

India has made commendable improvements over the last decade in terms of sanitation, electricity and improved source of drinking water. Now, the government needs to work towards expanding pension/social security coverage apart from health insurance/scheme coverage. Ayushman Bharat needs to expand its reach, but the network of primary healthcare centres also needs to be strengthened. LASI states that a major proportion of older adults from the poorest MPCE quintile utilise out-patient care from private health facilities, making them shell out extra in terms of out-of-pocket expenditure. Before a large proportion of the population becomes elderly, the government needs to roll-out a wide-reach pension programme, which includes the informal sector workers; this can be on the lines of the NPS, though tweaked for government support in terms of pension-fund contribution for the poor. Moving most existing subsidies, including the food subsidy under the National Food Security Act, to direct benefits transfer can unlock the funds for instituting such a scheme while continuing existing support to the vulnerable. Given how the LASI survey shows that people have been denied food benefits, under the Annapurna scheme, owing to awareness, this would obviate the need to popularise government schemes.