

## Including peritoneal dialysis under insurance policies: A boon for kidney patients

24 March 2021 | Views

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India has been one of the fastest growing economies in the world, but it is also home to many diseases. According to the World Health Organisation, 31 per cent, and 47 per cent of the hospitalisations in urban and rural India are either financed through sale of assets or by loans. Additionally, 70 per cent of the population spend their entire income on healthcare and 3.2 per cent are pushed under the poverty line due to exorbitant medical bills.

Take for instance, about two-third of 70 to 80 per cent kidney patients in India withdraw from dialysis and succumb to death due to financial crunch and around 60 million dialysis patients are pushed in debt. Therefore, health insurance has become a necessity for every individual in the country as it provides a shield against expenditure caused by chronic diseases. And now, the long-awaited inclusion of home-based dialysis or peritoneal dialysis (PD) therapy into private healthcare insurance companies will help India to move an inch closer to make healthcare affordable and accessible for all.

It is critical to note that every dialysis session matters when a person is suffering from kidney failure. With PD, patients do not visit dialysis centres or hospitals and can carry dialysis with greater freedom and flexibility at home or while travelling. This also reduces costs, especially for those living in remote rural areas and travel long distances to treatment centres in cities for dialysis. The therapy also reduces expenses related to the catheter devices and dialysate solution used to carry PD. Let us understand how the therapy is coming to rescue of kidney patients.

### **How is peritoneal dialysis helping during the pandemic?**

During the COVID-19 crisis, healthcare systems are overwhelmed and most of the medical attention is focused on treating infected patients. This is a major compromise in the healthcare services for patients with non-Covid related diseases. Additionally, to carry traditional dialysis, there is a need for high volumes of clean dialysate, machines, and space along with several healthcare workers such as nurses, physicians, and technicians.

The number of healthcare workers available is reduced now and maintaining an adequate dialysis staff can be challenging, considering the status quo. In such a scenario, performing home dialysis can avoid complications. As consultations and PD prescriptions can be carried through telemedicine, patient's chance of getting exposed to the virus is reduced significantly. Moreover, patients with confirmed or suspected COVID-19, can isolate at home without being admitted in the isolation ward

for dialysis.

Unfortunately, the prevalence of PD remains abysmally low in India due to lack of awareness and the myth of the procedure being more expensive. In a country where we have two lakhs kidney patients, only 6,500 patients carry PD. This highlights the need of making home-based dialysis more affordable and including PD under insurance policy will act as a motivating factor. People have considered dialysis as an expensive treatment option for years, however, the situation changed when the government launched National Dialysis Programme (NDP) in 2016.

Even when Pradhan Mantri National Dialysis Programme (PMNDP) has been rolled out in 32 states and union territories, it is implemented in four states so far. The initiative is supported by National Health Mission and provides free of cost dialysis to patients below poverty line. Considering the burgeoning dialysis demand rate of 31 per cent in the country, implementing such policies in just four states will not suffice. Now, as we include PD in insurance policies, there is a hope that more people will adopt the therapy that can save millions of lives due to its cost effectiveness and feasibility.

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