

## Digital Health Card – A comprehensive solution for healthcare

Imagine what a relief it would be if we do not have to wait in the corridors outside a doctor's clinic for a minor ailment. If we do not need to worry about visiting hospitals for follow up consultations and wait in the Out-patient Division (OPDs) which are a hotbed of infections from other patients. And if we did not have to wait there from the time a junior doctor takes down the case history till the senior consultant meets for a final guidance. And to not go through this rigmarole again and again to discuss our reports with the doctors, in case any further investigations are to be done or to be repeated.

The National Digital Health Mission (NDHM) announced by the Prime Minister on Independence Day has the potential to make a deep impact on the way healthcare is administered in the country. Equipped with a unique Health ID, every Indian will have a unified repository of his or her health history, past illnesses, doctor consultations, investigation's reports, diagnosis, and medicines consumed. The unique health ID card, created with details like Aadhar and mobile number, would store all data which will be managed centrally. This portable information can be easily accessed by a patient while consulting any doctor or hospital anywhere in the country.

This mission reminds me of the time when our banks underwent computerization - at that time, no one could have imagined the power of automation which facilitated anywhere-anytime banking without the need to visit a bank. The proposed healthcare initiative, when implemented in entirety, will have a similar profound metamorphic impact on the healthcare system and economy of the country.

I say this because, adoption of connected data systems in various countries has resulted in efficient healthcare systems, across stakeholders. Benefits include 10% reduction in primary care visits in the USA, reduced recurrent and unnecessary hospitalization in Hongkong, and reduced deaths of AMI and stroke patients in Finland. For the service providers, it has increased productivity at a lower cost due to the reduced patient burden.

The six main building blocks of the NDHM, which include health ID, digi-doctor, telemedicine, ePharmacy, healthcare registry and personal health records, will transform the health and lives of Indians. Today, the entire approach towards healthcare in India is disintegrated with presence of multiple service providers. A holistic implementation which integrates doctors, hospitals, pharmacies, diagnostic centers, and insurance companies can do wonders. Some of the advantages I foresee are:

### 1. Virtues of health data repository

Systematic record keeping and transparency in medical history will enable access to any doctor anywhere online unless a physical examination is required. It would bridge the gap between rural and urban health infrastructure as the need to physically travel to a city hospital will significantly reduce. And at this point, I cannot help but think of the travel I made during my childhood from my village to the nearest city, even for diagnostic services.

Further, the policy makers will have a better understanding of the health situation of the nation and can plan accordingly. Policy intervention will become extremely efficient for preventive healthcare schemes based the data information. For example, in the current Pandemic, such a data repository could have helped manage comorbidity cases better.

Finally, with an overlay of Artificial intelligence and data sciences on top of this data, we could explore newer horizons in medical research, healthcare innovation and predictive healthcare.

### 2. An efficient insurance system

Basis an authentic and updated health data bank, an insurance cover can be priced efficiently, claims can be processed faster and insurance coverage which is quite restrictive at present can be expanded meaningfully. An early understanding of health conditions and linked insurance pricing will induce people to adopt preventive measures which will help reduce sickness in general.

## Our View

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#### 3. Linkages to tele-medicine and tele-consultation

The potential of developing newer business models and related conveniences could be immense. Hospitals will be able to track patients through their records and can provide proactive services. They could have a tie-up with hospitals and doctors in other cities to provide online consulting or could even have membership scheme to receive priority service across the country in case of an emergency. Pharmacy stores can expand their services to tele-consultation with doctors and collection centers for diagnostic services with ease of neighborhood access. The patient's comfort to consult anytime by sharing health data in an emergency would be invaluable.

#### 4. Economic Impact

A healthy nation is always more efficient. NDHM will revolutionize the healthcare and the insurance industry. An equitable health facility at affordable prices can be provided to rural India which is the backbone of our economy. The cost of healthcare for an individual is also likely to fall due to transparency, prevention, avoidance of duplication, timesaving, timely intervention and availability of insurance. This Mission would certainly reduce the burden on overloaded health infrastructure of the country and make it more efficient.

In summary, like bank computerization in 2000s, and now the faceless income tax assessment, NDHM has the potential to provide a creative and path-breaking solution to an extremely critical issue. Of course, confidentiality, privacy and security of this data base will remain the key concern of any individual, which I am sure the government will preemptively take care of based on its learnings while implementing Aadhar.

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