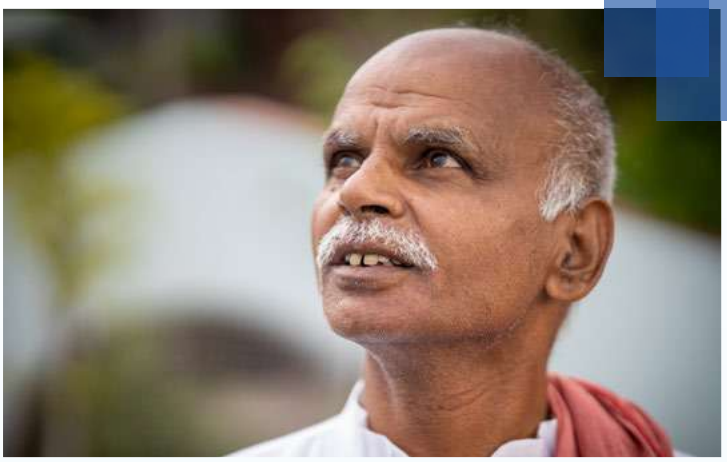
ASSOCIATION OF HEALTHCARE PROVIDERS INDIA

VayahVikas
Empowering Seniors







ENABLING INDIA'S SENIOR CITIZENS

A Call to Action for Government and Stakeholders

Cover photographs by Saonli Bedi of WisdomCircle

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About the Partner Organisations

The Association of Healthcare Providers – India (AHPI)

The Association of Healthcare Providers - India (AHPI) is a registered not-for-profit organisation dedicated to improving healthcare in India. AHPI represents the majority of healthcare providers across India and collaborates with stakeholders to establish a national system that ensures universal access to basic health services, supporting its members and partner organisations in implementing effective healthcare improvements. AHPI engages with various associations, accrediting bodies, regulatory agencies, research organisations, and academic institutions to address healthcare challenges. Through their 20 regional chapters, AHPI advocates for healthcare reforms, infrastructure development, taxation and tariff issues, health insurance matters, and other challenges faced by healthcare organisations and the community in delivering quality healthcare.

The Institute of Healthcare Quality, an initiative of AHPI, offers healthcare management courses focusing on patient safety and quality improvement. AHPI's Healthcare Certification Centre develops standards for different healthcare establishments, provides certification of compliance, and conducts customised training programs for the sector. During the Covid-19 pandemic, AHPI played a crucial role in coordinating efforts between member hospitals, the central government, and state governments. AHPI actively participated in implementation and advocacy, providing equipment support to member hospitals. Dr. Alexander Thomas, then-President of AHPI, received the Waterfalls Global Award 2022 from the Government of the UAE for exceptional services during this challenging period. AHPI's comprehensive approach contributes to the advancement of healthcare in India. By addressing key issues, developing standards, providing training, and fostering collaborations, AHPI plays a vital role in promoting quality healthcare delivery and facilitating positive change in the healthcare sector.

Vayah Vikas

Vayah Vikas, a not-for-profit organisation based in Bengaluru, was established with the view of becoming the voice of senior citizens across India. It is dedicated to promoting the emotional and physical wellness and well-being of older adults. Their mission centers around empowering seniors to take control of their lives, fostering a community that is "by the seniors, for the seniors, of the seniors." Vayah Vikas aims to enable older adults to live dignified and fulfilling lives by providing opportunities for productive engagement. Recognising the global phenomenon of population ageing, Vayah Vikas emphasises the importance of comprehensive planning to address the changing demographics. They envision a holistic ecosystem that nurtures a symbiotic relationship between senior citizens and the larger community, which allows seniors to receive support, contribute their wisdom, and adapt to the evolving needs of society.

The concept of Vayah Vikas originated in 2013 when Dr. Alexander Thomas (Founder and Patron of AHPI, CAHO and ANBAI) and a team of experts prepared the report ***Aspirations for the Elderly in India*** in conjunction with grassroots efforts and advocacy with the Government of India to enhance the quality of life for senior citizens. In 2021, Vayah Vikas was formally established under the leadership of Mr. Kris Gopalakrishnan (Chair, Axilor Ventures) and Dr. Devi Prasad Shetty (Chair, Narayana Health). Vayah Vikas aims to create an empathetic ecosystem of tailored services and opportunities for seniors, thereby enabling older adults to lead independent lives filled with dignity and purpose. By providing a platform for active participation and contribution to society, Vayah Vikas strives to ensure that older adults are esteemed, respected, and able to enjoy a meaningful and fulfilling existence.

Message by the Chairs

As the Chairs of the NHC 2023 Policy Document Committee, we are pleased to announce the release of this approach paper jointly drafted by Vayah Vikas and the Association of Healthcare Providers – India (AHPI), aimed at addressing the needs of older adults in India. This comprehensive document represents the culmination of an extensive 18-month effort, which encompassed research, surveys, and the invaluable input of numerous organisations and stakeholders from across the nation.

India is witnessing a significant growth in its older adult population, with current estimates indicating that there are approximately 116 million individuals aged 60 and above, constituting nearly 8.6% of the total population. Unfortunately, senior citizens in our country encounter multifaceted challenges, including social isolation, inadequate access to healthcare services, and financial insecurities. In India and many parts of the world, women tend to live longer than men, with the gap in life expectancy widening as they age. Women are more likely to experience age-related health conditions, are more likely to require long-term care services, and take on the majority of the caregiving burden. Bridging the gender gap in our ageing population is therefore essential to promoting happy and healthy ageing for all.

The recommendations and suggestions put forth in this document aim to directly confront these challenges and uplift the lives of our older adults. In conjunction with this effort, a comprehensive publication titled ***Embracing the Golden Years: A Guide to Happy and Healthy Ageing*** was released, providing an in-depth analysis of the obstacles faced by older adults in India, along with potential strategies to overcome them. Furthermore, a National Health Conclave on Healthy Ageing was convened, serving as a platform for esteemed experts and stakeholders from across the nation to deliberate on the unique requirements of older adults and propose viable approaches to meet their needs.

We extend our sincere gratitude to all the individuals who actively participated in this endeavor. Their invaluable contributions, insights, and perspectives have profoundly shaped the recommendations and suggestions outlined in this approach paper. We earnestly hope that these proposals will be embraced by the government and other relevant stakeholders to effect substantial improvements in the lives of senior citizens throughout the nation.

Through the collective efforts of all involved, we can ensure that older adults in India are able to embrace their golden years with the utmost dignity, fulfilment and security. Once again, we express our heartfelt appreciation to all the contributors and stakeholders for their unwavering support and commitment to this noble cause.

Mr. Kris Gopalakrishnan
Chair, Axilor Ventures
Chair, Vayah Vikas

Dr. Alexander Thomas
Founder and Patron, AHPI
Founding Member, Vayah Vikas

Executive Summary

The older adult population is projected to reach 1.4 billion globally by 2030. In India, the number of older persons will rise to 319 million in 2050, by then comprising 19.5% of the total population. Older adults face unique challenges such as limited access to quality healthcare and technology, financial insecurity, mental health issues and social isolation, compounded by regional disparities and gender inequalities. The existing national policy on older persons has significant gaps, with inadequate older adult care across districts and limited financial support for low-income and self-employed workers. To address these challenges, collaboration between the public and private sectors is crucial. Along with the government, healthcare providers, financial institutions, and social enterprises can develop comprehensive solutions that empower older adults and enhance their well-being. Policies and programs should expand healthcare coverage, improve accessibility and quality of services, and provide financial support. This document addresses these challenges under six themes: health and healthcare, financial protection, social inclusion, technology, research, and law and policy reform. The implementation of these solutions can significantly improve healthcare outcomes and quality of life for older adults in India.

HEALTH AND HEALTHCARE: As people age, the need for efficient, equitable, and empathetic health systems becomes increasingly important to address the specific healthcare needs of older adults. The document provides key recommendations in the areas of **prevention and wellness**, **mental health**, **healthcare providers**, and **disease management** to promote overall well-being in the ageing population. It emphasises the importance of expanding programs for the elderly, incorporating functional capacity as a measure of healthy ageing, conducting standardised needs assessments, and promoting healthy lifestyle practices. It highlights the need for integrating geriatric mental health care with general health care, developing standards of care, and improving accessibility and affordability of rehabilitation services. It underscores the significance of expanding the geriatric healthcare workforce, integrating geriatrics into medical and nursing curricula, and monitoring the outcomes of implemented initiatives. Disease management recommendations focus on expanding coverage, developing protocols, and ensuring medication affordability and accessibility as well as the importance of addressing the impact of climate change on older adults' health and establishing emergency response protocols tailored to their needs.

FINANCIAL PROTECTION: The rising healthcare and long-term care expenses, coupled with labour force shortages and income insecurity during old age, necessitate comprehensive measures to address the financial needs of older adults. Access to affordable **health insurance** coverage is crucial, as the high cost of premiums often results in significant out-of-pocket expenses for seniors. It is imperative to expand and enhance existing government programs to ensure comprehensive coverage for older adults, including preventive services, home care, and assisted living expenses. **Retirement planning** plays a vital role in securing financial independence during old age. Promoting financial literacy programs and providing accessible resources for retirement planning empower older adults to make informed decisions about savings, investments, and pension options. Additionally, robust **social security** programs, such as pension schemes and welfare initiatives, are vital in providing a safety net for older adults, particularly for those with limited personal savings or lacking family support. Ensuring uniform coverage under the National Old Age Pension Scheme (NOAPS), expanding the reach of policies that promote retirement savings schemes, and enhancing the coverage of social security programs are some of the recommended measures to prioritise financial protection for older adults in India.

SOCIAL INCLUSION: Discrimination based on age hinders the overall social inclusion of older adults. Undervalued care work, financial abuse, and limited physical infrastructure create barriers for their social participation. Policy reforms are needed to incentivise age-friendly labour markets, accessible physical infrastructure, reskilling opportunities, and combat elder financial abuse. Promoting social inclusion enables older adults to actively contribute to society. Key areas for improvement include prioritising housing schemes, establishing age-friendly environments, promoting multi-generational communities, and fostering sustainable caring relationships. Additionally, initiatives for **vocation** and **caregiving** should focus on reskilling programs, inclusive employment opportunities, and support for family caregivers. **Empowerment** measures include community engagement, combating ageism and elder abuse, promoting legal services, and enhancing public awareness campaigns. Strengthening the support system and enforcing relevant legislation are essential for the well-being and empowerment of older adults.

TECHNOLOGY: Technology plays a crucial role in addressing the unique needs and challenges of older adults, offering opportunities to improve their quality of life. In the realm of **health**, technology enables remote monitoring, telehealth consultations, and chronic condition management. Assistive devices, smart home technologies, and mobility aids promote **independence** and connectivity, reducing social isolation. **Digital literacy** programs, subsidies, intergenerational adoption, and safety measures promote digital inclusion. By embracing technology, older adults can experience better health outcomes, increased independence, and improved access to resources and information.

RESEARCH: Current research and development (R&D) activities focused on older adults are inadequate. Including older adults in research provides insights into their specific healthcare needs. The availability of scientific, nationally representative, and high-quality data is essential for developing policies, programs, and effective monitoring mechanisms for elderly care and **health** in India. Comprehensive research on **socio-economic issues** related to ageing is necessary to develop appropriate response strategies, along with support for genetic and clinical research, training of research scientists in ageing, and inclusion of aged cohorts in studies. **Financial research** and partnerships with financial institutions are needed for understanding the financial challenges of older adults. Research on **senior living**, subgroup needs, age and gender disaggregation, **technology adoption**, policies for digital solutions and the development of a comprehensive registry are essential for advancing research in the field of ageing.

LEGAL AND POLICY REFORM: Addressing the challenges in senior care requires advocating for policy changes and political support. By fostering convergence among the 16 ministries involved, inter-sectoral collaboration can be promoted, ensuring a holistic approach to meeting the needs of older adults. Encouraging **collaboration** between private players, hospitals, and programs is equally important, allowing for the exploration of models such as public-private partnerships and corporate social responsibility funds. These efforts enhance private sector involvement, leading to improved services and support for older adults. Key themes for improvement under policy and legal reforms include emergency responses, financial support, accessible environment, technology and safety. Policy changes should involve developing standard operating procedures and legal provisions at the Central and State levels to address specific needs like home care and establishing senior care facilities. Promoting the **Elder for the Elderly** model through peer support groups fosters a sense of community. Enforcing provisions of existing acts and expediting amendments are essential for elder welfare. Finally, bridging the **digital divide** and ensuring data privacy and security in technology use are crucial, especially for older women.

Overview

The world is witnessing a phenomenon known as population ageing, a rapid increase in the number of older adults (those aged 60 years and over). According to the United Nations, the global population of people over 60 is expected to reach 1.4 billion by 2030, which has prompted the UN to declare the decade of 2020-2030 as the Decade of Healthy Ageing. Population ageing represents a significant opportunity for economic growth, as older adults form a substantial consumer base with unique needs and preferences. The "silver economy" encompasses increased economic productivity, growth in consumer markets, improved social cohesion, and increased political engagement. However, population ageing also places strain on healthcare systems, social welfare programs, and economic development. This overview provides a brief background on the situation of older adults in India, the challenges they face, and the existing gender divide.

The National Program on Healthcare of the Elderly (NPHCE) data reveals that the population of older adults in India has more than tripled in the last 50 years. As per the census 2011, older adults in India numbered 103.83 million and the projected increase for 2021 was 133.2 million, for 2031 was 178.59 million, for 2041 was 236.01 million and for 2051 was 300.96 million. The number of people aged 75 years and above is predicted to increase by 340% (UN Population Division, 2020; LASI Study, 2020). The Longitudinal Ageing Study in India (LASI), one of the most comprehensive studies on ageing in the country, reveals significant regional variations in the health and economic status of older adults. These statistics emphasise the urgency of addressing the challenges faced by older adults in India.

CHALLENGES

Older adults in India encounter various challenges across different domains. These challenges affect their well-being and quality of life. It is important to note that these challenges may affect certain groups of older adults more severely, such as women, those in rural areas, and individuals from lower income groups. Some of the key challenges include:

Lack of Access to Quality Healthcare: Many older adults, particularly those in rural areas (where 71% of India's seniors live), have limited access to quality healthcare services. There is a shortage of geriatric healthcare professionals and specialised facilities for older adults, leading to inadequate medical care, delayed diagnoses, and limited treatment options. Older adults in India often face mental health challenges, including depression, anxiety, and loneliness. Social isolation, loss of social support networks, and lack of access to mental health services contribute to these issues. For example, the World Health Organization reports that 20% of older adults in India suffer from depression, while only 10% of those with dementia receive proper medical care.

Financial Dependency: A significant proportion of older adults in India are financially dependent on their families. They may lack access to pensions, retirement income, or social security benefits, with many relying on remittances from their children. This financial dependency can lead to economic vulnerability and difficulties in meeting healthcare and other essential needs. Old age pensions are only provided to a small proportion of widows and older persons, while family and caregiver support is declining. The national old age policy in India is inadequate, resulting in significant gaps in aged care across districts. Financial support for older adults (pensions, provident funds and gratuities) remains inaccessible for low-income and self-employed workers.

Social Exclusion: Older adults may experience social isolation due to factors such as changing family structures, migration of younger generations, and the loss of spouses and friends. Social isolation and loneliness have adverse effects on mental and physical health, increasing the risk of depression and other health issues. Age-related physical limitations, such as reduced mobility and chronic health conditions, can affect the independence and overall well-being of older adults. Limited accessibility in public spaces and transportation systems further restrict their mobility and participation in social activities. 206 districts in India lack any form of aged care, and an additional 104 districts, identified as gap districts by the Ministry of Social Justice, lack old age homes or geriatric care centers. This lack of infrastructure and services puts additional strain on older adults and their families, limiting their options for specialised care and support. Research often excludes older adults, leading to a knowledge gap regarding their specific needs and experiences.

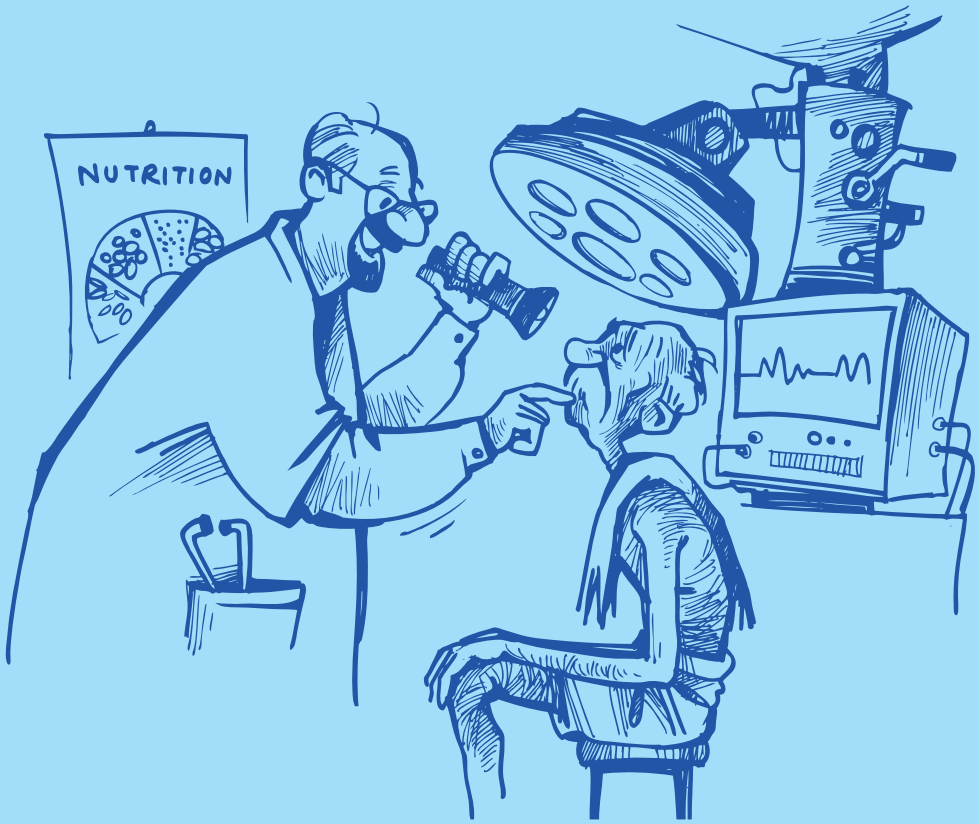
Digital Divide: Older adults, especially women and those from rural areas, often face challenges in accessing and utilising technology. The digital divide hinders their ability to benefit from online services, digital platforms, and information resources. Lack of digital literacy and awareness further exacerbate this divide.

BRIDGING THE GENDER DIVIDE

Gender plays a crucial role in the challenges faced by older adults in India, with women shouldering a higher burden due to factors such as higher representation in the informal sector, longer life expectancy, lower income levels, fewer assets, and a gender pension gap. To address these disparities, measures should be implemented to target the needs of older women specifically. Expanding the coverage and quantum of the widows' pension scheme and survivor benefits can provide financial support to women who have lost their spouses, alleviating their economic vulnerability. By considering caregiving responsibilities in pension calculations, older women who have spent a significant portion of their lives caring for family members can receive adequate financial support during their retirement years. Efforts should also focus on addressing the lower awareness and digital divide that older women often face. Targeted education and awareness programs can empower older women with knowledge about their rights, available resources, and opportunities for financial security. Bridging the digital divide by offering training and access to technology can ensure that older women can benefit from digital platforms, online services, and financial inclusion initiatives.

Addressing these challenges requires a comprehensive approach involving healthcare reforms, social welfare programs, financial inclusion initiatives, community support systems, and age-friendly policies. It is essential to foster synergy between the public and private sectors. This document outlines ways in which the government, healthcare providers, financial institutions, and social enterprises can develop comprehensive and innovative solutions. Policies and programs that provide healthcare, social welfare, technology, and economic support to senior citizens, along with additional services in the older adult care space, are crucial. Through these efforts, older adults can lead healthy, fulfilling lives with dignity and contribute to a more inclusive and equitable society.

Recommendations: Health and Healthcare



As people age, they often face multiple chronic conditions and comorbidities. It is therefore crucial to develop health systems that are efficient, equitable, and empathetic to address the specific healthcare needs of older adults. Healthcare providers must recognise the complexity of managing multiple morbidities and provide compassionate and respectful care. Effective communication skills are also essential in ensuring understanding and empathy towards older adults. Building such systems and skills is necessary to meet the unique challenges associated with ageing and to promote overall well-being. The capacity of healthcare providers in India needs to be significantly ramped up in terms of geriatric care. There is also an increasing focus on prevention and wellness to delay age-related health problems as much as possible. These recommendations aim to address the need for improved mental health care for older adults, prioritise mental health as an integral part of healthcare, enhance access to services, and promote quality care for all individuals.

PREVENTION AND WELLNESS

1. Expand and expedite the National Program for Healthcare of the Elderly (NPHCE) and the Non-Communicable Disease (NCD) programs across the health system into all districts of the country.

2. Incorporate functional capacity as a measure of healthy ageing and integrate it into existing programs and initiatives, ensuring the inclusion of interventions that promote healthy ageing.

3. Develop and promote programs that encourage healthy lifestyle practices among older adults, including regular physical activity, a balanced diet, meditation, and stress reduction techniques.

4. Ensure access to quality healthcare services for older adults, including preventive screenings, routine check-ups, vaccinations for communicable diseases, specialised care for chronic conditions, leveraging technologies such as sensors and remote diagnostics.

5. Ensure access to micronutrient supplements to adequately cover geriatric nutritional needs.

6. Provide affordable access to assistive devices, appliances, and replacements such as hearing aids, eyeglasses, and mobility aids to maintain functional capacity, enhance quality of life, and support independence.

7. Foster physical activity and social connectedness among older adults by providing parks and designated areas equipped with appropriate infrastructure and facilities.

8. Identify and prioritise vulnerable groups among older adults, including those living alone, those with disabilities, and bedridden individuals; PHCs and facilities at higher levels should map and document these individuals for targeted interventions.

9. Develop guidelines for geriatric care procedures, including standards and costs, to be uniformly adopted by all providers.

10. Establish rehabilitation centers to aid older adults in regaining and maintaining their functional lifestyle.

11. Expedite the establishment of wellness centers at the village level to focus on preventive care in addition to disease treatment.

12. Conduct standardised need assessments through trained health workers to help determine the individual needs of older adults and customise their package of health services accordingly.

13. Continue the implementation of AYUSH systems in major medical institutions, recognising their role in preventing and improving health for people of all age groups, particularly senior citizens.

14. Develop and promote education and awareness programs targeting older adults and their caregivers to improve health literacy regarding common health issues and preventive strategies.

15. Enhance community outreach programs to encourage older adults to seek timely medical attention, provide health education, and facilitate early intervention for better health outcomes.

MENTAL HEALTH

1. Facilitate effective integration of geriatric mental health care and general health care at Primary Health Centers, aligning with the National Mental Health Program and the National Program for Health Care of the Elderly.

2. Effectively implement the vision for comprehensive mental health care outlined in the National Mental Health Policy 2014 and Mental Health Care Act 2017, integrating preventive, promotive, and curative care across the continuum of care.

3. Develop and enforce standards of care to ensure that everyone receives the quality mental health care they deserve, aligning with the Comprehensive Mental Health Care Vision outlined in the National Mental Health Policy and Mental Health Care Act.

4. Develop and implement standardised guidelines and monitoring mechanisms for the care of elderly individuals with mental health conditions, covering assessment, treatment, and follow-up care.

5. Reduce the gaps in treatment and diagnosis of mental health conditions among older adults while increasing access to non-pharmacological interventions and psychosocial interventions to ensure comprehensive care.

6. Improve accessibility and affordability of rehabilitation services for older adults, including community care and day care, which are currently limited and expensive.

7. Develop home-based support, day care, and residential care services for persons with mental health illnesses from low socio-economic

status to ensure access to quality care.

8. Incorporate mental health into public health programs, with a specific focus on addressing the mental health needs of older adults. Raise awareness and provide education about mental health for all stakeholders involved in healthcare.

9. Invest in public awareness programs, regular training in geriatric mental health care, and effective implementation of public health programs and policies to address barriers to implementing these recommendations, such as lack of awareness, stigma, and ageism.

10. Explore and promote collaborative care models in the implementation of public health programs. Foster partnerships and coordination among healthcare providers, community organisations, and other stakeholders to ensure a comprehensive and integrated approach to mental health care.

11. Develop a meaningful palliative care program as a module to be delivered through training at all health centers, including PHCs and facilities at higher levels, to ensure that healthcare providers are equipped with the necessary skills and knowledge to address the physical, emotional, and spiritual needs of older adults nearing the end of life.

12. Develop and implement a national dementia plan with coordinated efforts across all levels of government – local, regional, and national – in both private and public sectors. It should be comprehensive and include a range of strategies such as those by the Dementia Alliance including increased public awareness and education, early detection and diagnosis, improved access to care and support, research and innovation, community engagement and collaboration, monitoring, and evaluation.

IN RELATION TO HEALTHCARE PROVIDERS

1. Expand the implementation of the postgraduate degree program, MD in Geriatrics, ensuring the inclusion of two-week postings in geriatric departments for all allied postgraduate specialties, including medicine, psychiatry, community medicine, and family medicine.

2. Increase the number of seats in undergraduate and postgraduate medical education programs to meet the demand for geriatric healthcare professionals.

3. Facilitate adequate capacity-building and training of the healthcare workforce, incorporating geriatrics and gerontology competencies into medical curricula.

4. Augment the staff capacity in the field of geriatrics, focusing on research and treatment modalities as a therapeutic area.

5. Incorporate geriatrics postings and lectures into the curriculum of medical and nursing students.

6. Allocate dedicated geriatric wards within all district hospitals.

7. Develop comprehensive guidelines for geriatric care procedures and integrate the AYUSH system of medicine into geriatric care, acknowledging its therapeutic benefits.

8. Implement regular training programs focused on geriatric mental health care to expand the pool of trained human resources in this field.

9. Establish standards of care and implement monitoring mechanisms to ensure the delivery of high-quality services for older individuals.

10. Integrate a public health approach with older adult care, emphasising preventive measures and population-level interventions.

11. Continuously monitor and evaluate the outcomes and impact of implemented initiatives, ensuring measurable enhancements in the quality of care and overall well-being of older adults.

12. Invest in training and developing specialised healthcare professionals proficient in providing mental health care for older adults, addressing the existing scarcity of adequately trained personnel in this domain.

13. Recognise and reward excellence to motivate healthcare providers to deliver high-quality geriatric care; it is recommended to establish an annual award for a “Centre of Excellence” at the state level, which can later be

expanded to the district level.

14. Make state healthcare facilities senior-friendly and disabled-friendly by providing facilities such as ramps, counters at convenient heights, accessible toilets, special clinics for geriatric care, and rest areas for older patients and their caregivers; the appropriate infrastructure and amenities to cater to the needs of older adults will promote accessibility and enhance the overall experience of older adults seeking healthcare services.

15. Promote the utilisation of digital training platforms, such as the NIMHANS Digital Academy, to broaden the accessibility of mental health training and education for healthcare professionals, harnessing technology to enhance the delivery of mental health services.

DISEASE MANAGEMENT

1. In addition to expanding the coverage of the NPHCE to all districts in India, all District Health Officers (DHOs) should be trained as trainers to ensure effective implementation of the program. Furthermore, it is necessary to provide comprehensive training to all staff at the district level to enhance their knowledge and skills in geriatric care.

2. Expand the reach of programs such as Rashtriya Vayoshri Yojana, ADIP Scheme (Assistance to Disabled Persons for Purchase/ Fitting of Aids and Appliances), Sambhav portal, Artificial Limb and Manufacturing Corporation, Sugamya Bharat Abhiyaan, that assist people with disabilities (including seniors).

3. Develop and implement comprehensive protocols for the management of chronic conditions in older adults, including evidence-based guidelines for common chronic conditions such as diabetes, hypertension, cardiovascular diseases, respiratory diseases, and musculoskeletal disorders.

4. Emphasise the importance of regular health assessments, medication adherence, lifestyle modifications, and coordinated care among healthcare providers.

5. Establish programs to enhance affordability and accessibility of medications for older adults, especially those managing chronic conditions like diabetes and hypertension.

6. Ensure a consistent and uninterrupted supply of the necessary drugs and assistive devices for managing chronic conditions and improving the quality of life for older adults. Regular monitoring and replenishment of these supplies should be established.

7. Develop geriatric dosages, like paediatric dosages, to address the specific medication requirements of older adults.

8. Explore and promote therapies for the potential reversal or improvement of chronic conditions in older adults, identifying innovative approaches and interventions that have the potential to slow down disease progression, improve symptoms, and enhance overall well-being.

9. Recognise the impact of climate change on the health and wellness of the older adult population in particular and incorporate strategies to mitigate these effects by developing guidelines and educational programs that raise awareness about the risks associated with climate change, such as extreme heat events and air pollution, and provide guidance on preventive measures.

10. Establish emergency response protocols specifically tailored to the needs of older adults. Train healthcare providers, caregivers, and emergency personnel on the unique challenges and requirements when responding to emergencies involving older adults.

Recommendations: Financial Protection



The ageing population in India has given rise to various economic concerns, including increased healthcare and long-term care expenses, labour force shortages, economic dependence, income insecurity during old age, limited coverage of pensions, and a growing need for social protection. Furthermore, the lack of employment opportunities and inadequate social security measures may push older adults into poverty, further restricting their access to healthcare services. Therefore, it is crucial to prioritise financial protection for older adults through comprehensive measures that address their specific needs in health insurance, retirement planning, and social security. The high cost of health insurance premiums presents challenges for seniors seeking private coverage, resulting in significant out-of-pocket expenses. While existing schemes cover a considerable portion of older adults, a significant percentage remains without any coverage. Older adults require more healthcare services and incur higher costs, underscoring the need for comprehensive coverage and support. Retirement planning is essential to ensure individuals have sufficient savings and investments to sustain their lifestyles and meet expenses after retirement. Promoting financial literacy and providing accessible resources for retirement planning empower older adults to make informed decisions about savings, investments, and pension options, reducing their dependence on others. Lastly, robust social security programs, including pension schemes and welfare initiatives, play a vital role in providing a safety net for older adults, particularly older women, those with limited personal savings or those who lack family support.

HEALTH INSURANCE

1. Ensure uniform coverage under the National Old Age Pension Scheme (NOAPS) to address the current insufficiency and include elderly individuals who are not assessed to tax, ensuring comprehensive coverage and support for their financial well-being.

2. Enhance coverage and comprehensiveness of existing government programs, such as PM-JAY, to cover all citizens, creating an integrated risk pool.

3. Expand the reach of the AB-HWC scheme into the older adult segment to enable access to comprehensive primary healthcare by connecting older adults to primary care providers.

4. Expand insurance coverage to include preventive services, home care, and assisted living expenses, utilising Ayushman Bharat health accounts as a key enabler, to provide financial protection and support for older adults in accessing the necessary care.

5. Remove the 18% GST on insurance products for older adults.

6. Expand the reach of fully tax-financed government health schemes and ensure that all eligible senior citizens are enrolled.

7. Consider making part-contributory schemes accessible and affordable to all eligible senior citizens.

8. Focus on functional ability and address gaps in vision, hearing, mental health, and dental care by developing coverage and capacity, including payment reforms and insurance coverage.

9. Strengthen and develop linkages with existing schemes both at the Centre and State level to ensure that all eligible senior citizens have access to affordable and high-quality healthcare.

10. Incentivise private insurance companies to offer elder-inclusive policies with affordable premiums and better coverage for senior citizens, including features specific to older adults such as lifelong renewability, lower out-of-pocket expenses, special cover for falls and accidents and, group insurance premiums.

RETIREMENT PLANNING

1. Expand the reach of policies that promote retirement savings schemes, such as the National Pension System (NPS) and Employee Provident Fund (EPF), which can help older adults in the organised sector to build a secure financial future and maintain their financial independence during retirement.

2. Develop financial literacy programs not just for older adults, but for all citizens, in order for them to start planning for retirement while they still have years of employment ahead of them.

3. Implement livelihood programs for all older adults in all districts of the country.

4. Provide tax benefits and senior discounts to relieve financial burdens and incentivise the younger generation to look after their parents' medical needs and increase awareness of those that already exist (section 80D of the LT Act).

5. Strengthen the reverse mortgage mechanism that has been introduced by the Ministry of Finance to enable older adults to leverage their property for financial security and improve awareness of the same.

6. Increase awareness of income tax rebates introduced by the Ministry of Finance to alleviate the financial burdens of senior citizens.

7. Improve the availability and accessibility of high-interest investment schemes and review penalties on premature withdrawal, so that older adults have an opportunity to secure their financial future and meet their retirement needs.

8. Investigate the potential of financial technologies (FinTech) to enhance financial inclusion and improve financial management for older adults, such as mobile banking apps, digital payment solutions, online investment platforms, and personalised financial planning tools, with a focus on internet safety and fraud prevention to prevent them from being scammed.

9. Conduct research on effective financial literacy programs for older adults and develop educational materials and workshops to enhance their financial and help them make informed choices regarding investments, savings, budgeting, and protection against financial scams.

10. Monitor and analyse financial trends and market conditions affecting older adults to help identify emerging challenges and opportunities, allowing for the development of proactive strategies to address financial issues faced by older adults.

11. Explore digital funding options, co-payment systems, and elderly care taxes as sources for financing.

12. Protect seniors from financial frauds by ensuring the availability of safe financial products and raising awareness about potential scams.

13. Improve implementation and coverage of the national old age pension scheme, ensuring timely disbursement of funds.

14. Consider making the old age pension a percentage of the daily wage, providing uniform benefits across the country.

15. Enhance coverage and reach of senior citizen schemes, such as post-office savings schemes, by making them available online.

SOCIAL SECURITY

1. Expand and enhance the coverage of social security programs such as the Atal Pension Yojana and Pradhan Mantri Vaya Vandana Yojana to provide sustainable pension options to reach all eligible older adults and increase the adequacy of benefits to contribute to their financial well-being and overall social inclusion.

2. Increase the awareness and thereby utilisation of schemes such as Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), Annapurna Scheme, and Antyodaya Anna Yojana (AAY).

3. Address the low utilisation of social security schemes among older adults by providing accessible information and simplifying the application process, as many find the current system too burdensome.

4. Bridge the limited scope of social security nets by extending coverage to the majority of older adults retired from the unorganised sector and ensure better implementation of existing schemes.

5. Expand and diversify financial security nets to include coverage for care-at-home and assisted living services.

6. Implement community-led efforts and campaigns to raise awareness among seniors and their caregivers about available social security benefits and services.

7. Establish a regulatory mechanism to set a viable base rate for interest accrued on senior citizen deposits to protect their income from erosion, as many older adults depend on the income generated from their savings.

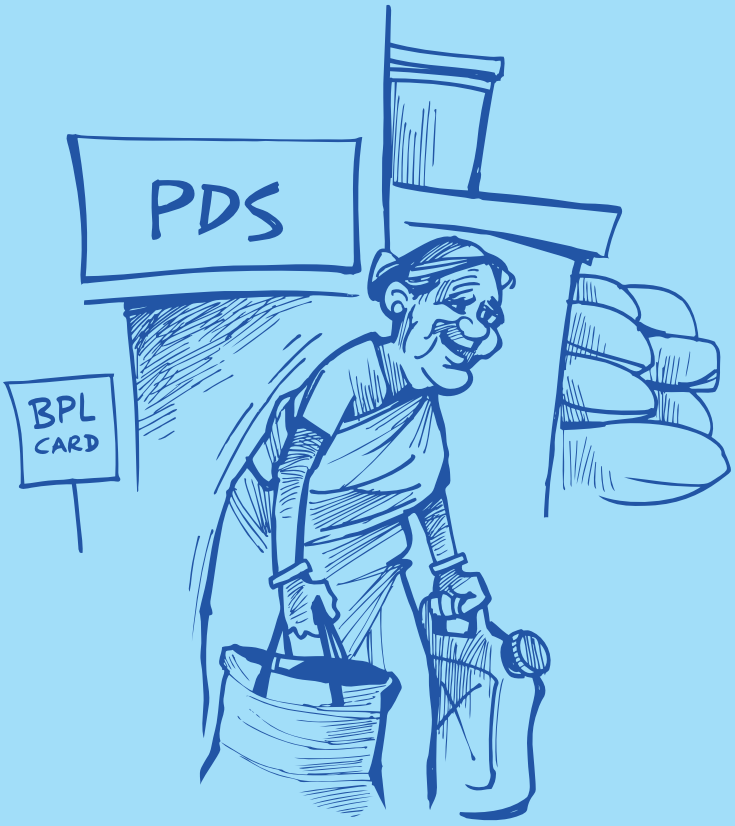
8. Include senior citizens as eligible beneficiaries in the housing schemes offered by both the state and central governments, allowing them to access subsidies on housing loans and other financial support.

9. Provide additional financial concessions to older women who are particularly vulnerable if they are single/widowed, worked in the unorganised sector and have limited family support, to contribute to their financial well-being.

10. Consider providing caregiving credits to relieve the financial burden on caregivers as has been done in some other countries.

11. Amend the Annapurna Scheme to include all senior citizens below the poverty line or not liable for income tax.

Recommendations: Social Inclusion



Social inclusion plays a pivotal role in empowering older adults across various aspects of their lives. Older adults face discrimination on account of their age, hindering their financial security and overall social inclusion. In terms of caregiving, care work remains undervalued and primarily performed by women, who often face low wages and limited recognition. Older adults are susceptible to financial abuse due to factors like social isolation, cognitive impairment, and their relatively higher financial resources compared to younger individuals. Moreover, the lack of accessible physical infrastructure, such as transportation, toilets, buildings, and mobility aids, poses substantial barriers for older adults, limiting their unrestricted mobility and access to public places. To address these challenges, policy reforms are needed to incentivise age-friendly labour markets and employment opportunities, ensuring accessible physical infrastructure, promoting reskilling and vocational opportunities for older adults, and combatting elder financial abuse. Fostering social inclusion will enable older adults to actively participate and contribute to society.

SENIOR LIVING

1. Prioritise housing schemes such as Pradhan Manthri Awas Yojanas, to address inadequate housing for underprivileged elderly in urban areas.

2. Establish standards for senior homes, including security features and accreditation bodies, to ensure quality. These should be adopted and rolled out across the industry with an accreditation program.

3. Establish age-friendly environments in public spaces and healthcare facilities (both public and private) by incorporating inclusive designs and structures, such as ramps, specialised counters, handrails, accessible toilets, and rest areas.

4. Develop and promote affordable facilities for older adults that are designed to meet their unique physical and social needs, including assisted living and nursing facilities.

5. Encourage the development of multi-generational communities that promote intergenerational interaction and provide opportunities for older adults to mentor and engage with younger generations.

6. Promote social connectedness through initiatives like anganwadi-like Kendras for senior citizens and the creation of spaces for meaningful physical activity.

7. Promote and prioritise the concept of "ageing in place" by fostering sustainable caring relationships and creating supportive environments that enable older adults to live safely and comfortably in their homes and communities.

8. Conduct surveys to identify the specific housing needs of underprivileged elderly individuals, particularly in urban areas, and develop targeted programs and initiatives to address those needs.

9. Collaborate with housing authorities, urban planners, and private developers to ensure the availability of affordable, accessible, and age-friendly housing options for older adults.

VOCATION

1. Develop and promote access to reskilling and upskilling courses and training for older adults to help them remain competitive in the workforce, stay current with new technologies and pursue new career opportunities, and promote the role of NGOs in the above.

2. Conduct skill gap studies specifically for senior citizens, focusing on identifying areas and job opportunities suited for their needs and capabilities.

3. Develop targeted support and training programs that empower older adults to contribute to the workforce and society. This approach ensures inclusive economic participation for senior citizens and maximises their potential for continued engagement and fulfillment.

4. Supporting and developing initiatives such as the older adults' portal for volunteering.

5. Implement initiatives that promote labour markets and employment opportunities suitable for older adults, including reforming pension schemes and public benefits systems to incentivise continued participation in the workforce.

6. Encourage the private sector to create employment opportunities that are age-friendly, particularly in technology-based positions, through various incentives and support.

7. Collaborate with not-for-profit organisations to deliver initiatives for second innings in careers, upskilling and empowerment of older adults launched by the government (such as the SACRED portal).

8. Provide comprehensive support to senior-owned businesses, including facilitating easy financing options, offering tax benefits, and granting concessions to promote their growth and success.

CAREGIVING

1. Develop programs that support family caregivers of older adults including respite care and counseling as is done under the Healthcare Sector Skill Council. Recognise and address the burden faced by caregivers, particularly women, and develop support programs to assist them in their caregiving responsibilities.

2. Allocate sufficient resources and funding to support the Healthcare Sector Skill Council's efforts in skilling and upskilling nurses and doctors to create a capable workforce that can deliver quality care to senior citizens across the country.

3. Collaborate with the Ministry of Social Justice and Power to expand the PM Special project and ensure comprehensive training and

support for the estimated requirement of almost one lakh entry-level caregivers over the next three years.

4. Develop and implement training programs for basic caregivers who provide light healthcare, specialised nurses, and specialised doctors to address the shortage of skilled professionals in geriatric care.

5. Create support programs for families of geriatric individuals, offering resources, guidance, and counseling to help them understand the unique needs and challenges associated with caring for older adults.

6. Establish initiatives and funding mechanisms to train and certify companions for elderly care, emphasising the importance of providing support beyond healthcare, including assistance with daily activities and companionship.

7. Strengthen partnerships and collaborations between the Healthcare Sector Skill Council and relevant government agencies, healthcare institutions, and other stakeholders to facilitate the implementation and sustainability of the recommended caregiving initiatives.

EMPOWERMENT

1. Foster community empowerment through the establishment of local committees consisting of older adults who can provide input and insights on issues that affect their communities.

2. Increase efforts to reduce ageism, combat elder abuse, and promote positive attitudes towards ageing in society, such as media campaigns or education programs.

3. Promote public awareness campaigns to highlight the importance of geriatric care and the need for skilled professionals, encouraging individuals to pursue careers in this field and fostering a positive perception of caregiving.

4. Provide access to legal services and resources to help older adults understand their rights and navigate legal issues, including end-of-life planning and estate planning.

5. Develop and implement programs and policies to prevent and respond to elder abuse, including financial exploitation, neglect, and physical or emotional abuse.

6. Promote safety and empowerment of older adults by increasing access to community services, such as transportation or home modification services, and providing education and resources on ways to stay safe in their homes and communities.

7. Ensure that public facilities are designed to be accessible and accommodating to the needs of older adults, including accessible restrooms, seating, public transport, etc.

8. Enhance awareness campaigns about the existence and benefits of the elder helpline, emphasising its role in providing assistance, guidance, and emergency support.

9. Strengthen the capacity and responsiveness of the elder helpline services by investing in training programs for helpline operators, enhancing coordination with relevant stakeholders, and regularly evaluating the effectiveness of the helpline.

10. Increase awareness and understanding of the Maintenance and Welfare of Parents and Senior Citizens Act through public campaigns and targeted outreach to ensure that older adults and their families are aware of their rights and the legal protections available against abuse and neglect.

11. Enhance the enforcement of the Act by establishing specialised units within law enforcement agencies to handle cases of elder abuse and neglect, providing training to law enforcement personnel on recognising and responding to elder abuse, and establishing a comprehensive reporting and investigation mechanism.

12. Foster collaboration between government agencies, NGOs, and community organisations to provide support services, counseling, and legal aid to victims of elder abuse and neglect.

13. Partner with not-for-profit organisations to increase awareness of legal policies through dissemination on a large scale and effectively leverage the protective measures available against elder abuse.

Recommendations: Technology



The use of technology has become increasingly significant in improving the lives of older adults, with the potential to address their unique needs and challenges. In the realm of health, technology has emerged as a valuable tool, enabling remote monitoring, telehealth consultations, and the management of chronic conditions. It promotes independence among older adults, with various assistive devices, smart home technologies, and mobility aids empowering them to live more autonomously and safely, while still remaining connected. Digital literacy programs catered specifically to older adults can bridge the digital divide. These advancements in technology offer immense potential to enhance the overall well-being and quality of life for older adults, promoting better health outcomes, increased independence, and improved access to information and resources.

TECHNOLOGY FOR HEALTH

1. Integrate the use of telemedicine and home-based care into care programs to provide remote access to healthcare services for older adults by providing the necessary telehealth infrastructure and assistive technologies.

2. Encourage the use of technology to track the health status of older adults and provide timely interventions when necessary.

3. Incentivise digital health technologies like improve the access and affordability for older adults.

4. Simplify regulatory processes for innovative devices to facilitate quick pilot testing and widespread implementation.

5. Establish a registry for senior adults to build social networks and reduce isolation.

6. Increase accessibility to healthcare services by providing technology-enabled platforms with age-friendly technologies such as larger screens, voice-activated controls and user-friendly interfaces that enable older adults to schedule appointments, access medical records and communicate with healthcare providers.

7. Establish efficient home-based care systems for individuals with chronic conditions, enabling constant monitoring and virtual consultations with doctors.

8. Collaborate with the Ministry that deals with Non-Communicable Diseases (NCD) to provide doorstep care, including medication management and early diagnosis, leveraging digital solutions.

TECHNOLOGY FOR INDEPENDENCE

1. Increase funding for the development of technology-enabled solutions that can help older adults live independently for longer, and access to these solutions.

2. Encourage the use of digital assistive devices such as speech-to-text, location tracking, smart-watch and smart home technology to enable older adults to manage their homes more easily and safely.

3. Develop and promote social engagement platforms and initiatives that can help older adults reduce social isolation and stay connected with their families, friends and communities.

4. Implement digitally-enabled ageing-in-place strategies to support older adults in living independently, with healthcare support and emergency assistance.

DIGITAL LITERACY

1. Develop and expand digital literacy programs among older adults by providing training programs with user-friendly and easy to understand instructional materials.

2. Address the digital divide among older adults, particularly those who are low-income, rural, or have disabilities, including providing subsidies for internet access, distributing refurbished devices, and offering training and support for technology use.

3. Expand the reach of government digital literacy programs to older women, especially in rural areas, where there is a significant gap between the male and female users of mobile internet.

4. Encourage intergenerational technology adoption to bridge the digital divide between ger and older generations through tech support services or mentorship programs.

5. Collaborate with local organisations to enhance the reach of digital literacy campaigns to a wider audience.

6. Address safety, privacy and security concerns with strong cybersecurity measures and online safety education, as older adults may be more vulnerable to online scams and identity theft.

7. Promote initiatives for grand challenges (complex goals that require significant multi-stakeholder collaboration) focused on age technology to drive innovation and development in this field.

8. Make government digital policies elder-inclusive by extending them beyond the age of 60, such as the Grameen digital program, so that individuals continue to be active and engaged beyond this age.

9. Scale up digital literacy programs to involve families and communities which will enable older adults' increased participation in the digital world.

10. Collaborate with not-for-profit organisations to govern and effectively disseminate investments in technology made for senior citizens (such as SAGE and Startup India) for a larger population of senior citizens.

Recommendations: Research



Current R&D activities focused on older adults are inadequate. There is limited research on age-related illnesses, chronic conditions, mental health, and the nutritional aspects of ageing, to name a few. Research and investment in studies relevant to older populations needs to be encouraged. It is vital to advocate for including older adults in research to gain insights into medication effects and efficacy for their specific healthcare needs. In order to develop better policies, programs, and effective monitoring mechanisms for elderly care and health in India, the availability of scientific, nationally representative, and high-quality data at regular intervals is essential. A comprehensive understanding of various socio-economic issues related to ageing, including isolation, loneliness, restricted mobility, and socio-economic disengagement, is necessary in order to develop appropriate response strategies

1. Establish research institutions nationwide to enhance the geriatric healthcare knowledge repository.

2. Increase the allocation of resources towards research and development, including regenerative research for the long-term prediction and prevention of diseases.

3. Develop targeted nutritional interventions using data-driven research to improve health outcomes for older adults.

4. Establish standardised regulations for point-of-care devices intended for use by older adults.

5. Provide support for genetic, biological, clinical, and behavioral research in the field of ageing.

6. Promote the growth and training of research and clinical scientists specializing in ageing.

7. Mandate the inclusion of aged cohorts, encompassing both male and female subjects, in animal studies and human clinical trials conducted as part of research projects.

8. Increase funding and support for research and development of medical aids and devices that can help older adults manage their health conditions.

9. Invest in research to benefit more older adults through the methodology of Ayurvedic treatments.

10. Conduct research to understand the specific financial challenges and needs of older adults in India, including factors like retirement savings, income sources, healthcare expenses, and access to financial services.

11. Foster partnerships between researchers, financial institutions, private sector and government agencies to encourage R&D collaborations for innovative financial technologies that can enable older adults to access and enhance their independence in financial management, security and well-being.

12. Conduct research on the effectiveness of different senior care models, such as institutional care, home-based care, ageing-in-place and community-based care, to determine the most suitable approach for addressing the needs of the older adult population.

13. Incentivise research on the specific needs of subgroups within older adults, including single older women, individuals residing in rural areas, those with disabilities, and those belonging to marginalised communities, to ensure that senior care services are tailored to meet their specific requirements.

14. Prioritise age disaggregation beyond the age of 60+ during research and data collection efforts. Presently, the majority of data collection stops at this age threshold, but it is essential to recognise and account for diverse age groups within the 60+ category, such as individuals aged 60-70 and 70-80, as their needs and characteristics are unique.

15. Invest in research on the use of technology by older adults to identify the barriers to technology adoption and usage among older adults and inform the development of policies and programs that address these barriers.

16. Create a comprehensive registry of senior citizens in the country.

17. Develop a policy on Big Data from the registry that considers age and gender, ensuring the inclusion of older women in research and addressing specific healthcare needs.

18. Foster collaboration between technology developers, healthcare providers, and policymakers to create an ecosystem that supports the digital transformation of ageing and healthcare, and establish regulatory frameworks that ensure the safety, privacy, and ethical use of digital solutions for older adults.

19. Undertake research to examine the influence of technology on elderly care and explore its potential to enhance senior care services both for healthcare as well as for independent living.

Recommendations: Legal and Policy Reforms



Advocating for policy changes and seeking political support are essential steps in addressing the challenges in senior care. By fostering convergence among the 16 ministries involved in senior care, inter-sectoral collaboration can be promoted, ensuring a holistic approach to addressing the needs of older adults. Encouraging collaboration between private players, hospitals, and programs is equally crucial, as it allows for the exploration of various models and mechanisms, such as public-private partnerships and corporate social responsibility funds. These efforts enhance the involvement of the private sector in senior care, leading to improved services and support for older adults in our society.

1. Develop standard operating procedures (SOPs), legal provisions and guidelines at the Central and State levels to cater to the specific needs of older adults including home care, health requirements and the establishment of senior care facilities at block, district, and state level

2. Promote the Elder for the Elderly model by establishing peer support groups where seniors can exchange experiences and information, fostering a community of support.

3. Enforce fully the provisions of the Maintenance of Parents and Welfare Act, 2007.

4. Expedite the notification process for the proposed amendments to the Maintenance and Welfare of Parents and Senior Citizens Act, 2019, which includes provisions related to maintenance, abandonment or abuse of senior citizens, home care services, healthcare, and police protection.

5. Implement robust emergency response systems (such as helplines, police assistance, etc.) and their activation during emergencies for older adults including abandonment, medical emergencies, missing persons, climate change-related events, and elder abuse, among others.

6. Ensure implementation of policies and programs at the state level by allocating adequate funding and making senior care a priority.

7. Promote existing tax discounts for senior citizens through provisions in the Income Tax Act.

8. Strengthen the Senior Citizens' Welfare Fund to provide financial assistance to older adults.

9. Develop a centralised portal for easy access to financial support and services for senior citizens.

10. Increase funding to the senior care industry to boost the "silver economy."

11. Implement the Accessible India Campaign (Sugamya Bharat Abhiyaan) to improve accessibility and inclusivity for senior citizens in public spaces and transportation systems.

12. Strengthen the governmental bodies (both Central and State) that deal with addressing the concerns and rights of senior citizens.

13. Ensure availability of sufficient human resources, training, and infrastructure for timely disposal of pending cases in maintenance tribunals at the State level.

14. Conduct regular consultations and engage senior citizen organisations in the policy-making process.

15. Encourage the establishment of legal aid institutions or legal services clinics by State Governments to ensure legal justice for all senior citizens in a time-bound manner.

16. Enhance security measures in residential areas and public spaces to ensure the safety of senior citizens.

17. Implement the Vayoshreshtha Samman scheme to honor and recognise senior citizens for their contributions and achievements.

18. Develop and enforce model bye-laws for the development of senior living in India, ensuring high-quality service delivery and promoting an elderly-friendly living environment.

19. Facilitate a single-window approval process for senior living projects, expediting execution and ensuring faster completion and possession of facilities.

20. Bridge the digital divide among senior citizens by developing policies and initiatives to enhance their digital literacy and access to technology, with a spotlight on access for older women.

21. Ensure data privacy and security in the use of technology for senior citizens, safeguarding their personal and health information.

Conclusion

The recommendations in this document aim to address the existing laws and policies concerning older adults while identifying gaps and suggesting means to address them.

In the realm of senior care reforms in India, adopting an ideal model for healthy and active ageing is crucial. To achieve this, conducting standardised need assessments through trained health workers is recommended. The need assessment should cover various domains, including health, social, financial, and digital. In the health sector, strengthening comprehensive primary healthcare services is essential. This can be achieved through initiatives like Ayushman Bharat Health and Wellness Centers, which prioritise the healthcare needs of older adults. Additionally, a framework for setting up senior care facilities and integrating geriatric healthcare within existing infrastructure is necessary. Promoting health literacy among older adults is also necessary, enabling them to make informed decisions about their health. Expanding tele-consultation services improves healthcare accessibility, while enhancing the skilled workforce for elderly care ensures that healthcare professionals are equipped to meet the unique needs of older adults. Incentivising preventive health measures, such as regular screenings, immunisations, physical activities, and a nutritious diet, helps promote a healthier lifestyle for older adults.

Strengthening research institutions and exploring private sector engagement in geriatric healthcare are also important. In the social domain, promoting the elder-for-elderly model through self-help groups is encouraged. These groups can address non-medical needs, provide mental health and emotional support, offer age care services like helplines, senior citizen care homes, and physiotherapy, assist with livelihoods through elder-self-help groups and linkages with government schemes, and advocate for awareness of rights and policies relating to elders. Legal reforms specific to the concerns of older adults, elderly-friendly living/housing sector reforms, and the establishment of a centralised portal for senior care are also recommended. Recognising the care economy and supporting its development is vital. Economically, reskilling the elder population to enhance their work status is important. Increasing the coverage of public funds and infrastructure, such as the PMJAY scheme and pension support, ensures financial independence for older adults. Protection from financial fraud should also be prioritised.

In the digital realm, it is essential to assess digital literacy levels and improve digital access for seniors through affordable devices and increased availability. Efforts should focus on increasing digital literacy by establishing community-based centers in rural and urban areas. Leveraging modern technology to promote digital transformation in elderly care is recommended. As we explore ways to promote successful ageing, it is important to acknowledge the gender gap that exists in our ageing population. Women tend to outlive men and face unique challenges and opportunities as they age. Addressing this gender imbalance is critical to ensuring that all seniors have access to the resources and services they need to age well.

The action plan for these recommendations can be developed by the concerned ministry in line with the “one government” approach, and will need to engage State and local bodies in addition to those at the Central level. The Association of Healthcare Providers (AHPI) and Vayah Vikas are committed to supporting the government in achieving these objectives and in creating “Amrit Kaal” for an empowered and inclusive economy. By implementing these recommendations, stakeholders can collaborate to enhance the well-being of older adults, protect their rights, and provide them with the support they need to lead happy, healthy, and fulfilling lives.

i CALL TO ACTION: TOP-PRIORITY RECOMMENDATIONS

1 HEALTH AND HEALTHCARE

- **The National Program for Healthcare of the Elderly (NPHCE) and the Non-Communicable Disease Program** for geriatric care has been partially implemented; **expedite and expand** it across the entire health system in all districts of the country for prevention, wellness and disease management of older adults.
- **Increase the number of seats** in post-graduate training in geriatrics; **incorporate geriatrics competencies** into the nursing and medical curricula, both undergraduate and post-graduate (MD/DNB internal medicine, family medicine, etc.).
- Raise awareness and provide education about the **mental health of older adults** for all stakeholders involved in healthcare; incorporate mental health into public health programs.

2 FINANCIAL PROTECTION

- Ensure uniform coverage under the **National Old Age Pension Scheme (NOAPS)** to **address the current insufficiency** and include older adults who are not assessed to tax, ensuring comprehensive coverage and support for their financial well-being.
- Provide **additional financial concessions to older women** who are particularly vulnerable if they are single/widowed, have worked in the unorganized sector, and have limited family support to contribute to their financial well-being.
- **Enhance the coverage and comprehensiveness of existing government insurance programs** such as PM-JAY to cover all eligible citizens, creating an integrated risk pool; **remove the 18% GST** on insurance products for older adults, and **expand insurance coverage** to include preventive services, home care and assisted living expenses.

3 SOCIAL INCLUSION

- Develop and promote **access to reskilling and upskilling courses** for older adults to help them remain competitive in the workforce, stay current with new technologies and pursue new career opportunities; **create-part time work and consulting opportunities** within government departments and PSUs; **conduct skill gap studies** specifically for senior citizens; and **revive the SACRED portal** to list out opportunities.
- Facilitate an **association of senior citizens** under one umbrella to give collective strength to the voice of older adults; **increase awareness and understanding of the Maintenance and Welfare of Parents and Senior Citizens (Amendment) Act, 2019**, through public campaigns, educational programs and targeted outreach to older adults, their families and the community so that the rights of older adults are respected, promoted and protected.
- **Allocate sufficient resources and funding** to support the Healthcare Sector Skill Council's efforts in skilling and upskilling to create a capable workforce that can **deliver quality care** to senior citizens across the country, and implement measures to support family health **caregivers** who provide care for older adults.

4 TECHNOLOGY

- **Integrate the use of telemedicine and home-based care** into care programs to provide access to healthcare services for older adults; collaborate with the ministry dealing with Non-Communicable Diseases to provide doorstep care, including medication management and early diagnosis, leveraging digital solutions.
- Establish a **registry for senior adults** to facilitate the social building of social networks and reducing isolation, utilising technology to improve mental health among older adults; this registry will also enable Big Data to be retrieved for research on the specific needs of older adults.

5 RESEARCH

- Increase the allocation of research towards **research and development targeted towards older persons** in all domains including health, technology, social inclusion and financial protection.
- Mandate **the inclusion of aged cohorts, both male and female**, in animal studies and human clinical trials; **prioritise gender disaggregation and age disaggregation** beyond the age of 60 (ages 60-70, ages 70-80, and so on) during research and data collection as the needs and characteristics of these groups are unique.

6 LAW AND POLICY REFORM

- Develop **Standard Operating Procedures (SOPs), legal provisions and guidelines** at the Central and State levels to cater to the specific needs of older adults including home care, health requirements and the establishment of senior care facilities at block, district and state level; ensure the **implementation of existing laws and policies** that protect and promote the rights of older adults.
- **Implement robust emergency response systems** (such as helplines, police assistance, etc.) and their activation during emergencies for older adults including abandonment, medical emergencies, missing persons, climate change-related events, and elder abuse, among others.
- Encourage the **establishment of legal aid institutions** or legal aid service clinics by State Governments to ensure legal justice for all senior citizens in a timely manner.

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Agenda of the National Health Conclave 2023

National Health Conclave 2023

Happy and Healthy Ageing: The Best is Yet to Come

Hotel Hilton, Embassy Manyata Business Park, Bengaluru | 29 April 2023

INAUGURATION | 9.00 to 9.35 AM

SESSION I - HEALTH AND HEALTH INSURANCE | 9:40-10:50 AM

Chair: Dr. Srinath Reddy, Former President, Public Health Foundation of India (PHFI)
Co-Chair: Dr Glory Alexander, Director, ASHA Foundation

Healthy Ageing - Dr. A. B. Dey, Former HOD, Geriatrics, AIIMS

Mental Health - Dr. Pratima Murthy, Director, NIMHANS

Health Insurance - Ms. Sheena Chhabra, Senior Health Specialist, World Bank

Open Discussion

SESSION 2 - SOCIAL ENGAGEMENT AND BEYOND | 11:00 AM-12:10 PM

Chair: Mr. Rajit Mehta, MD & CEO, Antara Senior Living
Co-Chair: Mr. Neeraj Sagar, Founder, WisdomCircle

Preparing for Retirement - Mr. Mathew Cherian, Chairman, CARE India

Rethinking Retirement including Skills Development - Dr. Girdhar Gyani, Director General, AHPI

Standards: Pillars of the Industry - Mr. Mansoor Dalal, Founder and Chairman Emeritus, ASLI

Open Discussion

SESSION 3 - TECHNOLOGY AND RESEARCH | 12:15-1:25 PM

Chair: Prof. S Raghunath, Professor of Strategy, Indian Institute of Management - Bangalore
Co-Chair: Dr. Hema Divakar, CEO and Chair, ARTIST

Reaching the Unreached through Technology: Health and Wellness @ the Doorstep for Older Adults - Dr. Anant Suresh, Dean, Indian Institute of Science

Delivering Happiness: Bridging the Gaps through Tech Innovations for Ease of Living - Mr. Rohit Prasad, CEO, HelpAge India

Research on Older Adults - Prof. Arvind Ramanathan, Head of Research, Institute for Stem Cell Science and Regenerative Medicine (DBT-inStem)

Open Discussion

SESSION 4 - LAW AND POLICY | 2:25-3:35 PM

Chair: Prof. O. V. Nandimath, Professor of Law, NLSIU
Co-Chair: Dr. Sunil Khetarpal, Director, AHPI

Existing Policies for Senior Citizens and the Gaps to be Addressed - Dr. Arvind Kasthuri, Chief of Medical Services, St. John's Medical College Hospital

View from NITI Aayog - Dr. K. Madan Gopal, Senior Consultant (Health), NITI Aayog

Global Policies for Older Adults: Learnings for India - Dr. Ajay Nair, CEO, Swasth Alliance

Open Discussion

VALEDICTORY FUNCTION

The List of 116 Contributing Organisations

S.N.	Contributing Organisations
1	5C
2	AARP
3	AHPI Chattisgarh
4	AHPI Jharkhand
5	AHPI Karnataka
6	AHPI Madhya Pradesh
7	Akhil Bharatiya Poorva Sainik Seva Parishad (ABPSSP)
8	Amaidi Technologies
9	Antara Senior Living
10	Antardhwani
11	Apollo Home Care
12	ARTIST
13	ASHA Foundation
14	Ashraya Hastha Trust
15	ASSOCHAM
16	Association of Senior Living India (ASLI)
17	Axilor Ventures
18	Bangalore Baptist Hospital
19	Banjara Academy
20	Bash Heal Home Healthcare Services
21	Bloom Ventures
22	CAHO
23	CARE India
24	Caregiver Saathi
25	Central Excise and Customs
26	Confederation of Indian Industry (CII)
27	CMC Vellore
28	Deloitte
29	Derbi Foundation

S.N.	Contributing Organisations
30	Dignity Foundation
31	Dr. Mehta's Hospitals
32	ECHO India
33	ElderslIndia
34	EldersWealth
35	Emoha Eldercare
36	Feel at Home Senior Care Centre
37	Federation of Indian Chambers of Commerce and Industry
38	Fortis Healthcare
39	Foundation for Quality india
40	Geriatric Orthopaedic Society
41	GetSetUp
42	General Insurance Corporation
43	Global Foundation of Healthcare Education and Services, Kolkata
44	HelpAge India
45	HIFA
46	Healthcare Sector Skill Council
47	I Services
48	IBHAR Technologies
49	Indian Institute of Management – Bangalore
50	International Institute of Population Sciences
51	Indian Institute of Science
52	Indian Air Force
53	Indian Medical Association
54	Infosys
55	InStem
56	International Institute on Ageing - United Nations, Malta

S.N.	Contributing Organisations
57	Insurance Regulatory and Development Authority of India (IRDAI)
58	Jaigopal Garodia Rashtrothana Vidya Kendra
59	Jaslok Hospital
60	K.L.E. Law College
61	Kerala Institute of Medical Sciences
62	Khandaka Hospital
63	Khyaal
64	KIMS Hospitals
65	Law Commission, Government of Karnataka
66	Manohar Parrikar Institute for Defence Studies and Analyses
67	Medi Assist
68	Medica Hospitals
69	Missionaries of Charity
70	National Accreditation Board for Hospitals and Healthcare Providers (NABH)
71	Narayana Health
72	Sukino
73	NASSCOM
74	NATHEALTH
75	National Centre for Biological Sciences
76	Nightingales Medical Trust
77	NIMHANS
78	NITI Aayog
79	National Law School of India University
80	Patient Safety and Access Initiative of India Foundation
81	Pensioners' Association
82	Public Health Foundation of India
83	Philips
84	Venu Geriatrics
85	Prime Venture Partners

S.N.	Contributing Organisations
86	Primus
87	Pushpagiri Vitreo Retina Institute
88	Rajagiri Hospital
89	Ramakrishna Mission and Vivekananda Poly Clinic
90	Rotary Club
91	Ruban Memorial Hospital
92	Sadbhavna Medical and Heart Institute
93	SBI Pensioners' Association
94	Senior Citizens Association - Christian
95	Seniorji
96	Shifaa Hospitals
97	Shija Hospital and Research Centre
98	Signature Foundation
99	Silver Talkies
100	Sister Nivedita University
101	Soukya
102	St. John's Hospital
103	Star Health Insurance
104	SUN Hospital
105	Swasth Alliance
106	Tata Institute for Social Sciences
107	The Green Oak Initiative
108	TRUE Assistive Technology
109	University of Trans-Disciplinary Health Sciences and Technology
110	V.M. Salgaocar College
111	VAYASU
112	Veteran Community of the Indian Armed Forces
113	Wellness Health & You
114	WisdomCircle
115	World Bank
116	Yashoda Hospitals

Photographs from the NHC 2023



Inauguration


Session 1: Health and Health Insurance



Session 2: Social Engagement and Beyond



Session 3: Technology and Research



Session 4: Law and Policy



Valedictory Function



Participants at the Conclave

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Mrs. Gauri Kumar – Former Secretary, Government of India
Dr. Girdhar Gyani – Director-General, Association of Healthcare Providers – India (AHPI)
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Members

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Dr. Hema Divakar – CEO and Chair, ARTIST
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Mr. Neeraj Sagar – Founder, WisdomCircle
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Mr. Mathew Cherian – Chair, CARE India
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