

# Ayushman Bharat or Family Life

## What Should the Doctors Choose

Kuldeep Chaudhary, 11th Nov, Gurgaon

A Neurosurgeon in United Kingdom had a leaking tap so he called a Plumber. The plumber fixed the tap in 15 minutes and asked for 100 British Pounds.

The Neurosurgeon said that I am a Neurosurgeon and even I charge 50 Pounds for a 15 minute consult then why are you charging me 100 Pounds. The plumber said that even I used to charge 50 Pounds when I was practicing neurosurgery. I don't know whether this story about the healthcare of United Kingdom is true or not but it is definitely true for the beleaguered Indian Doctors. The doctors all over the world are overworked and miss out on their family life but atleast they get paid for their services without anybody raising a hue and cry. Not so in India, the doctors in India are not only overworked but highly underpaid. The situation started to worsen with the advent of CGHS, ECHS, ESI schemes where a specialist doctor was expected to see patients for Rs. 62 and even this paltry payment was done after a gap of 6 months or more. As if the things were not bad enough now we have Government's pet scheme of Ayushman Bharat where a Gynaecologist is supposed to a C-Sec Delivery for Rs. 8000 or so. This is not sufficient to cover even the cost of the consumables so a gynaecologist would be lucky if she gets Rs. 500 for this delivery after paying for all the expenses. The anaesthetist can hope to get Rs. 175 if everything goes as per plan which is highly unlikely. The best part is that government hospitals will get the same amount of money under the Ayushman Bharat for providing this service. Remember that the manpower and materials in the government hospitals is paid through taxpayers money. So private hospitals are expected to hire the doctors and other staff at their own cost and still do the same job as the government hospital and get paid the same amount of money. This is not only absurd but outright idiotic. What more can you expect from Babus moving around in Red Beacons having no knowledge of the healthcare sector. The worst part is that the hospital managements are willing to accept this nonsense. If the hospital managements and the doctors would have applied their minds they would have given a resounding NO to such government schemes. The total budget for Ayushman Bharat is Rs. 11000 Crores while the total health spend in India in the private sector alone is close to 3 Lac Crores Annually. So you are expected to treat almost

50% of the Indian population for just 3% of the cost which the remaining 50% of the population is paying. There is no way on earth that this is possible. Hats off to Indian Hospitals which still trying to make this possible. Why has the healthcare profession in India come to such a passe that doctors are willing to treat patients virtually for free. If this is how it is supposed to be then these doctors should join government service and then provide free treatment to all the citizens of the country. Working in the private sector and accepting such pitiful reimbursements is a disgrace to the medical profession. The future of the medical profession is so bad that nobody would want to become a doctor by spending almost 15 years of their life and still get peanuts for their services afterwards. The fee for MBBS is around 50 Lacs while that for MD is close to 1.5 Crores. So every specialist who comes with a post graduate degree would have a loan of Rs. 2 Crores which would mean an EMI of 2 Lacs every month for the next 20 Years. If you get paid Rs. 500 for every C-Sec Delivery then nobody can prevent you from becoming a Non performing asset for the bank. The banks will swoop on your property and forfeit whatever you inherited.

What is the reason for such a dismal state of affairs in the medical profession. Part of this problem is the greed on the part of the doctors. They are willing to slog more and more to earn few more pennies. Ideally every doctor should work for 6-8 hours every day, 5 days a week and demand a salary of Rs. 1 Lac for an MBBS and Rs. 3 Lacs for a Specialist. After paying the loan EMI the net take home income would be Rs. 50 thousand for MBBS and Rs. 1 Lac for a specialist which is the minimum that you should demand. If you are expected to work longer than this then the charges should be more than the normal charges. What we have done in the healthcare sector is the exact opposite of this. The more work that you do the less remunerative it becomes. So you have some cash patients who are sufficient to pay for your salary but you agree to abysmal packages of GIPSA and other governmental organizations which makes you work longer hours at the cost of your family life. Now that you are supposed to work with Ayushman Bharat you might as well say goodbye to your wife, kids and parents. The additional workload will not bring any money to your bank but will take away whatever life you have got. It is time that the doctors learn to say NO to the Babus and the insurance companies which are getting



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In every other industry the salaries of the employees increase 10-15% every year without them having to do more work. Why is it that doctors are told to work more to earn more. Why can't a doctor's fee increase by the same yardstick at the end of every year. Then they will not have to work more year on year and can have a family life. You also have parents, spouse and children and they need your time more than your money. Get out of this greed for more money and create a healthy balance between income and quality of life. Those who were with you in class XII but chose a different stream than medical spend their weekends at Cyberhub while you are still seeing patients till late into night. You cannot let your hair down because an emergency call can come at any time of the night but when you ask for emergency charges you are scoffed at. Patients are not ready to sacrifice one day of their office so they expect you to work on holidays. This itself means that they are earning more per day than you and therefore their office gets priority over your time. Most of the hospital administrators cite idle capacities to justify their acceptance of pathetic rates from various organizations. There are idle capacities because of your policies. Every hospital should open its doors for all qualified doctors so that unnecessary health infrastructure is not created. Every hospital should have a standard tariff list which should be offered to all category of patients regardless of the size of their employer. You are not

selling products and there is no concept of wholesale pricing in service industry so why should anybody expect and get preferable rates. If the rates of Ayushman Bharat are viable then the government should create its own infrastructure and learn its lessons. Why can't insurance have its own hospitals and provide treatment at the package rates which they offer to the healthcare industry. Things will not change unless you change your approach to life. Unless you stop running after money and start valuing your life and your family nothing will change. A physiotherapist after studying for 5 years or more gets Rs. 10000 per month while a gym trainer who is probably a school dropout gets Rs. 50000 per month at those fancy gyms. Some sadhus have hijacked good health and amassed fortunes while you were busy taking care of poor health at rock bottom prices. It is high time that you learn to say a clear NO to this degradation of your profession and the humiliation heaped on you day in and day out. You can mark my words that by doing this your quality of life would improve by leaps and bounds.

*The author is a healthcare expert with more than 27 years of experience.*

