is intended to double the income of farmers by 2022. The BJP vows to work toward digitising land records and to ensure adequate market avenues for farmers. It also promises pensions for marginal farmers.

Expert: Siraj Hussain, Former Secretary, Agriculture, says, "The Congress manifesto looks impressive, as it tries to explore the mood swing due to the agrarian distress through its promises, but parties tend to forget promises once elected. The promised Rs 25 lakh crore investment is a welcome step, especially if it is devoted to agriculture."

JOBS


 The Congress "pledges to give the highest priority to protecting existing jobs and creating new jobs". It underscores the link between the growth of the industry and services sectors and

rapid creation of jobs, the "Congress will create a new Ministry of Industry, Services and Employment". The Congress pledges to make "jobs its no.1 priority, both in the public and private sector". It promises to fill all the four-lakh central government vacancies before March 2020 and to persuade state governments to fill their 20 lakh vacancies. It plans to create an estimated 10 lakh new Seva Mitra positions in every Gram Panchayat and urban local body. The manifesto says businesses will be rewarded for job creation and employing more women. Firms with more than a hundred employees will have to implement an apprenticeship programme.


 The BJP has not categorised jobs as a separate subject in its manifesto. It focuses instead on skilling and creating sustainable job opportunities. "We will formulate a 'National Policy for Reskilling and Upskilling' to evolve a flexible and industry responsive workforce," which the document says, would be "capable of accessing new opportunities".

Expert: Abhijit Sen, Former Member, Planning Commission, says "Both the Congress and the BJP manifestos are not clear about the jobs part. The BJP talks about what has been already achieved, the Congress is also not clear about numbers. Both the manifestos sound more like promises."

HEALTHCARE

 The Congress has promised to enact the Right to Healthcare Act and guarantee every citizen free diagnostics, outpatient care, free medicines and hospitalisation, through a network of public hospi-


itals and enlisted private hospitals. The party says it will double expenditure on healthcare to three per cent of the GDP by 2023-24.

 The BJP declares that it would "establish 1.5 lakh health and wellness centres under Ayushman Bharat, setting up 75 new medical colleges/ postgraduate medical colleges". It also vows to increase the doctor-population ratio to 1:1400, if elected back to power.

Expert: Siddhartha Bhattacharya, Secretary General, NATHEALTH says: "Apart from all the good things about greater emphasis on health, we should draw attention to the fact that India needs to allocate a higher public spend on health at 3x of what it does today."

WOMEN

 The Congress manifesto says when in power the party would transfer the NYAYA amount to women household accounts and reserve 33 per cent seats for women in the Lok Sabha and State Legislative Assemblies. It also proposes to effectively enforce the Equal Remuneration Act, 1976 and repeal provisions in several Acts that stop women from working in night shifts.

 The BJP too commits itself to 33 per cent reservations in the Lok Sabha and State Legislative Assemblies. It also pledges to work towards increasing the rate of participation of the female workforce. The party



The Congress pledges to protect existing jobs and create new ones

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|-----------------------------|---------------------|
| NATIONAL | |
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Both the Congress Party and the BJP only mention the youth in the

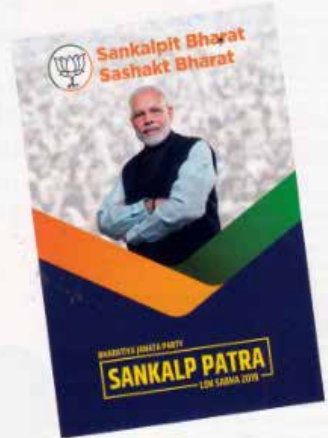
promises justice for Muslim women by enacting the law against triple talaq.

Expert: Tara Krishnaswamy, an expert on women's issues, says: "The BJP manifesto devotes a section to women's empowerment, mostly consisting of a listing of existing government schemes. The Congress manifesto on women lays out three approaches, to promise their overall participation in every sphere."

THE YOUTH

The Congress has not categorised the "youth" as a group in its manifesto, but has made references to it when addressing issues like education and MGNREGA. It has promised to double the allocation for education to six per cent of the GDP by 2023-24. The party says it will offer 150 days of employment under NREGA against the present provision for 100 days. The party also promises to respect the autonomy of the Indian Olympic Association and the apex body of each sport. It says its government would work with each body to promote the sport concerned.

The BJP too clubs the youth with education and promises to cover all secondary schools under Operation Digital Board. It proposes enabling investment worth Rs 1 lakh crore in higher education through Revitalising of Infrastructure and Systems in Education (RISE). The BJP also promises to create new opportunities of employment by providing more support to the 22 major 'Champion Sectors' identified as the main drivers of the Indian economy. "We will optimally leverage the untapped employment-generation potential of sectors such as defence and pharmaceuticals to take advantage of the opportunities available in domestic and foreign markets," the manifesto says. The BJP focuses on entrepreneurship and startups and on connecting youth with society.



The Congress predictably promises to "simplify" the GST and the BJP vows to boost exports. Both the parties seem committed to increasing the share of the manufacturing industry in the country's GDP

Expert: Sociologist Anand Kumar says, "The Congress manifesto is limited to jobs and education and does not present the youth as nation builders, while the BJP has to deliver on what they promised in the earlier manifesto"

INDUSTRY

The Congress says it will simplify the GST with one single moderate tax rate. The crux of its vision for industry is that "India must increase the share of manufacturing from the current level of 16 per cent to 25 per cent in a period of 05 years". It pledges to remove the angel tax imposed on startups and to enact and enforce a comprehensive law on Doing Business in India that will incorporate the best business practices and rules. If elected to power, the Congress says it will

references to education and employment opportunities

endeavour to bring every Fortune 500 company to set up business in India. It also has a rehabilitation plan for MSMEs up its sleeve.

The BJP too makes a commitment to work towards improving the manufacturing sector's share of the GDP. It proposes to work towards doubling exports, establishment of a National Traders Welfare Board and creating a National Policy for Retail Trade for the growth of the retail business. It's promises for MSMEs include single window compliance and a dispute resolution mechanism.

Expert: Ruchika Ranadive, Economist, CARE Ratings says, "These are pro-economy manifestos from both the leading parties. While the BJP is determined to make India a \$5 trillion economy by 2025, the Congress have made employment and education a centre point of their manifesto, along with welfare of farmers."

While the Congress talks of giving Rs 72,000 a year to the poorest 20 per cent households, the BJP talks of extension of the Pradhan Mantri Shram Yogi Maandhan scheme to small shopkeepers, and pensions for marginal farmers

TAXATION

In its manifesto, the Congress promises to enact the Direct Taxes Code in the first year of its government. It promises to usher in an era of simplicity, transparency, tax equity, easy compliance and impartial administration. Apart from its well-known promises on GST overhauling and its shared allocation to Panchayats and municipalities, the Congress also promises to abolish the e-way bill of the GST regime.

The BJP on the other hand, promises to set up a committee for Easing Citizens' Interactions with Government (CEICG) to work with experts in reforming citizens' interface with the government across domains, especially taxes. It also points out that the BJP-led government has already provided major tax reliefs in its last Budget, but was committed to further revise tax slabs and tax benefits to ensure that middle income families have more cash in hand and greater purchasing power.

Expert: Vijay Singhal, former Income Tax Commissioner of Mumbai, says "The Congress promises of the NYAY scheme is opium for the common man. It's difficult to cover all the goods under a common GST slab. The BJP's promise of tax reforms for the low-earning community is more practical and deliverable".

NYAAY Vs Pension Scheme for Small shopkeepers and farmers:

While the Congress has talked of a NYAAYA scheme and giving Rs 72,000 a year to the poorest 20 per cent households in India, the BJP talks of extending the Pradhan Mantri Shram Yogi Maandhan scheme to cover small shopkeepers, along with pensions for marginal farmers.



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HEALTHCARE RADIUS

NATIONAL

1 APRIL 2019

PAGE – 15

CIRCULATION – 55,000

President, NATHEALTH

Dr Sudarshan Mittal, Chairman, Manipal Hospitals, Manipal Health Enterprises Pvt Ltd has been elected as the President of India's healthcare apex body - NATHEALTH. He succeeds Dajit Singh, President, Fortis Healthcare Limited.

Dr Sudarshan Mittal was the best outgoing student (Ellis Ribbon awardee) of the Scarsdale Medical College, Manipal and a recipient of many gold medals in MBBS and MD and later had his further training in the

US and had the distinction of being one of the few to be triple board certified in internal medicine, nephrology & critical care. He has the rare distinction of being appointed as Professor of Medicine with St. Louis University School of Medicine (USA) and is also Adjunct Professor of Medicine at Manipal University.

He was conferred the fellowship of the Royal College of Physicians, London for his contribution in medicine.



HEALTHCARE RADIUS

NATIONAL

1 APRIL 2019

PAGE – 25-27

CIRCULATION – 55,000



Transforming healthcare delivery

In healthcare, AI tools can assist us with quicker services, diagnose problems and analyse data to identify trends

BY VIVEK KANADE

While the buzz around artificial intelligence (AI) has gained momentum in the last couple of years, technology giants decided to utilize machine learning based algorithms not just to assist organisations in driving growth but also improve healthcare globally. Amidst such

advancements, India has emerged as one of the early adopters which have integrated AI across various growth pillars of the nation's economy. This adoption of AI categorically in healthcare is growing which is radically changing the face of care delivery.

The Union Government in its interim budget 2019-20 has stressed on top 10 areas

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HEALTHCARE RADIUS

NATIONAL

1 APRIL 2019

PAGE – 25-27

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2. The application of AI focuses on all three medical tasks: diagnosis, prognosis, and therapy.

for the tech-enabled development with 'Healthy India' as one of the main agenda in its 'Vision 2030'. Such progressive efforts reflect how the Government understands the potential of digital technologies like AI. To actualise this ambition, the government is developing a National Artificial Intelligence Portal along with a national Programme on AI, thereby, creating an ecosystem for adoption of technologies which would support the continuum of care in a holistic manner.

Today, AI has opened up opportunities which were previously unavailable or unrecognised. These mechanisms are equipped to sense and comprehend data with human-like efficiency or even better, using big data and algorithms. That, seen with the help of algorithm intelligence help in corroborating the patient's diagnosis with other similar cases on the basis of signs, symptoms and other reports. Some applications include using AI to analyse unstructured data and predictive modeling to manage patient flow and hospital capacity allocation.

Although an intriguing field of study when it comes to life and death, in its early stages, AI is bridging the gap between healthcare service delivery and patient recovery. Diagnosing a patient for critical diseases, virtual nursing assistance, management of workflow and administrative tasks are some spokes of the healthcare wheel which ultimately help in seamless delivery of care to the patient.

Companies are creating AI algorithms to help speed up clinical workflows, prevent diagnostic errors, reduce missed billing opportunities, thereby enabling sustained productivity increase. With an investment in dedicated reading and annotation teams, scanners equipped with a database containing over 300 million curated images, reports, data (clinical and operational) which are used to train the algorithms.

As a case in point, the pattern recognition algorithm automatically detects anatomical structures, independently numbers vertebrae and ribs, and aids in precisely overlaying different examination dates along with different modalities, thereby integrating diagnostic radiology even more strongly into outcome-oriented clinical decision-making process.

AI applications like Hybrid Artificial Intelligent Systems (HAIS), can address complex sets of data by using combination of techniques like artificial neural networks, optimisation models etc. With their superior computing ability, such applications are unlocking limitations and assisting clinicians in a big way. Besides, it also allows for system adjustments for common sense, creating knowledge bank by mining of raw data and adapting to changing environments.

Primarily, the application of AI focuses on all three medical tasks: diagnosis, prognosis, and therapy but mostly in the area of medical diagnosis, there are several techniques

HEALTHCARE RADIUS

NATIONAL

1 APRIL 2019

PAGE – 25-27

CIRCULATION – 55,000

through which the medical diagnosis cycle can be replicated and the flow of intelligent data system (i.e. the physician's input (patient data) and output (patient diagnosis) can be simultaneously played by a capable AI infrastructure.

Diagnostic imaging with new methods or machine learning and deep learning is emerging as a powerful tool for translating large datasets into coherent knowledge for better care. This form of robotic learning would enable us to automate complex diagnostics and support optimal treatment. For instance diagnostic AI applications gather and synthesise clinical data and compare information with predefined categories such as diseases to help with diagnosis and treatment. Raising analysis and interpretation of digital medical images to a whole new level, it paves the way for quantitative, standardised yet also personalised diagnostics, while helping prevent errors in diagnosis.

Personalisation of care

Another hall of healthcare which will be closely impacted by AI is personalisation of care. Fundamentally it aims at establishing a new form of relationship between people, professionals and systems – thereby, leveraging the most out of the expertise, potential of people, teams and communities. Going forward, in areas like cardiac imaging AI-based image would be analysed along with lab results and aid in identifying high-risk patients, delivering personalised diagnostics and treatment, help prevent unnecessary treatments. Thus, involving diagnostic radiology more closely to not only being outcome oriented but also reducing the healthcare costs.

The way forward

Moving firmly yet cautiously, AI research and development will guide us towards a healthcare system which is more trained and consequently intelligent. While leaving complicated matters and final call to human clinicians, AI systems can perform



routine, less risky diagnostic and treatment processes. AI strongly promises higher automation, predictivity and standardisation, along with unprecedented use of quantitative data; beyond the limits of human cognition in medical imaging, stem on, it is clear that the implementation of AI in practice will require interdisciplinary collaboration in which radiology experts have a significant role to play.

One of the primary drivers of AI solutions is data, and thus appropriate handling of data, ensuring privacy and security is of prime importance. It challenges its data usage without consent, data selection bias and the resulting discrimination of AI models, risk of identification of individuals through data and asymmetry in data aggregation.

In this interconnected world of healthcare, AI tools can assist us with quicker services, diagnose problems and analyse data to identify trends that would predispose someone to a particular disease. When saving up on time can be matter of life and death, AI and machine learning can be ground-breaking not only for care delivery but for healthcare as a whole. [\[1\]](#)



Dr. Anil K. Jaiswal
Director of Services
American Heart Ltd

AI research and development will guide us towards a healthcare system which is more trained and consequently intelligent.

Can healthcare help in job creation?

Siddhartha Bhattacharya
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The Government of India has made a commitment towards universal health coverage with the announcement of Ayushman Bharat. In the coming times, there will be a greater focus on delivering care in frontline communities where people live and integrate the continuum of care through digital health and data analytics. This will involve creation of jobs across different spectrums of healthcare like preventive, promotive and curative spectrum. It is possible that with the right interventions and financing, healthcare sector can be one of the top three employment generators in India, providing stable and quality employment across all economic cycles.

Currently there is a shortage of nearly 2 million doctors and 4 million nurses. With such a huge shortage of doctors, nurses and allied workers against WHO standards, the shortage is more acute as one moves from urban to peri-urban and rural areas. With the right policy framework, skilling, partnerships and an enabling digital standards and connectivity, it is possible to grow the sector while creating employment.

India requires twice the doctors, four times the nurses and quadruple of that of specialists. This entire scale of Indian healthcare system would only be possible with the right human resource strategy. (Aarogya Bharat Report – Bain & Company Report)

Human resources for health and supporting human resources at all levels, are a key input in the delivery of health services. Expenditures on human resources across the public and private sectors account for an average 9 per cent of total health system



• Besides traditional roles, new roles that leverage technology have emerged in this area MINT/FILE

expenditures across countries from all regions of the world. In India, the sector is substantial and employs around 5 million citizens. According to the most recent data for India, there are 0.7 physicians and 1.7 nurses per 1,000 inhabitants (WHO, 2014), which is an estimated 0.9 million doctors and 2.4 million nurses away from the WHO recommended levels of 1:1,000 and 2.5:1,000, respectively. Additionally, each physician on average requires support from 5.6 full-time employees such as nurses and administrators. As such, if India commits to increasing public expenditure on health, meeting international human resource targets alone would create millions of jobs. Importantly this growth would benefit all levels of health care professionals from physicians to allied healthcare professionals and administrative staff.

JOB TRENDS IN FUTURE

A major trend will be the way healthcare data is generated, preserved, shared and analyzed

for intelligent decision making based on big data, AI and machine learning. With shortage of medical staff, it is challenging to convince medical professionals to relocate in rural regions and we can't expect this situation to change drastically in the next decade(s).

Therefore, in the interim, we need to explore options on how to harness technology to convert complex workflows into simpler ones by translating jobs into standardized care pathways that can be automated and delivered under supervision of a competent doctor or a technician. If we breakdown medical interventions into processes, it can be carried out with adequate skill and training by any frontline and allied healthcare workers and nurses. Thus, leveraging frontline and allied workers for healthcare delivery under the supervision of doctors, using technology, is going to be a major trend.

Beyond growth in existing roles, we will see new roles that leverage technology and ena-

ble better interpretation of data and decision making to improve quality and services delivery. Moreover, the interaction between machines and humans will be seamless.

The skillset is going to be more about interpreting data and harnessing the power of machine learning and analytics to develop decision support systems to accurately interpret results. Therefore, the industry will have to re-tool and re-skill itself in the modern age.

THE NEED TO ATTRACT THE RIGHT TALENT

Healthcare industry can be an engine of economic growth. The industry can offer immensely satisfying career where one can positively touch many lives apart from achieving good career growth. As the industry consolidates, grows and attains a critical sector status, there is a need for active engagement between industry and education to develop the technical, clinical and leadership talent that can propel the industry into next level.

Apart from attracting the right talent, industry will need to retain the talent and provide meaningful career opportunities to many of its doctors and nurses who find better opportunities outside India. This will entail significant medical education reforms and locating future centers of medical education closer to high employment catchment areas. Healthcare can look at skilling models in other industries like information technology where there is a significant expertise in working with education system in India to develop employable talent through rapid skilling and aptitude development.

The author is Secretary General, NAT-HEALTH

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PAGE – 20

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Viability delivery system needed for people-centric quality care: **NATHEALTH**

On World Health Day, Apex Healthcare Industry body-NATHEALTH reinforced its commitment to create viable delivery ecosystem which would provide further impetus to the goal of Universal Health Coverage (UHC). Terming Ayushman Bharat-Pradhan Mantri Jan Aarogya Yojna (AB-PMJAY) as a game changing scheme, NATHEALTH focuses on appropriate, safe and sustainable delivery of healthcare services to beneficiaries, along with quality assurance.

"AB / PMJAY is a unique and game changing Universal health care scheme which is the largest state-run Health Insurance cover. NATHEALTH has been engaging with the government to come up with a broader participation of this scheme by the private sector especially in the underserved areas and is working on ways and means of getting this done," said Dr H Sudarshan Ballal, President, NATHEALTH and Chairman, Manipal Hospitals.

The provision of ₹- 5 lakh per family per year for medical reimbursement, under PMJAY is expected to go a long way to achieve the goals of UHC and as a multi-segment collaborative platform NATHEALTH has extended all technical

and expert support to the government for the successful implementation of the programme.

"Along with higher public and private spending in the Indian healthcare sector, there is urgent need to put in place a rational pricing mechanism for treatments under PMJAY so that the target population are able to access quality healthcare in an affordable manner and insurers (both public and private) find it sustainable from their business point of view," said Dr Arvind Lal, Past President, NATHEALTH and Managing Director, Lal PathLabs.

Presently, a very small percentage of the population in the country are covered under some form of health insurance. Out-of-pocket expenses are very high at around 60% and the new scheme is expected to meet the most critical requirement of Healthcare.

"For private providers, viability is the key. Hence, positive role of states would be decisive in making the scheme a grand success. Companies need an adequate pricing pattern to sustain in the long term. Going forward, there should be scope for revision and improvement on aspects like success metrics, premium payment terms and standardisation of treatments,"

said Gautam Khanna, NATHEALTH Governing Council Member and CEO, PD Hinduja Hospitals.

The development of quality and accessible health service packages is an important step towards the goal of UHC with support from private providers.

"With the well-being of the last-mile beneficiary as the sector's focus, the government is also looking forward to active and sustained contributions of NATHEALTH towards improvement of quality of health care and increasing investment in health infrastructure in the country," said Mr. Siddhartha Bhattacharya, Secretary General, NATHEALTH.

"In a recent meeting with National Health Authority officials, we assured them full support. We will provide technical experts and inputs, whenever required by the Authority. The exercise of calibrating package rates and the development of standard treatment protocols is expected to begin soon and is a very important step towards a sustainable collaboration that will drive the goal of health to all," added Dr Ballal.

Healthcare leaders were of the view that for UHC all stakeholders need to move forward in a collaborative spirit. Building a strong delivery network, with wide participation by the private sector, is very critical for successful implementation of Ayushman Bharat.