National Workshop on
Strengthening Senior Citizens Care in India
Thiruvananthapuram, Kerala
27.09.2024

Report on Senior Care Reforms in India:
Reimagining the Senior Care Paradigm
Position Paper **Released on 16.02.2024**

SENIOR CARE
REFORMS IN INDIA
Reimagining the Senior Care Paradigm
A POSITION PAPER

FEBRUARY 2024

OUTLINE

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PRESENT SCENARIO

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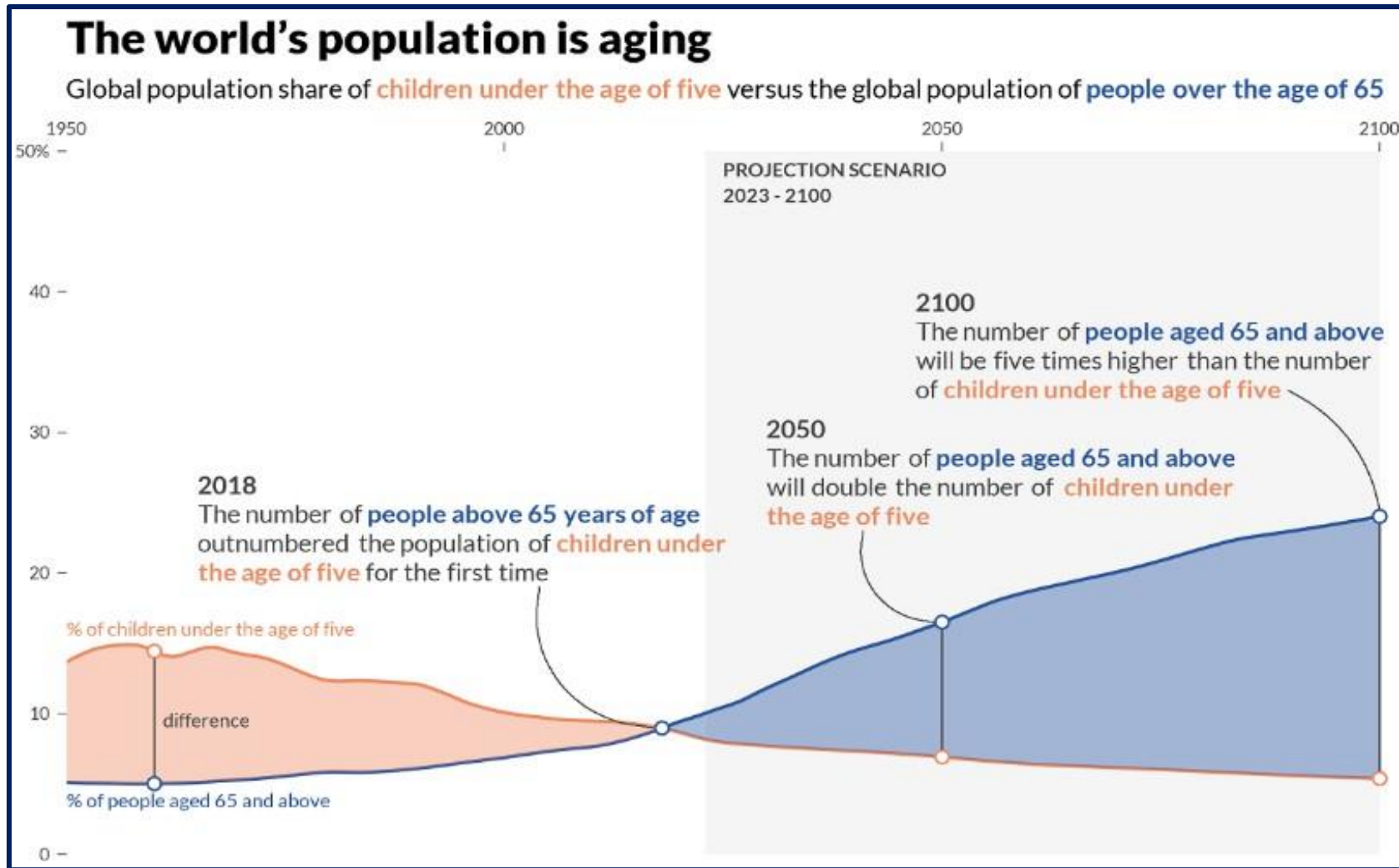
INTERNATIONAL PRACTICES

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WAY FORWARD

CONTEXT

The world's population is aging

Global population share of children under the age of five versus the global population of people over the age of 65

PROJECTION SCENARIO
2023 - 2100

2100
The number of people aged 65 and above will be five times higher than the number of children under the age of five

2050
The number of people aged 65 and above will double the number of children under the age of five

2018
The number of people above 65 years of age outnumbered the population of children under the age of five for the first time

% of children under the age of five

difference

% of people aged 65 and above

The population of people aged above 65 is rising in every country and will keep on doing so in the future.

Elderly population in India:

- There were **~149 million** persons aged 60 years and above in 2022 (as of 1 July), comprising around **10.5 %** of the country's population.*

- It is projected that by 2050, India will have **~347 million older persons**, constituting 20.8 % of the total population.*

- *One-fifth population* of **Vikshit Bharat 2047** will be aged 60 & above.

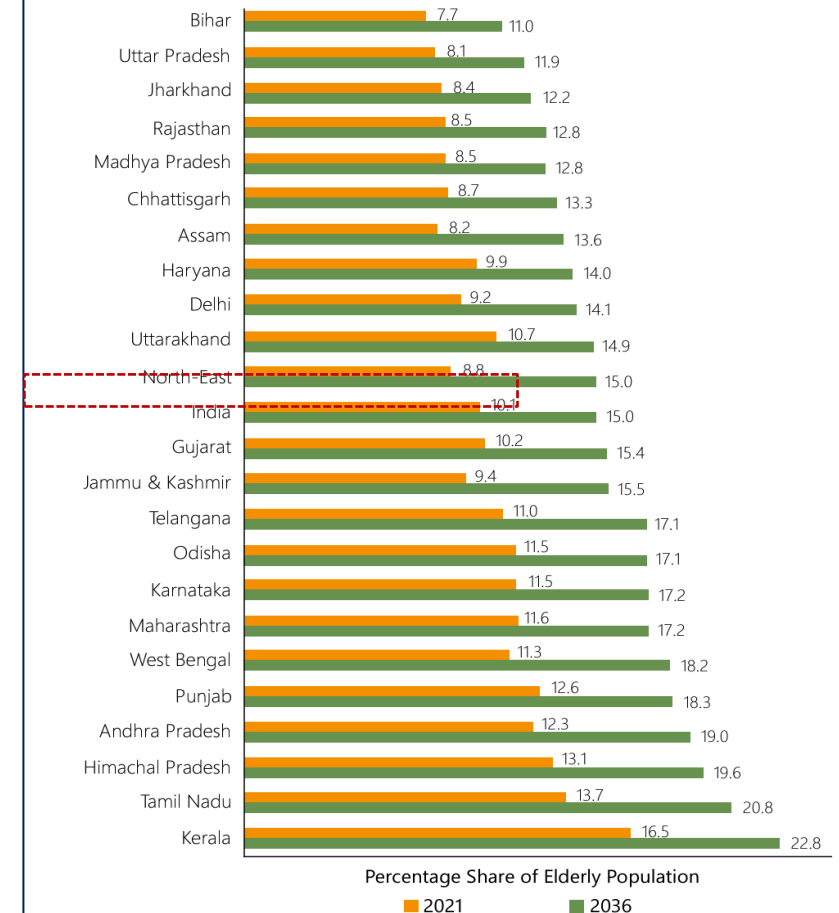**Source**: 'India Ageing Report 2023', United Nations Population Fund (UNFPA) in collaboration with the International Institute for Population Sciences (IIPS)
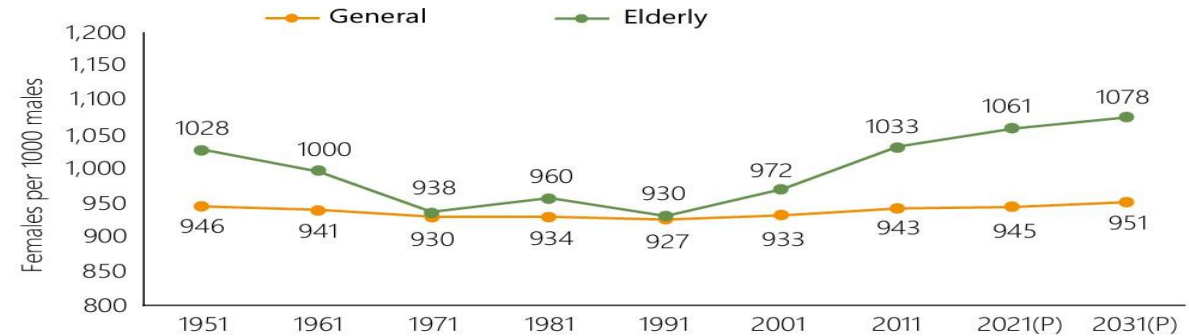
Share of the Elderly Population:

2021 vs 2036 Across States

Figure 2.4: Projected share of the elderly population, India and states, 2021 versus 2036

State	2021	2036
Bihar	7.7	11.0
Uttar Pradesh	8.1	11.9
Jharkhand	8.4	12.2
Rajasthan	8.5	12.8
Madhya Pradesh	8.5	12.8
Chhattisgarh	8.7	13.3
Assam	8.2	13.6
Haryana	9.9	14.0
Delhi	9.2	14.1
Uttarakhand	10.7	14.9
North-East	8.8	15.0
India	10.1	15.0
Gujarat	10.2	15.4
Jammu & Kashmir	9.4	15.5
Telangana	11.0	17.1
Odisha	11.5	17.1
Karnataka	11.5	17.2
Maharashtra	11.6	17.2
West Bengal	11.3	18.2
Punjab	12.6	18.3
Andhra Pradesh	12.3	19.0
Himachal Pradesh	13.1	19.6
Tamil Nadu	13.7	20.8
Kerala	16.5	22.8

Percentage Share of Elderly Population
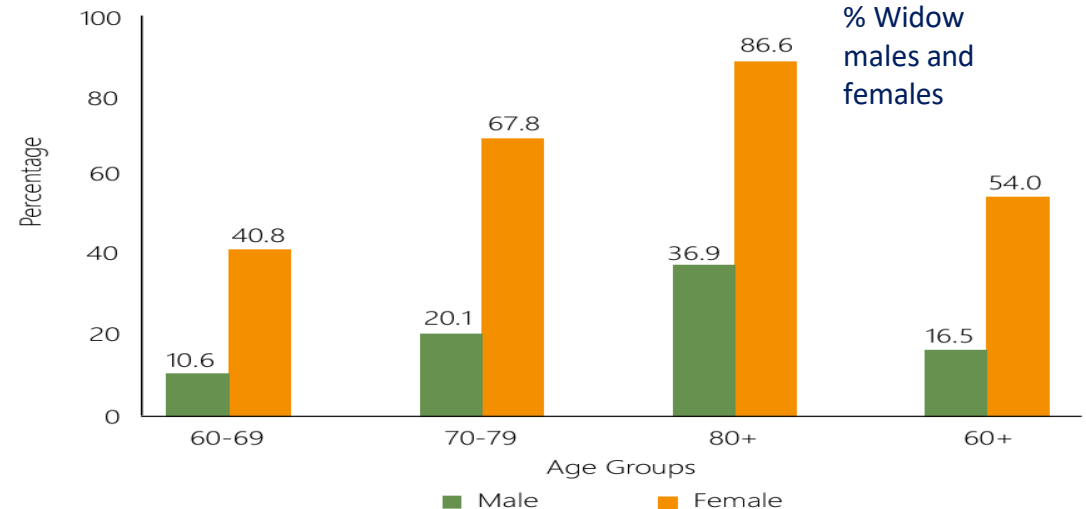■ 2021 ■ 2036

- **Senior Sex Ratio** has been projected to increase from 972 (2001) to **1078 (2031)** female per 1000 male.

Abbreviation: P, Projected.

Sources: Office of the Registrar General and the Census Commissioner, India, *Census of India, 2011* (Ministry of Home Affairs, Government of India), available at https://censusindia.gov.in/

- **54%** females aged above 60+ are widowed compared to 16.5% of males in the same age group.
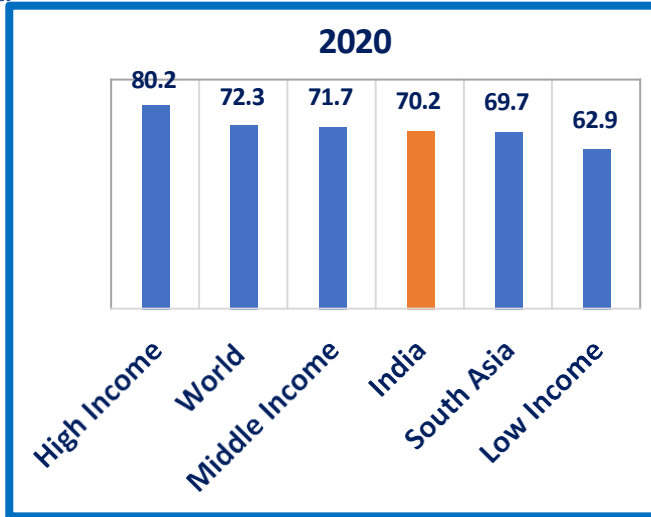

% Widow males and females
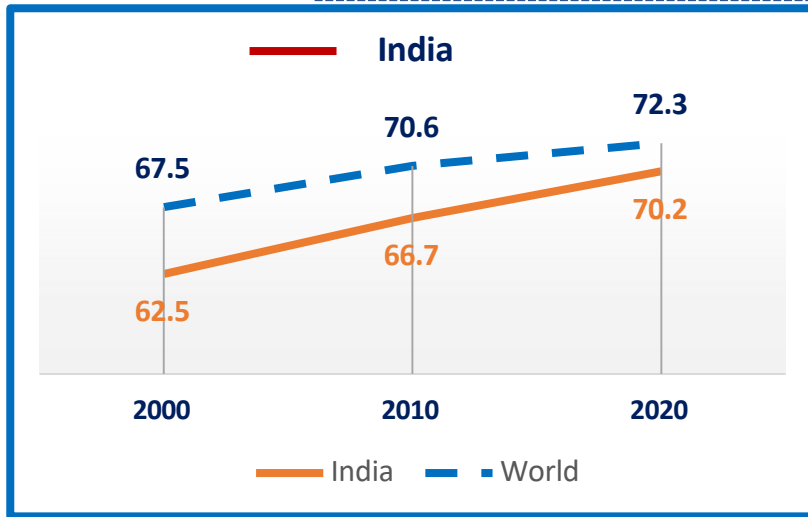
Source: Computed from individual level data of the *Longitudinal Ageing Study in India: Wave 1,*

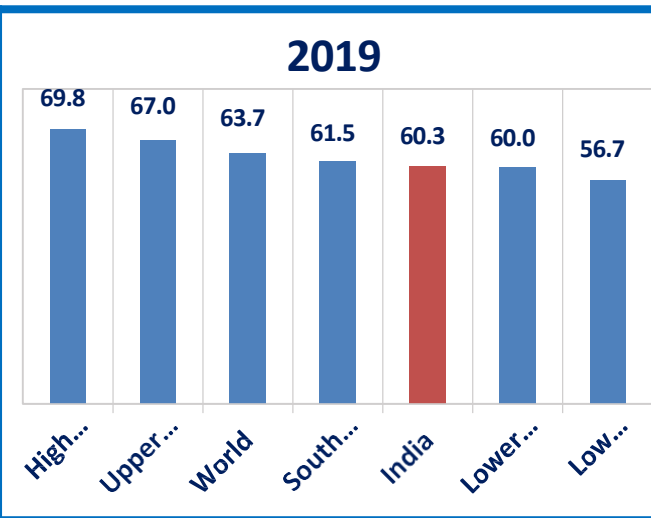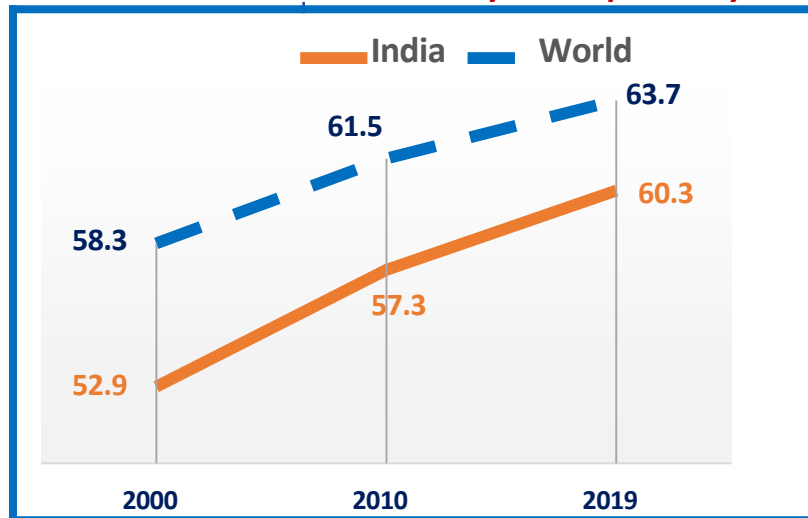# LIFE EXPECTANCY AT BIRTH AND HEALTHY LIFE EXPECTANCY (HALE) : INDIA VS WORLD

Life Expectancy at Birth

India

	2000	2010	2020
World	67.5	70.6	72.3
India	62.5	66.7	70.2

— India   - - World

2020

High Income	World	Middle Income	India	South Asia	Low Income
80.2	72.3	71.7	70.2	69.7	62.9

Rising trend in Life Expectancy at Birth for India, is at par with the global trend

- **Higher** than **Low Income countries.**
- **Slightly higher** than the **South Asian countries.**
- **Lower than High and Middle Income country** groups and the **global average**.

Healthy Life Expectancy

India   World

	2000	2010	2019
World	58.3	61.5	63.7
India	52.9	57.3	60.3

2019

High…	Upper…	World	South…	India	Lower…	Low…
69.8	67.0	63.7	61.5	60.3	60.0	56.7

India and the World -consistent improvement in HALE

India, is at par with global trend

- **Performance is better than** lower middle and low income group countries.
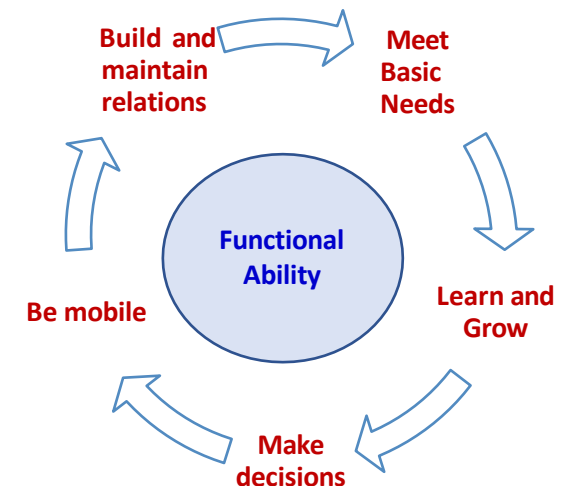- **Performance   is Lower than** the **global average**, high and upper middle income and even lower than South East Asian group of countries.

These demographic changes present complex **Health, Social and Economic challenges** to which the country must rapidly adapt, both in the present and continuing in the future.

A strategic framework of reforms, with Inter-sectoral convergence, available and affordable health infrastructure, innovative financing mechanism, enabling social environment, uptake and adoption of digital technology etc. is therefore proposed.
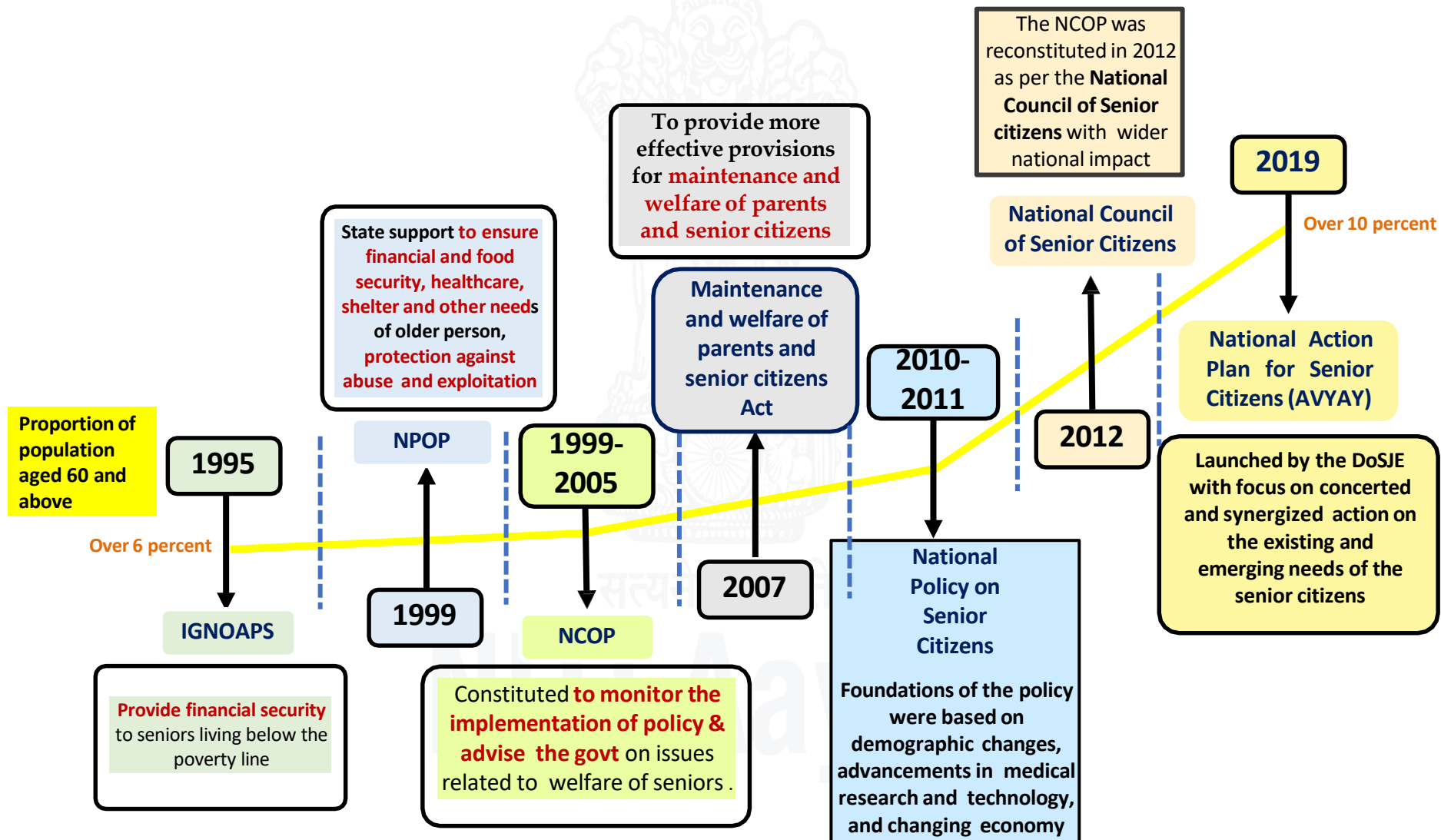
Healthy Ageing

The World Health Organization (WHO) defines healthy ageing as **"the process of developing and maintaining the functional ability that enables wellbeing in older age**."

Build and maintain relations

Meet Basic Needs

Functional Ability

Be mobile

Learn and Grow

Make decisions

GOVERNMENT INITIATIVES

JOURNEY OF SENIOR CARE-ACT & POLICIES IN INDIA

The NCOP was reconstituted in 2012 as per the **National Council of Senior citizens** with wider national impact

To provide more effective provisions for **maintenance and welfare of parents and senior citizens**

State support **to ensure financial and food security, healthcare, shelter and other need**s of older person, **protection against abuse and exploitation**

2019

Over 10 percent

National Council of Senior Citizens

Maintenance and welfare of parents and senior citizens Act

2010-2011

National Action Plan for Senior Citizens (AVYAY)

Proportion of population aged 60 and above

NPOP

1999-2005

1995

2012

Over 6 percent

IGNOAPS

1999

NCOP

2007

National Policy on Senior Citizens

Foundations of the policy were based on demographic changes, advancements in medical research and technology, and changing economy

Launched by the DoSJE with focus on concerted and synergized action on the existing and emerging needs of the senior citizens

Provide financial security to seniors living below the poverty line

Constituted **to monitor the implementation of policy & advise the govt** on issues related to welfare of seniors .

MAJOR WELFARE SCHEMES /PROGRAMS AND INITIATIVES - INDIA

Health

- **National Program for Health Care of the Elderly (NPHCE)**
- **Ayushman Bharat – PMJAY**
- **Ayushman Arogya Mandir**
- **VayoMitra – Ayush Geriatric Healthcare Services**
- **Rashtriya Vayosri Yojana**

Social

- **Atal Vayo Abhudaya Yojana**.
- **The National toll-free Helpline for Senior Citizens, Elderline: 14567**
- **Annapurna Scheme**
- **Antyodaya Anna Yojana**
- **Accessible India Campaign.**
- **E-Anudaan Portal.**
- **Geriatric Caregivers Training programme.**

Economic

- **National Social Assistance Program (NSAP),** including Indira Gandhi Old Age Pension Scheme (IGNOAPS) and Indira Gandhi National Disability Pension Scheme (IGNDPS)
- **Varishtha Pension Bima Yojana**
- **Atal Pension Yojana**
- **National Pension Scheme**
- **Senior Able Citizens for Re-Employment in Dignity (SACRED)**
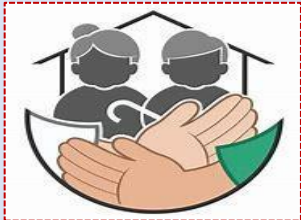- **Pradhan Mantri Vaya Vandana Yojana**

STATUS OF GERIATRIC ILLNESSES/SOCIAL/FINANCIAL ISSUES- * FINDINGS
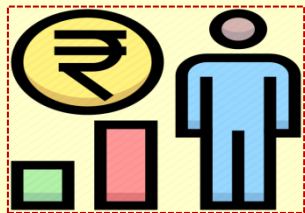
Health

- **75%** of the elderly have **one or more chronic diseases**.
- **23.3% suffer** from **multi-morbidity**.
- **24%** have at least **one Activities of Daily Living limitation**
- **>50% experience mobility restrictions**.
- **20% suffer** from **mental health issues**.
- **>27%** are **underweight,** and **22%** are **overweight**.

Social

- **Increasing Dependency ratio** (60 per 100 at present).
- **1065:1000** is Senior Sex Ratio.
- **71%** residing in **rural areas**.
- **6% of total elderly and 9% of women elderly live alone**.
- **32% have low life satisfaction**.
- **5% suffer** from **abuse**.
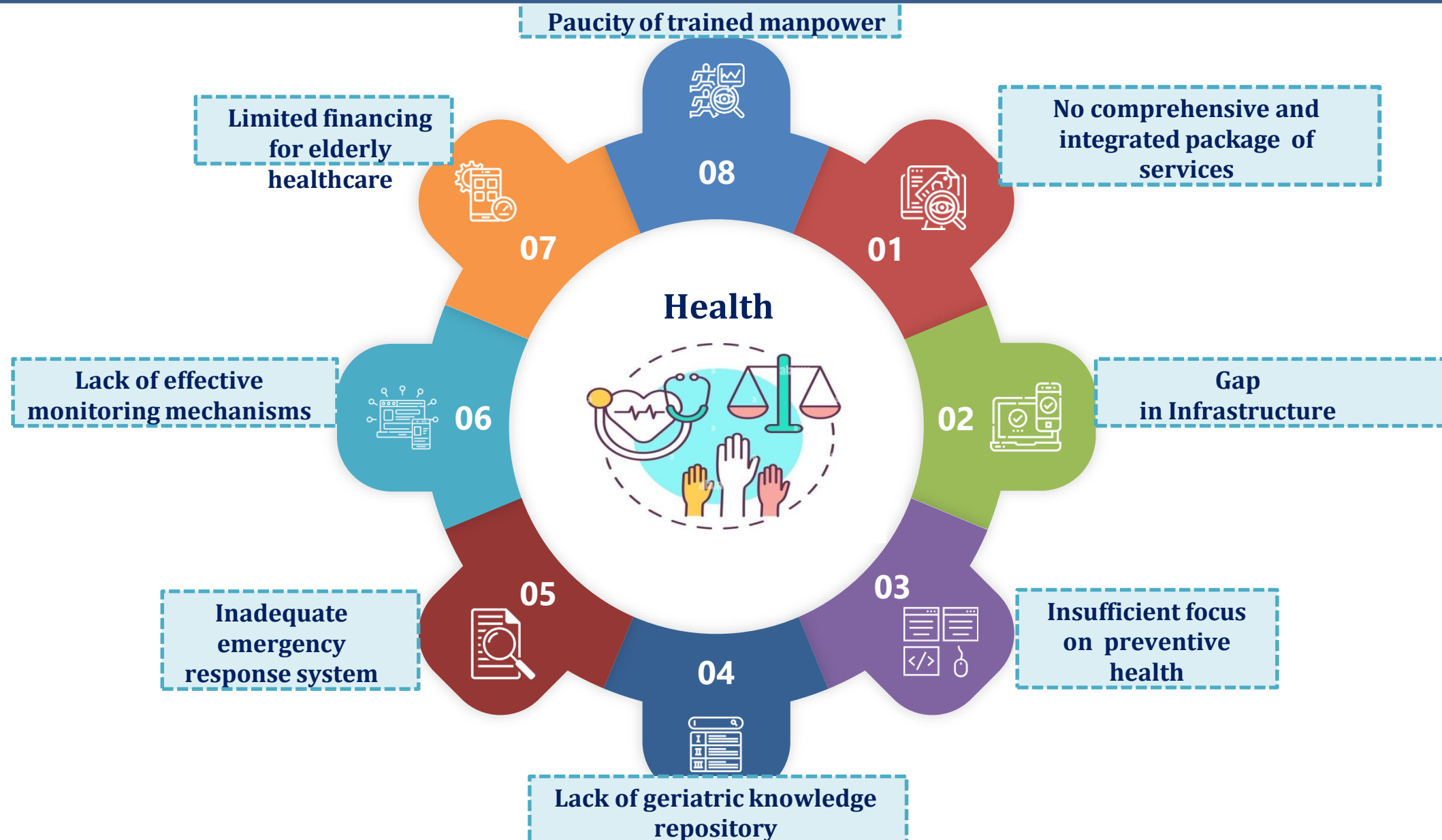- **20% aware** of **senior citizen benefits**.

Economic

- **34%** are currently **working**.
- **70%** are dependent for **everyday maintenance**.
- **78%** are **without pension cover**.
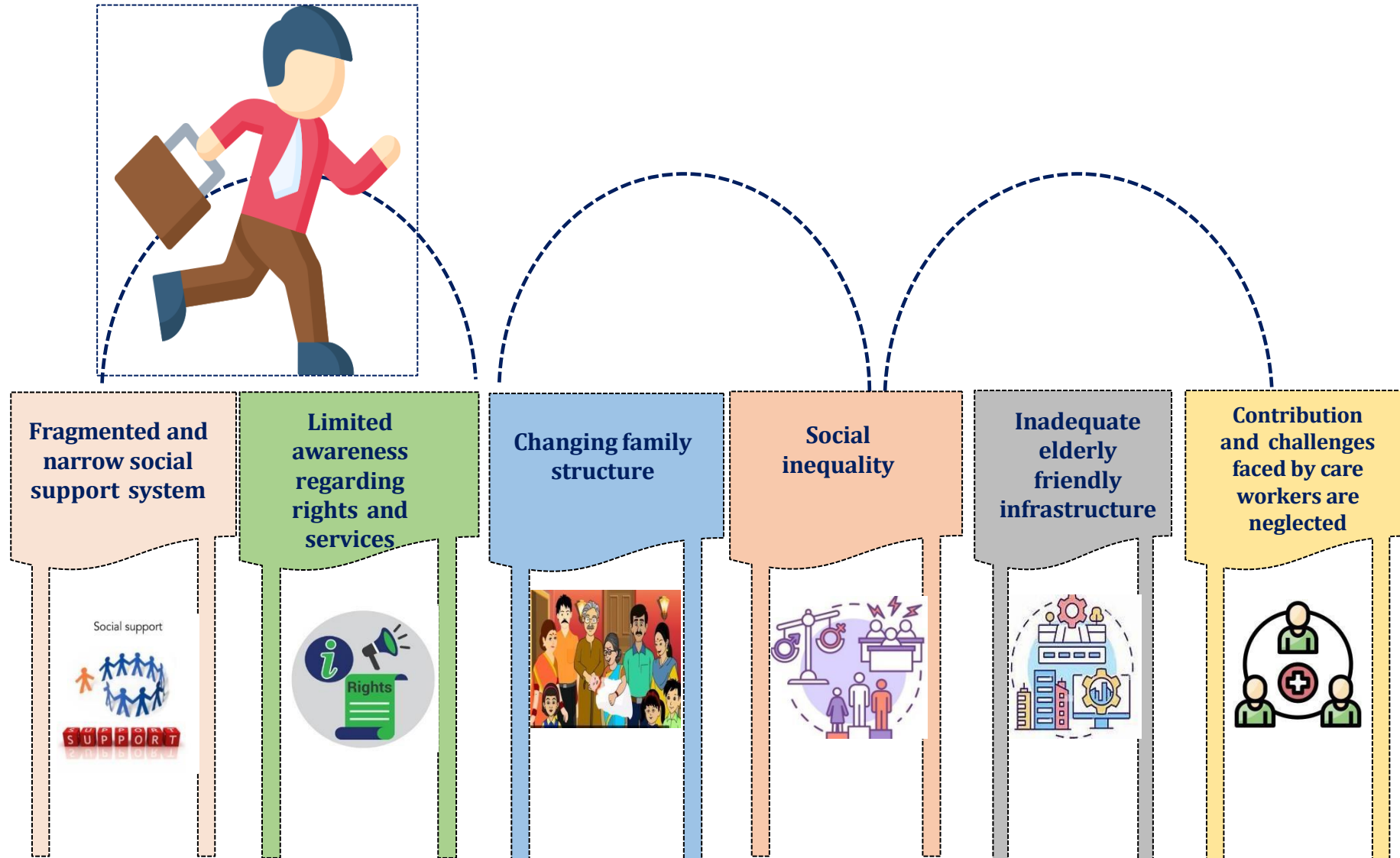- **OOPE for in-patient services** is Rs. 8028 and Rs. 31933 in public and private facilities respectively

CHALLENGES

KEY ISSUES AND CHALLENGES IN SENIOR CARE (HEALTH)

Health

- Paucity of trained manpower — 08
- No comprehensive and integrated package of services — 01
- Gap in Infrastructure — 02
- Insufficient focus on preventive health — 03
- Lack of geriatric knowledge repository — 04
- Inadequate emergency response system — 05
- Lack of effective monitoring mechanisms — 06
- Limited financing for elderly healthcare — 07

KEY ISSUES AND CHALLENGES IN SENIOR CARE (SOCIAL)
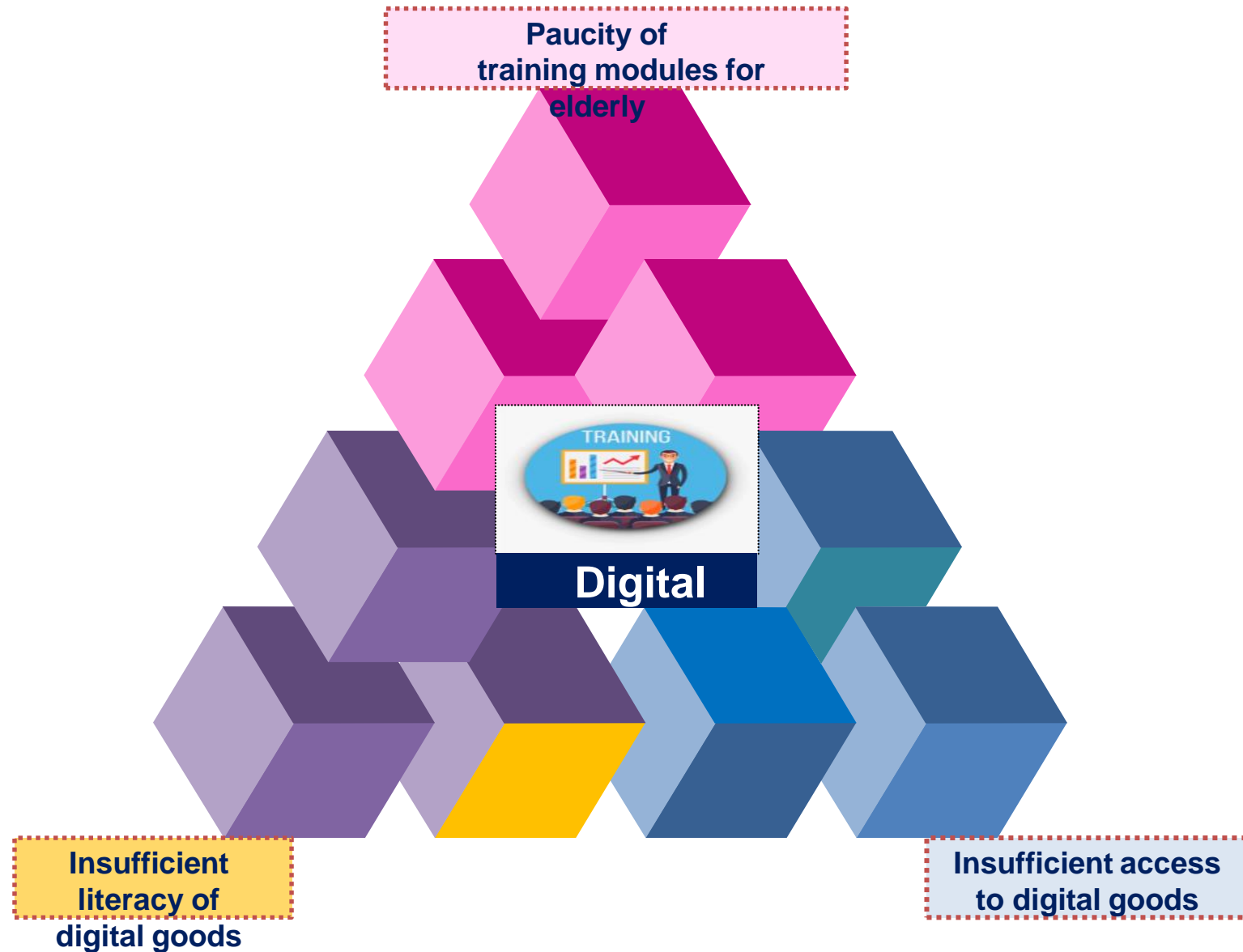
- Lack of universal comprehensive financial systems for old age security

- Insufficient levels of financial literacy

- Financial abuse and fraud

- Inadequate support for life- time financial planning

Paucity of training modules for elderly

TRAINING

Digital

Insufficient literacy of digital goods

Insufficient access to digital goods

INTERNATIONAL PRACTICES ADOPTED FOR SENIOR CARE

INTERNATIONAL PRACTICES ADOPTED FOR SENIOR CARE

Health

Japan
"Healthy Japan 21 Program" to promote active ageing through smart walk, diet, breath and check-ups

USA
Integrated models like PACE (Program of All-Inclusive Care for the elderly

Thailand
"Buddy Home Care Model" by NGOs for providing cost-effective & high quality services healthcare services at home.

Social

Singapore
The Integrated Care for the Elderly (SPICE) program to provide comprehensive and home-based or non-medical services.

Japan
Asia Health and Wellbeing Initiative (AHWIN) to build an active and healthy society.

China
Rule of '90-7-3', i.e. 90% care by family, 7% by community & 3% in institutional facilities

Economic

Thailand
Universal Social Pension Policy –Old Age Allowance was made universal

South Korea
National Basic Livelihood Security System (NBLSS) ensures a minimum standard of living to the eligible elderly

Sweden
Legal right to remain in the workforce till 69 and National retirement pension system through Pension agencies.

Digital

Japan
AI-driven wheelchairs, body sensors etc. and communication tools to help elderly live independently

UK
Digital skill development through access to free training with the help of models such as digital champion networks

Thailand
Thammasat Model & schools for reskilling older people, including digital literacy

RECOMMENDATIONS

FOUR PROPOSED REFORMS OF ELDERLY CARE

REFORM PILLARS

1. **Health Empowerment and Inclusion**

2. **Social Empowerment and Inclusion**

3. **Economic Empowerment and Inclusion**

4. **Digital Empowerment and Inclusion**

ENABLERS

1. **Fostering Inter-sectoral Convergence**

2. **Private sector Engagement and CSR Funding**

HEALTH EMPOWERMENT AND INCLUSION 1/2

Health Literacy
Among seniors and their caregivers to enhance understanding of geriatric health issues and related risks and make them aware of available healthcare services.

Preventive health
Screening for declining functional ability and mental capabilities, Elderly Immunization & Harnessing the potential of Ayush in preventive health.

Comprehensive Primary Healthcare Services
Screening for common disorders, psychosocial support and Strengthening the existing rehabilitative, and palliative services.

Strengthening healthcare infrastructure
Setting up independent geriatric hospitals, research centers, etc. and Leveraging the Ayush infrastructure for senior care

Tele-consultation services
Expanding tele-consultation services through outreach efforts, health camps, home based care, mobile medical units to bring care closer to home.

http://nursingexercise.com/

HEALTH EMPOWERMENT AND INCLUSION 2/2

Skilled workforce for elderly care
- Geriatric doctors, nurses, and attendants,
- Ayush professionals,
- Physiotherapists, speech and audiology therapists, etc.

Poshan Abhiyaan for Senior Citizens
to address specific nutrient requirement of seniors.

Increasing accessibility of services
Services provided at home by both Skilled medical professionals and Non-skilled medical professionals

Emergency response infrastructure and services
Making existing emergency response infrastructure more sensitive to the needs of the elderly.
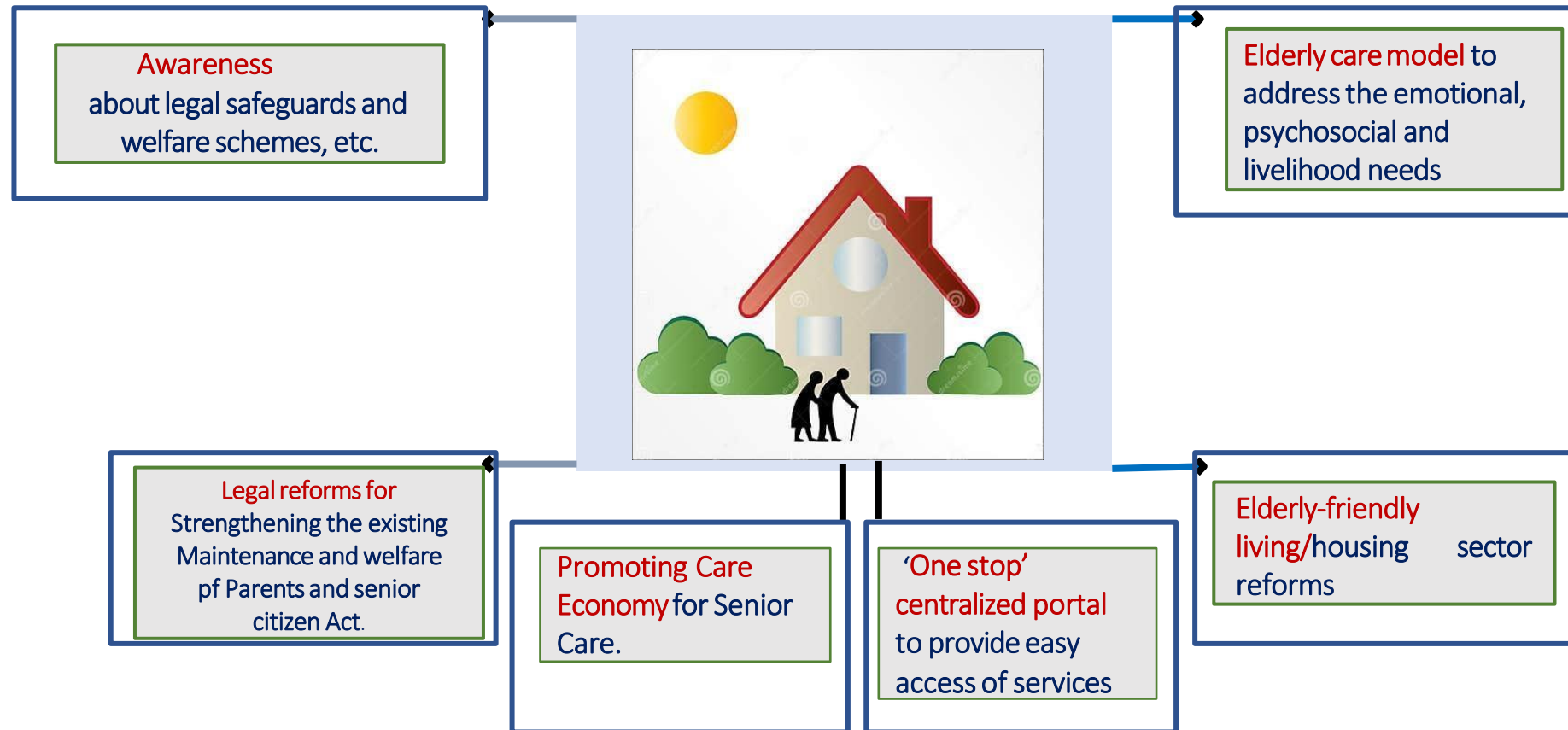
Provision of Assistive devices
Enabling the provision of affordable high-quality assistive devices like hearing aids, artificial dentures, spectacles, etc. Medication reminders, emergency alarm system, fall detectors
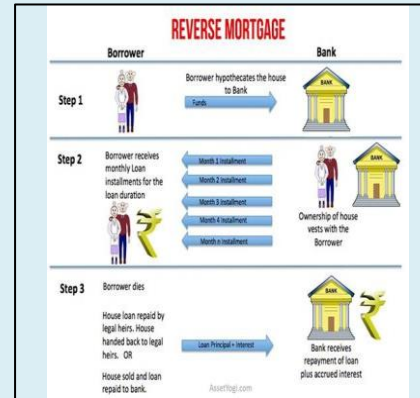
Mental health services
Strengthening of mental health services, particularly neurological and substance use conditions among seniors

SOCIAL EMPOWERMENT AND INCLUSION

Awareness
about legal safeguards and welfare schemes, etc.

Elderly care model to address the emotional, psychosocial and livelihood needs

Legal reforms for
Strengthening the existing Maintenance and welfare pf Parents and senior citizen Act.

Promoting Care Economy for Senior Care.

'One stop' centralized portal to provide easy access of services

Elderly-friendly living/housing sector reforms

ECONOMIC EMPOWERMENT AND INCLUSION

Mandatory savings plan for the affording segment.

Targeted and comprehensive health insurance product.
Encouraging the private sector to design a targeted and comprehensive health insurance product.

REVERSE MORTGAGE

Increasing coverage of public funds
Extending pension support to the elderly from the unorganized sector and Revising pension amounts to account for inflation.

Increasing liquidity and capital allocation
Reverse Mortgage mechanism and Tax reforms, exemptions from GST, etc.

Preventing financial fraud
Protection from financial fraud through increasing awareness and expediting redressal mechanism.

Skill Development Reskilling of the elderly population.

27

DIGITAL EMPOWERMENT AND INCLUSION

Digital inclusion
Increase Access, Ensure Installation, Increase Knowledge, Develop Design, and Build Trust.

Digital literacy
Setting up Community-based centers in rural and urban areas.

Digital Accessibility
By making them the digital devices affordable.

Digital Integration
Use of technology in a coordinated and structured manner across different levels of care)

Digital Disruptions
By harnessing the potential of modern technology

1 **Fostering Inter-sectoral Convergence**

HEALTH

- Ministry of Health and Family Welfare
- Ministry of Ayush
- Ministry of Social justice and empowerment
- Ministry of Finance

SOCIAL

- Ministry of Social justice and empowerment
- Ministry of Consumer Affairs, Food and Public distribution
- Ministry of Railways
- Ministry of Home Affairs
- Ministry of Civil Aviation
- Ministry of Housing and Urban Affairs
- Ministry of Road Transport and Highways

ECONOMIC

- Ministry of Social justice and empowerment
- Ministry of Finance
- Ministry of Rural Development
- Ministry of Textiles
- Ministry of Pensions and Pensioners Welfare

DIGITAL

- Ministry of Social justice and empowerment
- Ministry of Finance
- Ministry of Health and Family Welfare

- **Seamless coordination** between all the Ministries, State and UT Governments, Panchayati Raj Institutions, Urban Local Bodies, NGOs, and Private Players to ensure an overarching mission to control, regulate, and coordinate and to review, monitor, and bring corrective changes.

- Community care models for non-medical care and healthy ageing.

2 | Private sector Engagement and CSR Funding

- PPP Synergies for last-mile delivery.

- Private insurance packages with revised rates.

- Private sector and CSR to develop and deploy technology-enabled solutions that help elderly self and remote monitoring, seeking online consultations.

- Affordability of critical elderly products, devices, and services.

WAY FORWARD

WORK IN PROGRESS AFTER RELEASE OF THE REPORT

1 Committee has been constituted to develop a Comprehensive Senior Care Strategy in consultation with all stakeholder representing various Ministries, States/UTs., and Technical experts, Geriatricians and academicians from **reputed organizations contributing to elderly care**

2 Committee has been conducting technical consultations with members to jointly analyze the challenges faced by senior citizens, do the situational analysis of existing policies and programs and jointly study the global practices etc. to collect evidence, generate ideas, gather views, and opinions, **consolidate the discussions to finally develop the Strategic framework for holistic care and welfare of the senior citizens"**

3 National Workshop at Thiruvananthapuram, Kerala to further deliberate and elicit views from states and other stakeholders

Source: India Ageing Report, 2023. UNFPA, MoHFW, MoSPI, Samudra et al. 2022.

Thanks