

Health Issues of Senior Citizens

In ancient times, our Society had four stages of life called Ashrams with appropriate duties, the last two stages being Vanprashthashram & Sanyashram. Life expectancy then was 100 years and elders in these two stages were living for spiritual upliftment of Self & the Society. The period that followed reduced the life expectancy to 30 years due to in-fighting, invasions from outside, slavery of Outside Rules, all-round exploitation etc. **The present generation of Senior Citizens fought for Independence and after achieving it in 1947, brought the Country a proud place in Global Economy.** With advancement in Medical Science and economic prosperity of the Country, life expectancy has almost reached to 80 and expected to touch original 100 soon! With more than 8 crores, Country is already classified as ``Ageing`` and is having second largest population of elders in the World. Number of Senior Citizens is increasing at double the rate of younger generation and time shall come soon, when we shall be in majority. If proper attention is not paid to such a large number of experienced Senior Citizens, who have worked hard for Independence and Economic Development of the Country, their position and their problems immediately, at least from now onwards, the Society & the Government shall face a serious insurmountable problem!!

Although, according to Dr. Chopra, Body is Ageless and Old Age is a society-created perception only, as all the trillions of cells of Body get renewed from time to time, the present position appears that as one advances towards Old Age, one has to necessarily face some ailments, physical & mental weakness, aloofness etc depending upon his life style, genes, environments etc. Every Senior Citizen has to cope up with his health and associated problems by taking special care by way of proper life style, exercises, regular walking without talking, yoga-pranayam, proper diet and keeping busy physically and mentally by keeping in view the dictum - ``Use it or Loose it.`` Western countries have long ago started ``Third Age Universities`` to solve the problems of elders arising out of increased lifespan, the ailments and the increasing number of elders. They admit elders, doctors, caretakers; social workers etc in such universities and teach Gerontology- the Science of Old Age. The subjects cover Health, Finance, Social, Physiological and Psychological problems of elders and their solutions. Western Gerontology has brought out many solutions for health problems, both physical & mental and we should adopt them. In India, though we do not have such universities, we have several institutes doing geriatric research and giving training in this respect. Looking to the number of Senior Citizens and their need, these institutes are very few and their presence is not much effective so far, though some are working since 1986.

Number of Senior Citizens suffering from Hyper Tension, Heart Problems, Diabetes, Arthritis etc is very large. Facilities to diagnose and treat old age ailments are very much limited and treatments, whether surgical or by medicines are very very costly. With limited income and no affordable health security schemes available to Senior Citizens, most of the Senior Citizens do not dare to go for any treatment and leave everything to God's grace! Many are not able to travel independently to Govt./Municipal hospitals, where they have to wait in long queues and treatment mooted out to them is almost inhuman! Apart from ward boys, even well educated Doctors taught to serve all with missionary zeal misbehave with elders and even insult them. They are not available on their seats for a long time or remain busy chit-chatting! **They along with all medical and para medical staff in all Public & Private Hospitals should be given periodical orientation course for treating Senior Citizens in a proper way.** This is envisaged in para 40 of National Policy on Older Persons, 1999 but Ministry of Health does

not appear to be interested in welfare of Senior Citizens and have not taken serious & sincere action on any of the para from 33 to 48 of NPOP even though 8 years have passed..

The Health Ministry must take the following action immediately:-

- i) Implement all the provisions of NPOP,99 in para 33 to 48 by 31-3-2008.
- ii) Increase Govt/Municipal Hospitals and provide free treatment to all Senior Citizens, as done by Maharashtra Govt. Provide specific number of earmarked beds in each hospital. Raise the image of the Public hospitals by giving better and humane service.
- iii) Make it statutorily compulsory to provide separate departments for Geriatric, Alzheimer, and Hospice Care in each Hospital in Public as well as Private sector.
- iv) Fix outer limit of fees by Private Hospitals for treatment, pathological examination, consultations etc of Senior Citizens.
- v) As many Senior Citizens are not mobile, provide Mobile Hospitals and make compulsory for each Doctor to visit certain number of such Senior Citizens at their residence regularly.
- vi) Just as free polio drops are provided, provide free medicines to needy Senior Citizens for common ailments like hyper tension, heart, diabetics, arthritics etc by special budget provisions, donors etc. Such medicines being costly but very much necessary, provide by subsidies, as done for life saving medicines like sorbitrate etc.
- vii) Provide user-friendly Medical Security Insurance on lines of Arogya Kavach of Pimpri (Pune), Sahyadri Scheme of Pune, Yasashvini of Karnatak.
- viii) Encourage old system of Family Physician till sufficient number of geriatrics become available.
- ix) A simple directive of separate ques, which is not implemented by most of the Hospitals should be monitored for sincere implementation and instructions reiterated from time to time.
- x) Create a Health Welfare Fund. Provide Convalescent Homes, Holiday Homes, Day Care Centres etc. Provide health care facilities in Vrudhashrams.
- xi) Provide opportunities for second careers, activity centres to keep them active. Provide Machinery to utilize and maintain their mental health by holding competitions by way of Essay writing, Quiz, Brain Storming Sessions etc at District, State & Centre level periodically on subjects of social & national interest to get views & guidance from Think-Tank of the Nation. Fix quota for them for nomination in all Advisory Committees.
- xii) Create health awareness literature for preventive measures & healthy life style and make easily available.
- xiii) All private hospitals given free land or special concessions by Govt must treat Senior Citizens free or at concessional rate and beds earmarked.
- xiv) By legislation, corporate sector, trusts, Association of Doctors, Associations of Chemists etc should set apart certain funds for medical treatment of needy Senior Citizens. Adoption of certain number of needy Senior Citizens for periodical treatment, supply of medicines, necessary vitamins etc by such parties will go a long way to meet with health problems of needy Senior Citizens.
- xv) Health Ministry must, if necessary by legislation, make it compulsory for every Corporate Body, Businessman and if possible, every Employer to provide health facilities to all their surviving retired employees and their spouses on par with serving employees. They must be made to raise the pension, where it is paid, on every revision of pay-scale of the post on which the employee had retired on the same principle, as envisaged by Supreme Court and accepted by Vth Pay Commission for Central & State Govt Retired Employees. Where pension is not payable, ex-gratia pension, as paid to Govt Employees retired on SRPF, should be paid to all surviving retired employees/spouses. This will give immediate relief to

large number of retired persons and it will not be a financial burden on Employers in the booming economy.

Health Insurance for Senior Citizens

Finance Minister in his Budget Speech for 2007-08 has proposed to develop new **Health Scheme.**

LIC is likely to announce new scheme in December,07. There is large number of schemes for Senior Citizens which are with exorbitant premiums and most of Insurance Companies are discouraging Senior Citizens to take up the policies, as these are considered unprofitable. They have stopped giving commission to their agents for Policies of Senior Citizens. Moreover, Doctors, Hospitals & insurers are taking undue disadvantage of these Medi-Claim Insurance policies many a times by getting unnecessary Tests/Investigations/Operations etc. The Insurance Schemes tried by Pune Municipal Corporation with Sahyadri Hospital, Varishtha Nagrik Arogya Kavach tried by Pimpri-Chinchwad Municipal Corporation & Yashaswini tried in Karnatak have proved simple, effective and very economical. Proper Scheme on these lines must be worked out by Governments/Municipality-Pachayats.

Long lasting proper solution may lie in declaring the Health Care as a fundamental right for every citizen right from the birth and insuring everyone!! Just as grains are supplied at subsidized rates to Card Holders, free medical treatment should be given to each citizen by making out a proper scheme. A Health Fund should be created for this. Each citizen may pay a fixed amount as a premium or contribution (monthly, quarterly, half yearly, yearly) to this fund from childhood itself depending upon which type of Hospital, he would be taking treatment. All doctors may be affiliated to a particular Hospital and they will look after OPD requirements of citizens allotted to them. Hospitals may be broadly classified in some categories for determining contribution depending on facilities available. Those citizens, who can not afford to pay, have also to be registered with Government/Municipal Hospitals and take free treatment from those Hospitals and dispensaries. Government servants and employees of Public Sector should take treatment from their Hospitals. All MPs/MLAs & rich persons also have to register with the Hospital of their choice & get treatment from that source. Any citizen can change over to another Hospital once or twice in a year. Each Hospital will have link with better type of Hospital to give treatment not available with them. Total funds thus received and Government/Municipal funds allotted for this purpose will be sufficient to meet all kinds of treatment of all citizens. This shall avoid malpractices of getting unnecessary investigations/operations etc prevalent in the present system of Medi-Claim policies and ensure proper treatment to all.

Till some such system is established, all Hospitals should be made to look after medical needs of Senior Citizens by directly insuring them at a nominal premium to be borne proportionately by Centre(25%), State(25%), Municipal-Panchayat(25%) and the Senior Citizen(25%).

All medicines should be subsidized, as grocery is subsidized at present. Just as life saving medicines, polio drops etc are supplied at cheaper rate or free, medicines for common diseases like BP, Diabetes, Heart, Arthritis etc peculiar to old age must be subsidized.

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