

Advancing Development: Community Swaraj

Madurai Symposium 2021



Workshop on

# NALAM: Enhancing Health Security for all

DHAN Foundation  
Madurai  
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Organized by

Sustainable Healthcare Advancing (SUHAM) Trust  
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## Health Security – A Million Dollar question

Health remains a prime cause and effect of poverty in India for many decades. Poor health reduces the capacity to work and subsequently the income of a person, leading to poverty. Poverty also causes unequal access to health services between the rich and poor. The poor people who are not served and not well served by the existing healthcare system. It has been identified that poor people diagnose their health only when they are terminally ill and the scope of recovery will be less and the cost of treatment will be high at that stage.

DHAN Foundation has initiated a curative healthcare intervention, Sustainable Healthcare Advancement (SUHAM) hospital project in 2008. The primacy of health interventions is to reduce healthcare expenditure through preventive and promotive healthcare education and awareness. This healthcare facility is owned and managed by the community which is affordable, accessible and available at their convenience with good quality and reduces leakages in the family cash flows in the form of medical expenses.

## Nalam Product – cost-effective medical care to all in the family

India's total healthcare spending (out of the pocket and public) at 3.6% of GDP, is very lower than that of other countries. India spends the least among BRICS countries: Brazil spends the most (9.2%), followed by South Africa (8.1%), Russia (5.3%), China (5%). With public healthcare infrastructure stretched, out-of-pocket expenditure in urban centers is high in India. In the case of a primary healthcare center, people spend per capita every year is Rs 1,112, less than the cost of a single specialist consultation at the secondary care hospitals in India. So, when it is calculated, it comes to Rs 93 per month or Rs 3 per day for a person to shell out for health expenditure. Therefore, a five-member

family spends on average Rs.5560 per year for primary healthcare needs.

To ease the burden on health expenditure, the Nalam product has been introduced for providing subsidized medical care facilities to our community members from SUHAM Community Hospitals. This will, not only promote the health-seeking behaviour among the community members but also will enhance the community to reach the healthcare facility at the initial stage of any illness. The locations where our SUHAM Community facility is not there will be provided with equal healthcare facilities like conducting medical camps, mobile health camps, connecting them to Doctors through Virtual Wellness Centres etc.

## Features of Nalam Products

A yearly premium of Rs. 300/- for a family of 5 members is fixed. Additional member in a family is facilitated to avail the services by paying Rs. 100/- per member.

A family of 5 members (member, spouse and their children below 25 years) is eligible to avail of the services through Nalam

The member under this product will get outpatient (primary) care in our SUHAM Community Hospital

If a non-member or a relative of the member can also covered under this product by linking herself/himself with the respective Federation.

Renewal is done in June of every year

## Benefits of Nalam Product

- Consultation Fee will not be charged for General OP
- Medicines are offered at a 12% to 15% discount rate
- Laboratory tests are offered at a 20% to 25% discount rate
- Early diagnosis saves not only health expenditure but also the health of the person
- Early diagnosis will reduce the severity of the illness and facilitate proper medical attention
- Referral services to secondary care and tertiary care hospitals with minimum expenditure are facilitated

- A person covered under Nalam product spends Rs. 112 for a visit to General OP but in the

case of a person who is not covered under Nalam spends Rs. 200 to 250 in a visit.

- Ensured transparent healthcare facility with clarity of sickness and quality medicines are provided to the members
- Counseled to subscribe to government insurance schemes (PMJJBY, PMSBY, Ayushman Bharat etc.)

## The workshop

This workshop is expected to facilitate knowledge on the Nalam product to the stakeholders and to share the major challenges faced during the implementation process. Involving the stakeholders to integrate the Nalam product in their system of respective locations so that reduction in health expenditure of the community members will be addressed. The workshop will also enable the stakeholders to cover all the members in the Nalam product and renew the same in regular intervals.



## Objectives

- Sensitizing the stakeholders on Nalam product for reaching all the community members
- Evolving mechanisms and supportive strategies for the integration of Nalam product for Community Health Swaraj
- Understanding the reduction of health expenditure by the renewal of NALAM Products every year

## Participants

Administrators of all SUHAM Community Hospitals, Health Nodals, Community Health Governance, Federation Coordinators and Health Associates of Registered and potential SUHAM Federations, Federation Coordinators and Health Associates from the Federations where SUHAM Community Hospital is established and functioning.

## Date and Venue

The workshop (hybrid mode) will be held on October 29, 2021 Friday at DHAN Foundation, Madurai, Tamil Nadu from 9 am. to 1 pm. The link will be shared to the participants.



*For further information, please contact*

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