

All India Services & Central Civil Services Officers
Special Foundation Course
Dr MCR HRD Institute, Government of Telangana

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- 1 Lecture 1: Indian Health Systems



Canonical View of the Organisation of Economic Activity

- Markets stabilise at a competitive equilibrium with a price at which supply equals demand.
- Markets produce Pareto-optimal / efficient outcomes, i.e., where there is no waste (Mock, 2011).
- These outcomes may not be socially optimal (**Why?**).
- An initial lump-sum transfer of wealth could help correct that.
- **Taxes can be used to effect these transfers.**

No Pareto Optimality in Healthcare

- Most healthcare is a private good, and markets can be competitive (that is, there is a market-clearing price).
- However, markets do not generate Pareto-optimal / efficient outcomes in healthcare (Ashraf and Nambiar, 2022).
- There is an excess supply of (& demand for) hospitals with low price elasticity (Thanakijborisut, 2014).
- Inadequate supply of (& demand for) primary care with a very high price elasticity (Dupas and Miguel, 2017).
- **In such a situation, tax transfers to the poor could exacerbate the problem (why?).**

Possible Reasons for Why Markets Fail in Healthcare?

- Information asymmetry.
- Behavioural biases.
- Very high volatility of expenditures.
- Consequently, the market price is no longer a *sufficient statistic*.
- As a result, markets fail to deliver Pareto-optimality.
- **As a result, not only the poor, but also the rich do not receive good healthcare.**

The “Control Knobs” Framework

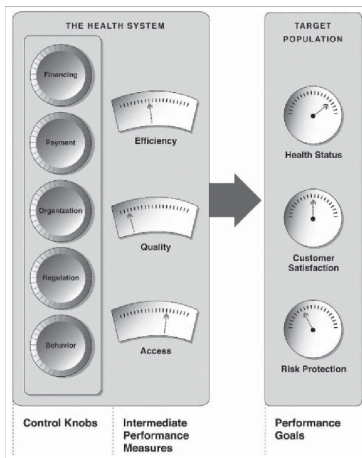


Figure: Control Knobs (Roberts et al., 2004)

The “CK+4” Framework

Tool	Definition	Appropriate Use
Financing	Raising & pooling	Financial protection
Payment	Paying providers	Incentivise
Organisation	Structuring & delivering	Improve accessibility
Regulation	Laws, standards, oversight	Correct market failures
Persuasion	Change behaviour	Increase uptake
One Health	Human, animal, environment	Zoonosis, Climate
CEH	Cultural beliefs	Behavioural change
Public Health	Population-level	Reduce disease burden
SDOH	Non-medical factors	Structural barriers

What value does pooling add?

- Risk compression (volatility)
- Prepayment (behavioural bias)
- Agent-of-customer role (from “perfect” market to oligopsony, information asymmetry)
- Friend-of-customer role (information asymmetry, behavioural bias)

Pooling Reduces Variability (Risk Compression)

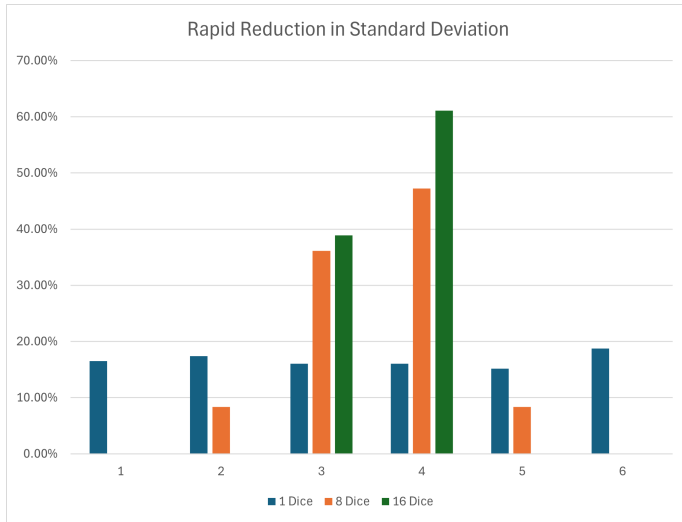


Figure: Distribution of Average Value

Organisation

- Primary Care
- Secondary Care
- Tertiary Care

Essential Characteristics of Primary Care

- Routine.
- Low complexity.
- High diversity.
- Low cost.
- **Pooling not required.**
- **Prepayment is often considered.**
- Potential channels: 4th stage Community health workers (Mor, Ananth, et al., 2023), pharmacies (FIP, 2019; Mor, Sen, et al., 2023), existing solo primary care providers, primary care clinic networks like Basic Healthcare Services in Rajasthan (BHS, 2020), schools (HealthBasix, 2021), faith healers, families.

Essential Characteristics of Secondary Care

- Emergency.
- Medium complexity.
- Not very rare.
- Not very expensive.
- Proximity is very important / Collaborative Care.
- **Pooling may or may not be essential.**
- **Prepayment could add value.**

Essential Characteristics of Tertiary Care

- Elective.
- Complex.
- Rare.
- Expensive.
- Proximity is not essential.
- **Ideally suited to pooling.**

One Health

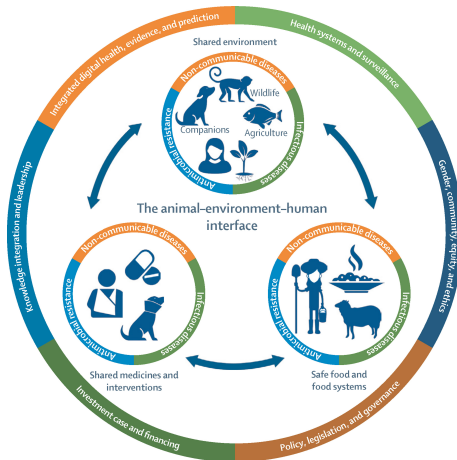


Figure: One Health Dimensions (Amuasi et al., 2020)

Hendra Virus Transmission & Control



Figure: Spectacled Flying Fox (TBH, 2021)

Cultural Evolution of Health (CEH) Framework

Reducing Smokeless Tobacco Use among Women in Bhubaneswar Slums

1. Cultural Dissonance	Make harms visible in local terms (e.g., small babies, pregnancy risks). Use posters and mother testimonies to highlight hidden dependence (early-morning use, cheap packs).
2. Cultural Innovation	Co-design substitutes: 'First-bite swap' with fennel/cardamom mix; 'Craving cards' with quick swaps; household pledge for tobacco-free kitchens during pregnancy.
3. Social Transmission	Leverage VHNDs & immunisation days. 'Maa Sathi' peer champions demonstrate swaps, pledges, and share stories. Use product-specific messaging (paan, khaini, gudakhu).
4. Norm Incorporation	Embed in rituals: baby-shower 'tobacco-free blessing', bead bracelets, 'tobacco-free home' stickers, Anganwadi recognition boards. Use praise & gentle sanction.
5. Accumulated Culture	Refresh rituals annually (child's birthday). Institutionalise: add to VHND checklists, IEC calendars, SHG incentives. Reduce pack sales near Anganwadis.

Social Determinants of Health



Figure: Social & Physical Determinants of Health (HP2020, 2013)

The 63.5 Degree Light Rule



Figure: BBD Chawls Mumbai (Singh, 2018)

Building Codes and Active TB



Figure: Lallubhai Compound Mumbai (Filarski, 2020)

Healthy & Unhealthy Layouts

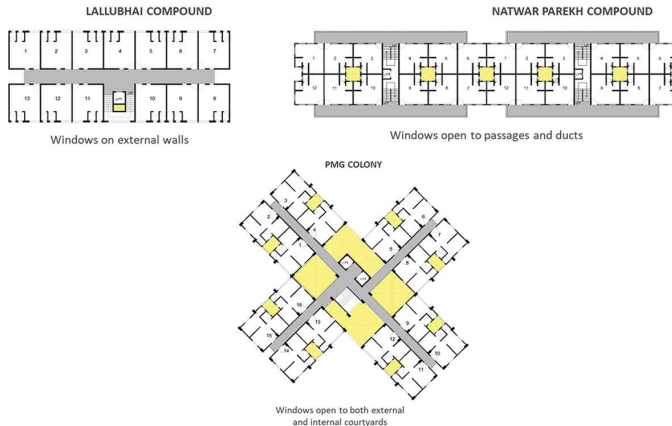


Figure: Slum Resettlement Building Layouts (Pardeshi et al., 2020)

Social Determinants are a “free lunch”

- Housing

- External light and air (big impact) (Pardeshi et al., 2020).
- Indoor air (no impact) (Mortimer and Balmes, 2018, p 540).
- Crowding (some positive & some negative impacts) (Cardoso et al., 2004; Rader et al., 2020; Solmi et al., 2017).

- Infrastructure

- Ambient air (big threshold effect). (Liu et al., 2019).
- Dedicated play & exercise areas (no impact) (Lambert et al., 2019); Streets & sidewalks (big impact). (Umstattd Meyer et al., 2019).
- Sanitation & clean water (limited impact) (Hutton and Chase, 2017, pp 183-184); Closed sewerage systems (big impact) (Minter et al., 2019)

- Transportation

- Noise pollution (big impact). (Cohen et al., 1973)
- Public transportation (big impact on motorcycle usage) (Vasudevan et al., 2021)

Ten Essential Public Health Services

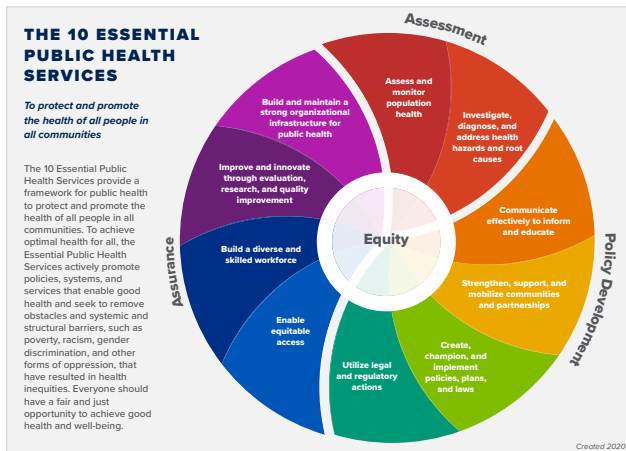


Figure: Essential Public Health Functions (CDC, 2020)

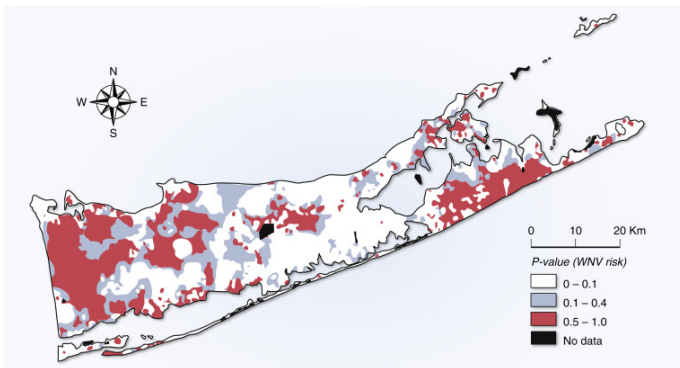


Figure: West Nile Virus Risk Map (Rainwater-Lovett et al., 2016)

Preston Curve / Cross Country Graph (2016)

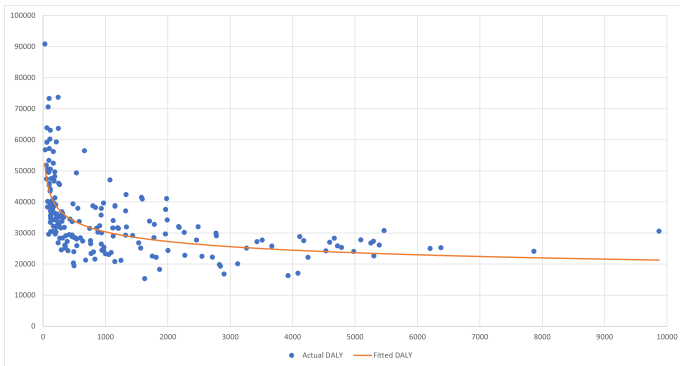


Figure: DALY Rate versus *THE* (Mor, 2022)

Pooled Dominant Outliers

Country	<i>THE</i>	<i>OOP%</i>	DALY Rate	Residual	Population
Turkey	1,089	16.47%	23,716	-6,024	79,821,724
Colombia	830	20.16%	21,613	-9,153	48,171,392
Costa Rica	1,249	22.14%	21,234	-7,584	4,899,345
Saudi Arabia	3,117	14.34%	20,105	-5,373	32,442,572
Oman	2,827	5.91%	19,821	-7,174	4,479,219
Israel	2,843	22.97%	19,331	-6,059	8,546,000
Kuwait	2,899	16.11%	16,795	-8,843	3,956,873
Qatar	3,926	8.55%	16,313	-8,883	2,654,374
Thailand	635	12.11%	27,412	-5,306	68,971,331

Table: Pooled Dominant ($OOP < 25\%$) (Mor, 2022)

Market Significant Outliers

Country	<i>THE</i>	<i>OOP%</i>	DALY Rate	Residual	Population
Mexico	972	40.38%	24,390	-5,254	123,333,376
Honduras	400	45.01%	24,290	-9,691	9,270,795
Peru	681	28.29%	21,305	-10,098	30,926,032
Nicaragua	485	32.22%	20,390	-12,610	6,303,974
Jordan	495	27.98%	19,449	-13,529	9,551,467
Indonesia	363	37.34%	29,105	-5,342	261,554,226
Himachal Pradesh	266	49.50%	28,320	-7,945	7,500,000
Vietnam	356	44.57%	25,748	-8,836	93,638,724

Table: Market Significant ($25\% < \text{OOP} < 50\%$) (Mor, 2022)

Market Dominant Outliers

Country	<i>THE</i>	<i>OOP%</i>	DALY Rate	Residual	Population
Sri Lanka	491	50.12%	23,965	-9,064	21,203,000
Bangladesh	91	71.89%	29,601	-14,576	157,970,840
Kerala	386	71.30%	27,301	-8,056	36,600,000
Kyrgyz Republic	240	57.59%	26,864	-10,240	6,079,500

Table: Market Dominant (OOP > 50%) (Mor, 2022)

India: Financing & Payment

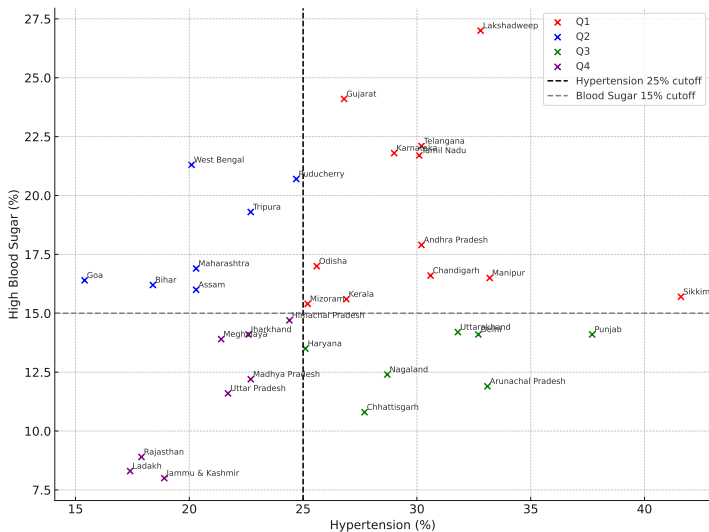
Financier	Purchaser	Provider	Payment
Tax	MoH	MoH	Input
Mandatory Insurance	Public Org	Govt + Private	Output + FFS
Voluntary Insurance	Private Org	Private	Output + FFS
Out-of-Pocket	Individual	Private	FFS

State Financing Indicators

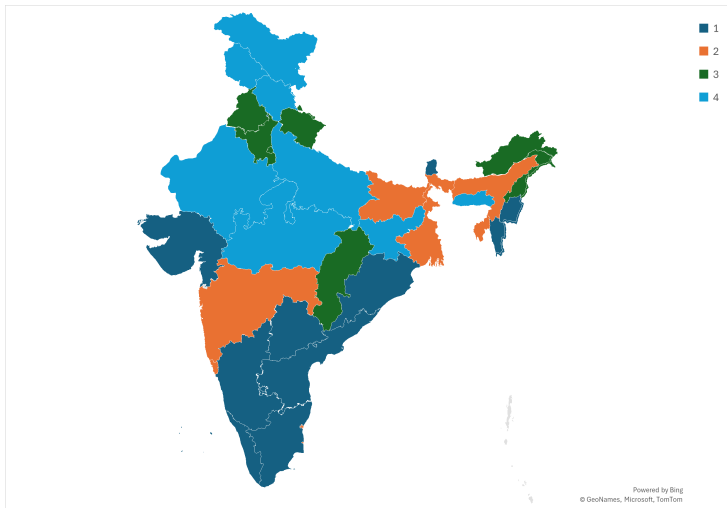
State	THE Rs.	THE %GSDP	GHE %GSDP	GHE Rs.	OOP %THE
Andhra Pradesh	4,600	4.2	1.0	1,125	72.2
Bihar	2,358	6.4	1.4	504	77.6
Gujarat	3,703	2.1	0.8	1,429	48.1
Kerala	8,083	4.5	1.2	2,149	67.0
Maharashtra	5,210	2.9	0.7	1,216	56.7
Punjab	5,960	4.0	0.8	1,180	77.3
Tamil Nadu	4,734	2.8	0.8	1,293	62.1
Uttar Pradesh	3,469	6.1	1.3	772	74.8

Table: Key Health Financing Indicators for select States (NHSRC, 2019)

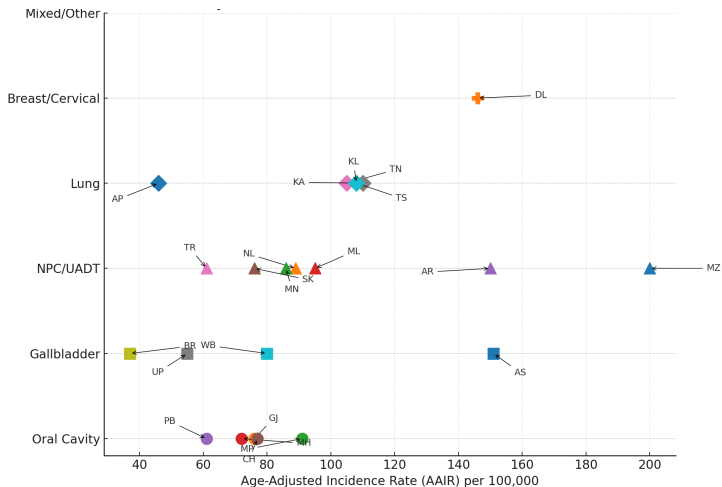
Diabetes-Hypertension Typology by State



India Diabetes-Hypertension Typology Map



Cancer Typology by State



NCD Typologies by Region

- 1 Northeast Highlands: Lean diabetes with relatively lower hypertension. High Upper Aero-Digestive Tract (UADT) cancers (nasopharyngeal, oesophageal, lung).
- 2 Gangetic Belt (UP–Bihar–WB–Assam plains): Lean diabetes; paradoxically high diabetes burden despite low obesity and low hypertension. Gallbladder cancer cluster, oral cavity cancers.
- 3 Western–Central States (Maharashtra, Gujarat, MP, Punjab, Chandigarh): Higher diabetes prevalence, hypertension rising. Oral cavity cancers dominate.
- 4 Southern Metros (Tamil Nadu, Kerala, Karnataka, Telangana, Andhra): High diabetes and hypertension. Lung cancers (men), rising breast cancers.
- 5 Urban Cohorts (Delhi, Mumbai, Bangalore, Kolkata, Chennai metros): Very high diabetes and hypertension. Breast rising, cervical falling, prostate.

Suicide Death Rates for India (2016)

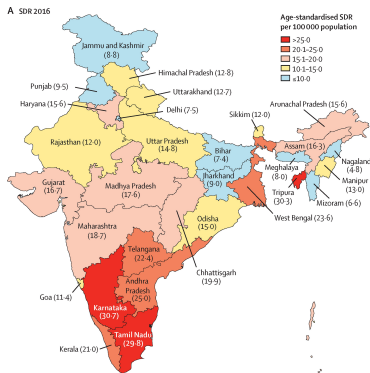


Figure: 2016 Suicide Rate by State (Dandona et al., 2018)

District C-Section Rates in India (2016)

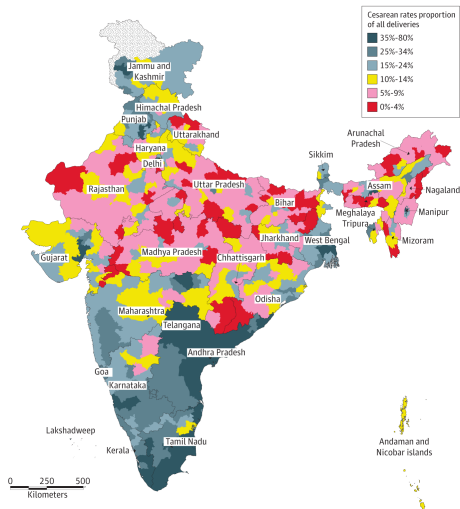


Figure: C-Section Map (Guilmoto and Dumont, 2019)

High C-Section Rates (2016)

District	State	Total	Private	Public
Karimnagar	Telangana	79.9%	87.4%	66.2%
Srinagar	Jammu & Kashmir	74.7%	94.6%	70.1%
Warangal	Telangana	69.2%	80.6%	54.2%
West Godavari	Andhra Pradesh	60.8%	71.7%	38.9%
Pathanamthitta	Kerala	52.1%	51.4%	52.9%
Kanniyakumari	Tamil Nadu	51.3%	56.7%	40.3%

Table: Indian Districts with C-Section Rates $> 50\%$ (IIPS, 2017)

Rural C-Section Rates (2016)

District	State	Total C-Section %	Public Share %	Private Share %
Korea	Chhattisgarh	5.9%	31.9%	68.1%
Raipur	Chhattisgarh	7.4%	27.6%	72.4%
Shrawasti	Uttar Pradesh	0.8%	45.4%	54.6%
Hardoi	Uttar Pradesh	3.8%	43.7%	56.3%
Araria	Bihar	2.7%	24.5%	75.5%
Gopalganj	Bihar	6.3%	14.4%	85.6%

Table: Rural C-Section Rates for select Districts in 2015-16 (IIPS, 2017)

C-Section/MMR Relationship (2016)

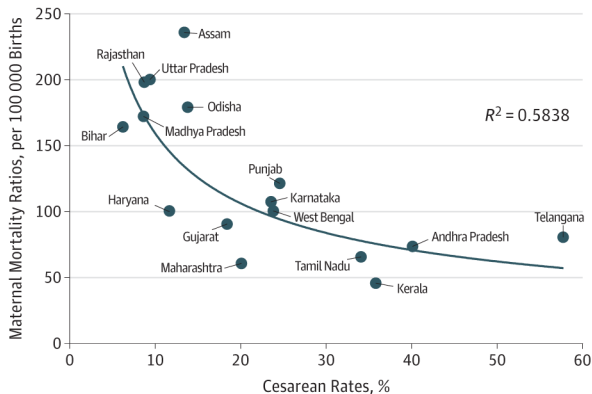


Figure: 2016 C-Section Rates & MMR (Guilmoto and Dumont, 2019)

Primary Care

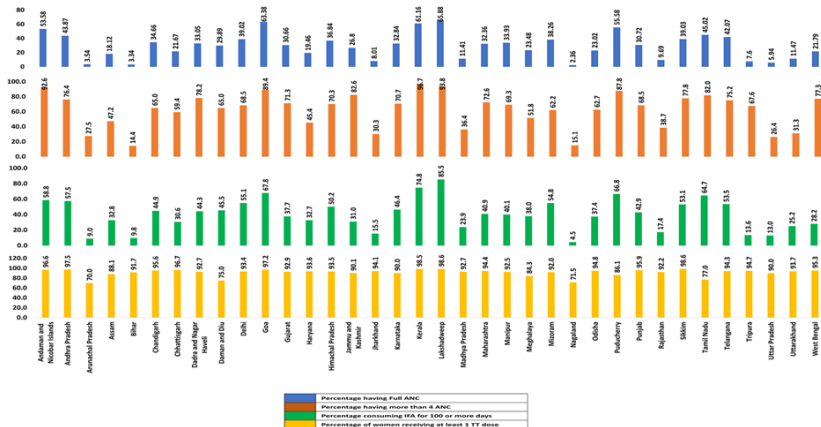


Figure: Provision of Antenatal Care 2015-16 (Kumar et al., 2019)

What is happening in Kerala?

- **Loss of public sector market share:** A further decline in the already low share of the public sector in routine delivery of babies in the last five years, from 38.3% in 2015-16 (IIPS, 2018) to 34.1% in 2019-20 (IIPS, 2020).
- **Excessive C-Sections in the public sector:** The continued abuse of the C-Section as a procedure by the public sector at a growing rate, from a high of 31.4% in 2015-16 (IIPS, 2018) to 37.2% in 2019-20 (IIPS, 2020). In Ernakulam, Palakkad, and Thrissur, the public sector rates are higher than in the private sector.
- **High NCD burden & low primary care use:** It has one of the highest NCD burdens in the country (Prabhakaran et al., 2018, page e1343) alongside a low utilisation of public sector primary care facilities (Nandraj et al., 2016).
- **High government expenditure:** At Rs. 2,272 per capita, it has one of the highest absolute levels of government health expenditures in the country (NHSRC, 2021).

How much does healthcare cost in India?

Medical Procedure	Procedure Cost		Implied Exchange Rate (Rs/\$)
	USA (\$)	India (Rs)	
Heart bypass	1,30,000	799,100	6.15
Heart valve replacement	1,60,000	719,190	4.49
Angioplasty	57,000	879,010	15.42
Hip replacement	43,000	719,190	16.73
Hysterectomy	20,000	239,730	11.99
Knee replacement	40,000	679,235	16.98
Spinal fusion	62,000	439,505	7.09

Table: Exchange rates implied by the relative costs of major surgeries in USA & India (adapted from Reddy and Qadeer, 2010)

NCD Typology: Gangetic Belt

- States: UP–BR–WB–AS plains
- Hypertension/Diabetes: Lean diabetes; paradoxically high diabetes burden despite low obesity and low hypertension.
- Cancer: Gallbladder cancer cluster, oral cavity cancers.
- Shared anchors: Arsenic contamination, unsafe water, poor sanitation, high smokeless tobacco use, entrenched poverty, famine history (epigenetics)
- Implication: A “toxic environment cluster” — exposures in water and food chain drive both metabolic and oncological risk.
- Precision PH Strategy: Safe water programmes, hepatobiliary capacity, tobacco cessation, diabetes early detection — one integrated “environmental NCD package”.

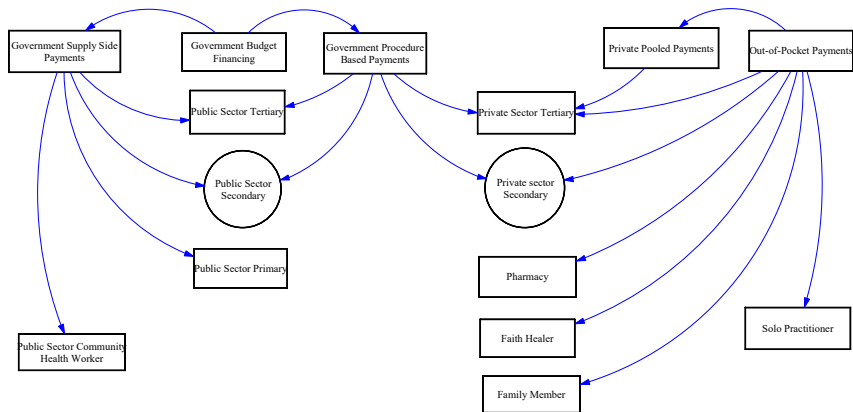
NCD Typology: Southern Metros

- States: TN-KL-KA-TG-AP
- Hypertension/Diabetes: High diabetes and hypertension with obesity, salt-sensitivity.
- Cancer: Lung cancers (men), rising breast cancers.
- Shared anchors: Urbanisation, air pollution, clean fuel gaps, dietary transitions, fertility transition.
- Implication: A “metabolic–urban lifestyle cluster” — obesity, salt, sedentary jobs, air pollution all converging.
- Precision PH Strategy: Air quality, lifestyle interventions, salt/fat reduction, HPV and breast screening — bundled into NCD hubs in cities.

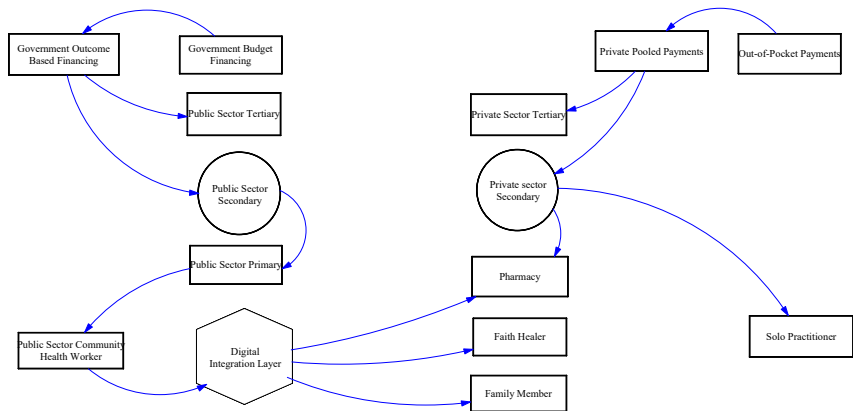
NCD Typology: Urban Cohorts

- Cities: Delhi, Mumbai, Bangalore, Kolkata, Chennai metros
- Hypertension/Diabetes: Very high diabetes and hypertension (Quadrant 1), driven by metabolic syndrome.
- Cancer: Breast rising, cervical falling, prostate.
- Shared anchors: Fertility transition, obesity, diabetes, urban lifestyle.
- Implication: A “wealthy but unequal cluster” — affluent lifestyles drive metabolic and cancer risk, but survival gaps remain in slums.
- Precision PH Strategy: Integrated metabolic + cancer screening in urban PHCs; equity-focused slum outreach; survivorship / palliative care.

State Health System: Current State



State Health System: Final State



Primary Care: Antecedents

- Multiple providers with variable quality.
- High “shopping” behaviour by patients (Kapoor et al., 2012).
- Low continuity of care over time and between levels.
- Very poor adherence and preventive behaviours by patients.
- High price elasticity of primary care, low price elasticity of hospital care $\implies$ underuse of primary care and overuse of hospital care.
- Deep cultural and evolutionary affinity towards sugar, salt, and fat.

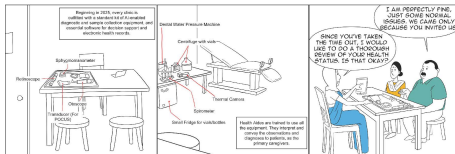
Key Components of Effective Primary Care

- Comprehensive.
- Management of a defined cohort.
- Risk stratification and proactive & accountable care.
- Home-based.
- Circle of Care.

The Indian Solution

- The 4th stage community health worker.
- Trained and certified similar to an Alaskan Community Health Aide with a mobile-based EHR and CDSS tool.
- Well-equipped with skills and technologies for diagnostics, including phlebotomy, auscultation (AI-driven), vascular-doppler for footcare and breast cancer, portable ECG, and digital photography for oral and cervical cancers.
- Supported by a digital doctor and appropriate referral links and financial protection tools.
- Training in Motivational Interviewing and Mental Status Exams.
- Cultural Evolution of Health.

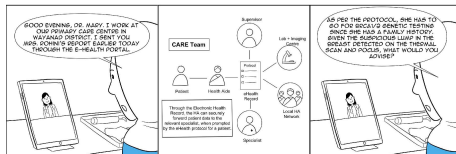
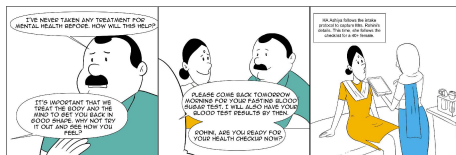
Stage 4 CHW: 1/4



Stage 4 CHW: 2/4



Stage 4 CHW: 3/4



Stage 4 CHW: 4/4

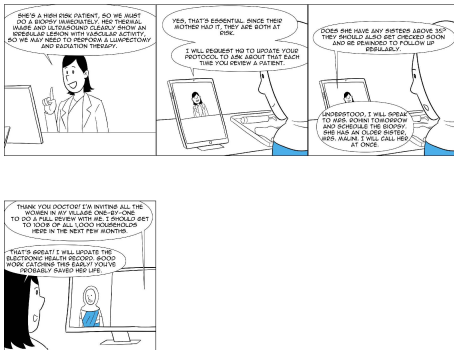


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- India has a large burden of disease – an estimated number of 200 million with a diagnosable condition.
- It is expected to grow considerably over the next 25 years as the country urbanises, family support weakens, job insecurity rises, aspirations rise, and climate change takes hold.
- The traditional approach towards addressing this issue with psychiatrists, psychologists, and fully certified counsellors faces issues of availability, cost, and a delayed reaction after the harm has already been done.

Opportunities for Intervention

- Over 50% of the burden is visible by age 14.
- Over 75% by age 21.
- The Pre-Frontal Cortex develops from birth to about age 25.
Continues to be plastic even at older ages.
- Strong genetic predictors for Schizophrenia and Bipolar Disorder.

Need for a Graduated Approach

- Resilience: Routine Stress is inevitable → need to build population-level resilience to withstand it better.
- Reduction: Pathogenic stress is not inevitable → it needs to be systemically eliminated.
- Recognise: Some groups of individuals are more vulnerable because of occupational choices (nurses, army, customer-facing roles), genetic inheritance (schizophrenia, bi-polar disorder), and disconnection & discrimination (migrants, refugees) → they need special attention.
- Recovery: Mental illness is inevitable → need for a scalable strategy.

How to Build *Resilience*?

- Early Stimulation & Nurturing (Gertler et al., 2021; Michalopoulos et al., 2010; Shonkoff and Phillips, 2000)
- Behaviour Self-Regulation (Kellam et al., 2011).
- OCEAN Non-Cognitive Skills (Kautz et al., 2014; Tatum et al., 2019).
- Old age stimulation (Carlson et al., 2009).

Why *Reduce* Pathogenic Stress?

- Adverse Childhood Experiences (parental, economic) (Felitti et al., 1998).
- Bullying (Lereya et al., 2015).
- Lead in Paint (Freedman et al., 1990).
- Exposure to violence (Bisson and Lewis, 2009).

How to *Recognise* Enhanced Risk?

- Genetic risks (Eaton and Fallin, 2019).
- Occupational risks (Castro et al., 2012)
- Exposure to ACES (Harris, 2014).

How to Enable *Recovery* at Scale?

- Enhanced Self-care (Lewis et al., 2012; OH, 2021).
- Behavioural Health Aide (Dijkxhoorn et al., 2018; Patel and Hanlon, 2018).
- Collaborative Care (Acharya et al., 2017; Archer et al., 2012).
- Long-term Rehabilitation (WHO, 2021).

Cost Feasibility

- ① *Required:* INR 400 per capita needed to reach 600 DALY Rate.
- ② *Available:* Projected 2040 UHC allocation: INR 585

Institutional Recommendations

- 1 Sentinel Surveillance Network
- 2 Centre for Public Mental Health
- 3 Centre for Recovery Protocols

Conclusion

- India can reduce the mental health DALY burden to near-zero
- Requires systemic, multi-domain, cross-sectoral action

Causal Pathway:

Executive Function Training → Improved Self-Regulation → Academic & Social Competence → Mental Health Resilience

Empirical Evidence:

- Early childhood programs increase lifelong resilience to stress and peer conflict
- Kautz et al., 2014

Causal Pathway:

Bullying Reduction → Lower Social Threat → Reduced Cortisol Reactivity
→ Reduced Depression/Anxiety

Empirical Evidence:

- Reduces bullying and victimisation; improves classroom climate
- Kärnä et al., 2011; Salmivalli and Poskiparta, 2012

Intervention Spotlight: Home-Based Psychosocial Stimulation

Causal Pathway:

Responsive Parenting → Secure Attachment + Cognitive Stimulation → Improved Mental & Neural Development

Empirical Evidence:

- Enhances cognitive scores, school readiness, and reduces behavioural disorders
- Gertler et al., 2021; Grantham-McGregor and Smith, 2016)

Intervention Spotlight: Good Behaviour Game (GBG)

Causal Pathway:

Structured Group Reinforcement → Classroom Norms → Reduced Conduct Disorder + Substance Use Risk

Empirical Evidence:

- Reduced disruptive behaviour and later life antisocial outcomes
- Kellam et al., 2011

Causal Pathway:

Shift in Gender Norms → Reduction in IPV → Reduced PTSD/Depression in Women

Empirical Evidence:

- Reduces intimate partner violence and related psychological trauma
- Leight et al., 2021

Thank you

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