ABSTRACT
India is experiencing a brutal onslaught of second severe savage of corona wave and its ominous impact on lives and livelihood. A shaking health care system and a tottering economy are staring on our face. The citizen as well as the government is realizing that there is a vast scope of improvement in the medical infrastructure throughout the nation. The present health care system proving to be inadequate to serve this vast population. The country is realizing the shortage of medical staff, frontline health workers and over and above a great paucity of proper medical infrastructure set up. This is an ominous sign. India needs more number of hospitals, trained doctors, nurses and other trained health care workers to meet several challenges in its health care system. Considering these it is imperative to focus on set up of medical infrastructure instead of giving emphasis on medical insurance. For this government should formulate proper policies on set up of medical infrastructure and should spend more on public health care. In-fact the average spending by government on public health care for last five years is 1.28% of Gross Domestic product (GDP), which is even lesser than the average spending of OECD countries i.e 8% of GDP. A study has been made to prove that medical infrastructure and not the medical insurance scheme like Ayushman Bharat Yojana is the need of the hour.

KEY WORDS: MEDICAL INFRASTRUCTURE, MEDICAL INSURANCE, GROSS DOMESTIC PRODUCT, GOVERNMENT EXPENDITURE, PUBLIC HEALTH CARE,

INTRODUCTION
As India faces a brutal onslaught of second severe savage of corona wave, its impact on lives and livelihood is proving to be devastating. A shaking health care system and a tottering economy are staring at our face. The citizen as well as the government is realizing that there is a vast scope of improvement in the medical infrastructure throughout the nation. The present health care system proving to be inadequate to serve this vast population. The country is realizing a great dearth of hospitals, nursing homes, doctors, health workers and other medical facilities which are very much essential for a formidable health care system. The economy survey of 2019-2020 has categorically pointed out the shortage of doctors in the country. The doctor population ratio in India is
This simply shows the miserable condition of our health system. The health care system both in urban and rural areas are under tremendous stress. As per the District Hospital Booklet published by NITI Aayog, at present the total number of hospitals with bed count of 101-200 is 197, with 201-300 beds is 138 and 301 and above is 201 and others consist of 198. This simply shows the total number of district hospitals are only 734 to serve a population of over 140 crores. This is an ominous sign. India needs more number of hospitals, trained doctors, nurses and other trained health care workers to meet several challenges in its health care system.

Table 1. Government spending on healthcare from 2016-2017 to 2020-2021

<table>
<thead>
<tr>
<th>Year</th>
<th>Spending on Healthcare Rs. in Crores</th>
<th>Percentage of GDP</th>
<th>Increase in percentage over previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020-2021 (Revised Estimates)</td>
<td>82,445</td>
<td>1.26</td>
<td>30.00</td>
</tr>
<tr>
<td>2019-2020 (Actuals)</td>
<td>63,425</td>
<td>1.60</td>
<td>16.00</td>
</tr>
<tr>
<td>2018-2019 (Actuals)</td>
<td>54,477</td>
<td>1.28</td>
<td>02.80</td>
</tr>
<tr>
<td>2017-2018 (Actuals)</td>
<td>52,994</td>
<td>1.28</td>
<td>36.00</td>
</tr>
<tr>
<td>2016-2017 (Actuals)</td>
<td>39,005</td>
<td>1.02</td>
<td>14.28</td>
</tr>
</tbody>
</table>

(Source: Expenditure statements of Union Budget, www.indiabudget.gov.in)

Government spending on medical infrastructure and health care: If we look at the budget of 2021-2022, the estimated expenditure in health care rose from 1.2% to 2.5% of Gross Domestic Product (GDP). But the question is that is it enough for the development of overall medical infrastructure in the country. The following data tries to make a comparison between the government pending on heath (that includes medical infrastructure) and development of medical infrastructure over the past five years.

From the table, it can be interpreted that the government spending on health care as percentage of GDP is very precarious. In fact it can be considered as no spending at all. If we look at the spending as percentage of GDP it is 1.02 in 2016-2017, 1.28 in 2017-2018, again same in the year 2018-2019 having a mere increase in 0.32% in 2019-2020 over the previous year and now by way of revised estimates it is 1.26 in 2020-2021. In fact when the actual figures will be published it will even be lower in 2020-2021. This indicate quite intimidating situation. Because of this we can see a huge gap of demand and supply in the medical infrastructural facility in the country, epically in this horrific pandemic situation.

Again if we look at the increase in spending over the previous we can get an uneven increase. In fact in no years the increase in percentage of spending over the previous year crosses more than 50%. By plotting these figures in graph we can get an almost steady flat line with respect to X axis. It simply shows that the government expenditure on health care as percentage of GDP is very parsimonious. On the other hand the increase in percentage of spending over previous year is quite erratic. After shape rise in financial year of 2017-2018, one can noticed noose dived in year 2018-2019. After that it is showing a steady increase in from 2019-2020 and in

any medical insurance schemes actively for this vast population requires huge amount of expenditure. If we consider this Ayushman Bharat Scheme, it requires at least an investment of Rs.1.5 crore to Rs.2 crores by way of payment of premium to the insurance company. Secondly these insurance policies are beneficial only if the person (who is covered by the insurance policy) fall sick. If that particular person doesn’t then the entire amount of premium will go in vain.
Although it is perceiving that private sector is coming to attend this vast population. boys in hospitals, paramedical staff and other frontline paucity of supporting health care staff like nurses, ward recommendation Of1:1000. Along with that there is also 1:1456 as against World health Organization (WHO) and this is clear by the doctor population ratio of great dearth of doctors to serve this huge population spending in the public health care system. We are facing of thiscountry is at stake due to lack of government the procumbent of basic medical facilities to the residents of this country is at stake due to lack of government spending in the public health care system. We are facing great dearth of doctors to serve this huge population and this is clear by the doctor population ratio of 1:1456 as against World Health Organization (WHO) recommendation Of1:1000. Along with that there is also paucity of supporting health care staff like nurses, ward boys in hospitals, paramedical staff and other frontline heath care workers to attend this vast population. Although it is perceiving that private sector is coming up and will make a great contribution in setting up of a formidable health care system in India, but it has been noticed that in the health care service if the public sector failed to up hold the system the private sector is no better than the public sector. It has been observed that profit motive is the prime objective of the private sector. The private sector always aims at the recovery of capital investments made by them and also to surpass the operating cost that are being incurred for rendering the services. That’s why the public investment is very much essential to incur a heavy basic expenditure on the health care system by both the state and central government. If at all the central as well the state governments are finding it difficult to incur a heavy expenditure on medical infrastructure, then the government can think over the public private partnership to mitigate this challenge. Unless and until the public spending on health care is increased it is quite difficult to have a formidable medical infrastructure in the vast country.

Comparison of medical insurance with that of medical infrastructure facility: In the recent years the Government of India is focusing more on medical insurance policy rather than the medical infrastructural facility. Aysuhman Bharat Yojana is prime example of this issue. Now the question is why spending on medical infrastructure is more important than spending on medical insurance? The answer is very practical one. For example, when the government spends by way of premium for medical insurance policies it can benefit the only the people when they fall sick otherwise as we know that premium of medical insurance will go in vain if that person doesn’t fall sick. In other words medical insurance doesn’t give any guarantee that it will really benefit the people. In fact through the various assessment over the years it has been observed that the medical insurance is beneficial more to the insurance companies rather than the people.

Secondly medical insurance can be beneficial only in those countries which have sound and resolute medical infrastructure. This can be experienced during the onslaught of second wave of Covid-19 in India. Despite having medical insurance or insurance under Ayushman Bharat Yojana many people are finding it difficult to get a proper treatment in this Covid-19 situation due to lack of medical infrastructure. In many cases we have seen that people in serious conditions are not getting a bed in the hospitals. There is great dearth of oxygen supply for the patients who are in ominous condition. Even at time we can see those heart wrenching seen where the people are begging for oxygen and a bed in the hospital to ameliorate the precarious situation of their near and dear ones. At times serious patient are compelled to inhale oxygen by sitting in their car or by laying outside the hospitals or in the coiler door of the hospital etc. This things would have never happened, had there been proper arrangements of beds, oxygen and other medical facilities. This can

Consequences of inadequate spending on health care:As we have seen that the government spending on health care service in India is quite inadequate and hence facing several consequence like inadequate and appropriate medical infrastructure to serve this vast population of 140 crore people. The second wave of Covid-19 has shown that for serving only 10% of total population our system has become overwhelmed. There is great dearth of each and every medical requirement to serve this vast population. Right from the lack of doctors and other frontline medical worker to adequate number of hospitals ad from medical equipment to oxygen supply we are noticing a precarious situation.

The procumbent of basic medical facilities to the residents of this country is at stake due to lack of government spending in the public health care system. We are facing great dearth of doctors to serve this huge population and this is clear by the doctor population ratio of 1:1456 as against World Health Organization (WHO) recommendation Of1:1000. Along with that there is also paucity of supporting health care staff like nurses, ward boys in hospitals, paramedical staff and other frontline health care workers to attend this vast population. Although it is perceiving that private sector is coming up and will make a great contribution in setting up of a formidable health care system in India, but it has been noticed that in the health care service if the public sector failed to up hold the system the private sector is no better than the public sector. It has been observed that profit motive is the prime objective of the private sector. The private sector always aims at the recovery of capital investments made by them and also to surpass the operating cost that are being incurred for rendering the services. That’s why the public investment is very much essential to incur a heavy basic expenditure on the health care system by both the state and central government. If at all the central as well the state governments are finding it difficult to incur a heavy expenditure on medical infrastructure, then the government can think over the public private partnership to mitigate this challenge. Unless and until the public spending on health care is increased it is quite difficult to have a formidable medical infrastructure in the vast country.

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insurance companies are also incurring the losses in case of health insurance because of its high operating costs. In order to improve the medical infrastructure in the country spending on public health care is more lucrative instead of spending on health insurance scheme by way of premium. Therefore it is suggested that the prime focus of the government should be to improve the health infrastructure. For that the proper policy should be formulated both at the state and central level to rejuvenate the entire health infrastructure of the country. Every year the both the central and various state government should made provision in their budget for improvement in the health infrastructure scheme. The government should improve its spending on health care with respect to GDP. At least it must match the average spending of the OECD countries. If this has been done in an appropriate manner, India can have a formidable health care system and tackle this pandemic situation like Covid-19 in resolve manner.

**REFERENCES**


