

Disparity in healthcare delivery system

*117. SHRI T. M. SELVAGANAPATHI: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether provision of healthcare services in India is skewed towards urban centres and the private sector;

(b) whether urban residents constituting 28 per cent of India's population have access to 66 per cent of the country's available hospitals beds, while the remaining 72 per cent residing in rural areas have access to just one third of the beds;

(c) whether it is a fact that the distribution of healthcare workers, including doctors, nurses, and pharmacists, is highly concentrated in urban areas and the private sector; and

(d) if so, the action taken by Government to narrow this wide gap between urban and rural population?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI GHULAM NABI AZAD): (a) The public services in India are perceived to be inadequate. This has led to the emergence of a large private sector in the health, which is mostly located in urban areas.

(b) As per CBHI, Directorate General of Health Services, Government of India, the total number of Government hospital beds in India are 13,76,013, of which 3,62,996 are in rural areas constituting 26.38 per cent as on 1st March 2013. Data in respect of private hospital beds in rural areas is not centrally maintained.

(c) As per HRH Technical Report 2008 (by Krishna D. Rao et al), the density of doctors per 10000 population in urban areas was 9.12 as compared to 2.42 in rural areas. The density of nurses per 10000 population in urban areas was 14.2 as compared to 4.27 in rural areas.

(d) The Government launched National Rural Health Mission (NRHM) in April 2005, with a view to improving availability and accessibility to quality health care for the people, especially residing in rural areas, with focus on the underserved population and marginalized groups. The main focus areas of NRHM included improvement in health infrastructure, providing adequate human resources to man health facilities and to provide quality health care services. To address critical gaps

in human resource availability in the public health delivery system, expansion of medical schools, nursing colleges, paramedical institutions would receive priority in the Twelfth Plan. The strategic interventions for augmenting human resource during the plan include establishment of new Government Medical Colleges in underserved areas, scheme to augment doctors and specialists and also provide specialized health care services by strengthening government medical colleges and central government health institutions etc. As regards nursing education, priority areas include establishment of 132 ANM and 137 GNM schools in unserved and underserved areas, strengthening and upgradation of Nursing Institutions. As regards Paramedical Education, the key areas include setting up of National Institute of Paramedical Sciences Delhi and 8 Regional Institute of Paramedical Sciences, strengthening the cadre of paramedics, setting up of college of paramedical education in Government Medical Colleges and setting up of State Institution of Paramedical Sciences in States.

Appointment of brokers by insurance companies

*118. SHRI BALWINDER SINGH BHUNDER: Will the Minister of FINANCE be pleased to state:

- (a) the process for appointing brokers by nationalized insurance companies including General Insurance Corporation (GIC);
- (b) the amount of commission being paid to these brokers in various categories and the criteria adopted in determining the commission; and
- (c) the manner in which work is being distributed amongst empanelled brokers by the insurance companies?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Insurance Brokers are persons who, for a remuneration, arrange insurance contracts with insurance companies and/or reinsurance companies on behalf of their clients. They are licensed by the Insurance Regulatory and Development Authority (IRDA) under the IRDA (Insurance Brokers) Regulations, 2002. Insurance brokers are appointed by the client and not by the insurance companies. In case of reinsurance contracts, the insurance companies, being the client, choose from the list of licensed reinsurance brokers and/or composite brokers based on their experience and expertise and appoint them as their broker.

- (b) As per provisions of section 42E of the Insurance Act, 1938, IRDA may