

THE CO-OPERATIVE ALTERNATIVE FOR HEALTH CARE SYSTEM IN INDIA

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BACKGROUND

Health is a central element of well-being and happiness. Good health enables a long and productive life. Good health is essential to the fulfillment not only of the aspirations of individuals and their relatives but also the aspirations of society as a whole. The health infrastructure and support system in India is predominantly run by the government or private initiatives. Even though cooperatives in India have more than 110 years of existence and cover 100 percent villages they have not been very active in providing health services.

The rapidly increasing medical expenses driven by better paying capacity of people is attracting many private players to capitalize the opportunity. However, these corporate hospitals would normally be not accessible to the poor and marginalized people. The state run hospitals on the other hand suffer from lack of infrastructure and cannot provide quality health care. Therefore, there is an unmet demand for health services from a large chunk of Indian population.

The handful of medical co-operatives functioning in India is actually doing well. They have evolved as a middle level health care institution making health

care services to the needy at the same time not compromising on quality. Therefore, it is pertinent to explore the potential of co-operatives as an alternative model for providing health services.

HEALTH COOPERATIVES : WORLD SCENARIO :

Health cooperatives include workers cooperatives that provide health services, patient or community cooperatives that are user-owned, and hybrid multi-stakeholder cooperatives. They can provide anything from homecare to full-scale hospitals. The International Health Cooperative Alliance estimates that there are more than 100 million households worldwide that are served by health cooperatives. Across Canada there are more than 100 healthcare cooperatives providing mainly home care to more than a million people spanning its eight provinces. Salud Coop in Colombia is a healthcare cooperative, and the second largest national employer serving 25 per cent of the population. In Japan, more than 125 medical cooperatives serve nearly 3 million patients (ILO CSDG's - 2015)

An international survey of cooperatives conducted in 2014 provides the following key figures pertaining to co-operatives in health sector.

1. Total number of persons worldwide using the facilities of cooperatives in the health sector: 81,000,081.
2. Total number of cooperatives engaged in health activity: 4,961.
3. Number of countries with cooperatives which own and/or manage such facilities as clinics, medical centers, hospitals: 43.
4. Number of social care cooperatives worldwide: 14,806.
5. The cooperative model is applied in the pharmacy sector at all levels worldwide: retail pharmacies, wholesalers, drug producers (laboratories).
6. In developing countries, health plans provided by cooperatives frequently are the only affordable option for millions of people.

MAJOR PLAYERS

Some of the world's biggest health care providers are in the cooperative sector. Some notables among them include the following

1. UNIMED (Brazil) brings together 354 medical (doctor) cooperatives which represent up to 110,000 doctors and provide services to more than 19 million people.
2. In Italy, 10,836 cooperatives operate in the social sector, mainly in social assistance and individual services.
3. NOWEDA is a retail cooperative of pharmacies. It has 16 outlets in Germany and one in Luxembourg and has 8,600 pharmacies in membership. It is among Germany's 150 largest enterprises.
4. Close to 90% of Rwandans have a health plan with a Health Mutual Organization.
5. ACHMEA (Netherlands) provides health and other insurance to about half of all Dutch households and is also active in seven other European countries as well as Australia.

SCOPE FOR HEALTH COOPERATIVES IN INDIA

India is a landscape fertile with opportunities for cooperative healthcare system. They should be



working with the objective "Prevention is better than cure" to ensure better health than to addresses curing of diseases. In India an estimated 69.2 million are diabetic, estimated 2.08 million Indians were living with HIV in 2011, estimated 2.5 million Indians living with cancer and every year cancer related deaths are more than half a million. Indian pharmaceutical sector is estimated to account for 3.1 - 3.6 percent of the global pharmaceutical industry in value terms and 10 percent in volume terms and it is expected to grow to US\$ 100 billion by 2025. Most importantly per capita expenditure on pharmaceutical will about RS.4600 in present rates. The above facts clearly say that there is a huge scope for health sector to grow and also for the cooperatives to take a plunge into this sector in a big way.

The potential for providing health services through cooperatives is not only limited to operating hospitals. There is vast scope for adopting state / union government health awareness schemes through co-operatives, Starting / increasing the number of supply of surgical items through co-operatives, Cooperative pharmacies for ensuring the quality and access to medicines., providing health insurance facilities, production of drugs through cooperatives drug units and establishing Social care cooperatives, especially for the aged.

Keeping the above in mind, new cooperative ventures should be started focusing on community health and building better access, equity and quality in the provision for health services in the country.

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