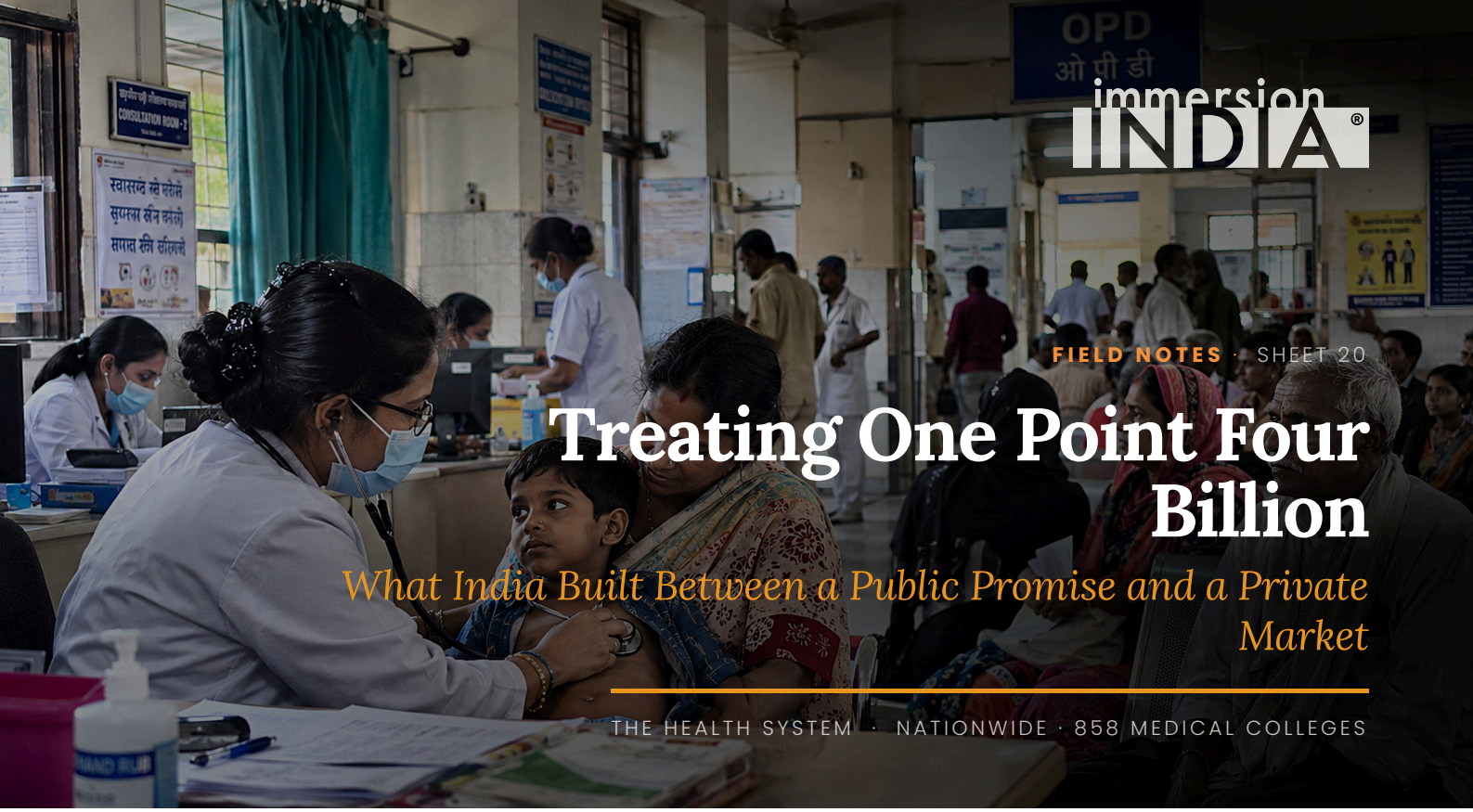


immersion INDIA®

FIELD NOTES · SHEET 20

Treating One Point Four Billion

What India Built Between a Public Promise and a Private Market

THE HEALTH SYSTEM · NATIONWIDE · 858 MEDICAL COLLEGES

An outpatient department at a government hospital. The entitlement is national; the queue is local.

~500m
with public hospital cover
₹5 lakh a family a year

43.4%
of health spending
paid out of pocket; 64.2% in 2013–14

142,464
MBBS seats
51,348 in 2014, across 858 colleges

507,000
foreign patients in 2025
from 176 countries, an $8.7bn market

> India spends a little under 1.5% of GDP on public health and covers half a billion people for free hospital treatment. Both are true at once, and the distance between them is the system.

PM-JAY gives about 500 million people ₹5 lakh a year of hospital cover, free at the point of care, extended in 2024 to everyone over 70. More than 116 million admissions have been authorised, worth ₹1.73 lakh crore.

Capacity is being added fast: medical colleges have more than doubled since 2014, and MBBS seats have gone from 51,348 to 142,464. Beside the public system sits a private one good enough to draw 507,000 foreign patients.

THE SIGNAL TO WATCH Out-of-pocket spending. It fell to 39.4% in 2021-22, then rose to 43.4%. Cover on paper is not cover at the counter.

Bring the cohort to the case.

Every sheet in this series is a place you can stand in. The dark store, the fab, the swap kiosk, the mandi, the GCC floor — all of them within a day of Bengaluru, and all of them take visitors.

Field Notes is a series on the forces shaping India now, designed to give decision-makers exploring India the right perspective before they commit to it. Each one takes a single force, gives you the argument and the four numbers that anchor it, and names the places in India where you can go and stand in front of it. The series is drawn from *The India That Is Unique*, Immersion India's field guide for global executive education.

ON THE GROUND — THE HEALTH SYSTEM

A PM-JAY desk, district hospital
Where a national entitlement is honoured, or not.

A NABH-accredited hospital, Chennai
One of 1,299; the kind foreign patients fly to.

An Ayushman Arogya Mandir
The primary-care layer the system is betting on.

THREE QUESTIONS FOR THE ROOM

01 India covers half a billion people for hospital care while spending under 1.5% of GDP on public health. Which of those two numbers actually binds outcomes?

02 One hospital can run a subsidised ward and an international patient desk. Is cross-subsidy a feature of the model, or a tax on the poorer patient's wait?

03 Capacity has doubled in a decade. Where would you expect quality to lag capacity, and what would you measure to find out?

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