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TOPIC: RESERVATION

Giving people incentive to digitise medical data can help fill critical gaps in health information

1. Context: A Nation Rich in Data, Yet Policy-Conflicted

- India, with over 1.4 billion people, now has a population larger than all 38 OECD nations combined.
- Coupled with rapid digitization, India has the potential to generate one of the world's largest data ecosystems.
- The economic value of India's data when adjusted for purchasing power parity may soon rival that of developed nations.
- However, confusion in policy design is preventing this potential from being realized, especially in critical sectors like healthcare.

2. The Policy Disconnect: Identity vs. Property

- India's data governance suffers from a conceptual gap treating data solely as personal identity rather than as a monetizable economic asset.
- This binary thinking leads to policy confusion, where privacy is prioritized in a way that blocks innovation.
- Particularly in healthcare, this distinction becomes critical, as vast amounts of data are underutilized or lost.
- Unless this disconnect is resolved, India risks stalling digital value creation and missing out on its data dividend.

3. Healthcare: The **Best Exam**ple of **Data Underuse**

- Healthcare in India is highly fragmented:
 - Elite private hospitals have digital systems.
 - Government hospitals use basic digitization tools under the National Health Mission.
 - The majority of healthcare occurs in **small private clinics**, with **minimal or no digitization**.

• This results in **no centralized or interoperable digital health record** for patients, harming continuity of care and diagnostics.

4. Ripple Effects of Data Fragmentation

- Lack of integrated health data leads to:
 - Inaccurate pricing by insurers due to poor risk profiling.
 - Hindrance to medical research and AI-driven innovations due to absence of large datasets.
 - Reduced efficiency in patient care, especially for chronic disease management and preventive health.
- Without a digital backbone, India cannot develop cost-effective, personalized healthcare systems.

5. Ayushman Bharat Digital Mission (ABDM): A Vision with Roadblocks

- ABDM aims to build a national digital health infrastructure, where citizens own and control their health data.
- Its goals include interoperability, transparency, and accessibility.
- Yet, on-ground adoption is low due to:
 - Lack of incentives for doctors and patients to store or share data.
 - The general public does not yet recognize the tangible benefits of digitized medical records.

6. Making Data Valuable for Citizens: A Bottom-Up Approach

- For ABDM to succeed, citizens must **personally benefit** from their data:
 - Easier diagnosis and continuity of care.
 - Lower insurance premiums with better risk profiling.
 - Faster, hassle-free consultations across providers.
- When citizens begin to prefer data-compliant institutions, the **entire ecosystem will shift**, encouraging:
 - Clinics to adopt data standards.

- Startups to build **health data tools**.
- Emergence of **data exchange intermediaries** (like payment gateways for health data).

7. India Needs a Unique Governance Model

- Western models are unsuitable for India's realities:
 - US (HIPAA): Restricts patient control over data monetization. Institutions profit from anonymized datasets.
 - UK (NHS): A centralized, statist approach that cannot be replicated in India's decentralized, privatized healthcare sector.
- India needs a citizen-first model that allows individuals to own, control, and benefit from their personal data, with opt-in data sharing mechanisms.

8. Balancing Freedom with Privacy and Security

- Recognizing data as property doesn't mean compromising privacy:
 - Advanced anonymization tools can safeguard personal identity while enabling largescale data use.
 - These tools should be treated as **digital public goods** and made accessible to all data
 - Digital forensics and audit trails can help track data misuse, ensuring accountability and consumer protection.

9. Enabling the Infrastructure and Legal Safeguards

- To build a secure digital data economy, India must:
 - Enact data ownership laws granting individuals control over usage and valuesharing.
 - Establish **interoperable digital health systems** linking hospitals, insurers, and citizens.
 - Train professionals and health workers to **engage with data systems effectively**.
 - Launch public awareness campaigns showing how data benefits citizens directly.

10. Conclusion: A Policy Shift for the Future

- India is at a **crossroads in data governance**.
- By moving beyond outdated privacy-centric frameworks and embracing citizen-centric data ownership, India can:
 - Democratize the economic value of data.
 - Catalyze innovation in healthcare, fintech, education, and other sectors.
 - Build a resilient, inclusive digital economy that benefits every citizen.

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P.L. RAJ IAS & IPS ACADEMY | 1447/C, 3rd floor, 15th Main Road, Anna Nagar West, Chennai-40. Ph.No.044-42323192, 9445032221 Email: plrajmemorial@gmail.com Website: www.plrajiasacademy.com Telegram link: https://t.me/plrajias2006 YouTube: P L RAJ IAS & IPS ACADEMY