

A STUDY ON AYUSHMAN BHARAT YOJANA- A STEP TOWARDS UNIVERSAL HEALTH COVERAGE

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ABSTRACT

Success in Ayushman Bharat Yojana will lead to protection of right to health of each and every citizen of our country. But this is only by proper implementation of policies and public awareness. The main objective of this research is to study the public awareness of Ayushman Bharat Yojana. The research has followed a descriptive research method using a convenient sampling method. This sample size is 201. The results observed from the study is that most of them are aware of this scheme and agree that the government is taking various steps to fulfill the objective and there is a positive impact of this scheme in urban and rural areas.

Keywords: Health, Economically weaker sections, Debt traps, Infrastructure, Financial resources

INTRODUCTION : Ayushman Bharat Yojana (programme) is also referred as Pradhan Mantri Jan Arogya Yojana. It is the umbrella healthcare scheme which was launched by Prime Minister NARENDRA MODI in September 2018. Ayushman Bharat Yojana (PM-JAY) offers service to around 50 crore people. It is the world's largest sponsored scheme by the government. Within a year of the scheme of the scheme launched over 18,000 hospitals. This scheme is brought up for members of economically weaker sections of our society. The main aim of this scheme is to provide necessary health care services to the families from economically weaker sections. This particular scheme is to address healthcare issues in all the levels that is primary, secondary and tertiary. There is a high need for this scheme because a higher percentage of people both in urban and in rural areas don't have access to healthcare insurance and basic healthcare facilities. The second thing is most of the people encounter with unexpected and serious health problems which often lead families to debt (it happens with the people

who belong to the economically weaker section of our society. The government has clearly defined the eligibility criteria on the basis of socio-economic census so that it prevents the victim from debt traps to the necessary health care facilities. This scheme also mentions the category of the people who are not entitled to this scheme. It also lays down the method to apply for PM-JAY (AYUSHMAN BHARAT YOJANA). Success of this scheme would lead to basic facilities for those who are deprived because of lack of financial requirements of our country and will also boost health infrastructure in our country.

Objectives :

- 1) To study on the public awareness about Ayushman Bharat Yojana
- 2) To study on government's role in fulfilling the aims and objectives of Ayushman Bharat Yojana
- 3) To analyse the efficiency of eligibility criteria

- 4) To study on the impact of Ayushman bharat yojana on the basis of location (in urban and rural areas)
- 5) To study direct relationship between Ayushman bharat yojana and right to health

REVIEW OF LITERATURE -

Chandrakant Lahariya*Indian paediatrics* **55 (6), 495-506, 2018** has analysed National Health Policy 2017 has its goal fully aligned with the concept of Universal health coverage. The Ayushman Bharat Program announced in the Union budget 2018-19 of the Government of India, aims to carry NHP-2017 proposals forward. The Ayushman Bharat Program has two initiatives/components – Health and Wellness Centers, and National Health Protection Scheme – aiming for increased accessibility, availability and affordability of primary-, secondary- and tertiary-care health services in India.

Vinod Paul **67 (5), 1186, 2019** -has analysed that the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY) was launched on 23 rd September 2018, by the Prime Minister at Ranchi. By providing health assurance cover for more than half a billion people in one go, it has emerged as the biggest government funded healthcare scheme on the planet

Surgeons of India **53 (1), 1, 2020** -has analysed The Ayushman Bharat Yojana is now the frontline health care system of India catering to the most deprived and deserving sections. Nevertheless, the scheme is not without pitfalls. I wish to draw your attention upon why this scheme is tremendously unjust to the specialty of plastic surgery and the needy patients, and why it is self-serving to the other specialties.

Curative & Community Medicine (E-ISSN: 2454-325X) **5 (3), 31-35, 2019**-Ayushman Bharat approved by the Indian government in March 2018, is an ambitious reform to the Indian health system to provide Comprehensive Primary Health Care and to achieve Universal Health Coverage. The Ayushman Bharat with

two components intends to provide a continuum of care services across the three-level of care, expanded service delivery through population enumeration and empanelment of Families at HWC and also expanded the range of preventive, promotive, curative, diagnostic, rehabilitative and palliative care services. There is sufficient evidence available that strengthening of primary health care is the most appropriate approach to achieve UHC. Investment on a comprehensive primary healthcare system is a practical and affordable solution for India. The concept of Mid-Level Health Provider is newly introduced to improve Sub center and PHC resource utilization. Health and wellness centers with referral services provide preventive, promotive, curative, rehabilitative and palliative aspects with the inclusion of non-communicable disease and other important components will make the programme to deliver Comprehensive health care.

Innov Res **7 (7), 1-10, 2018**-Affordable and quality healthcare has not reached to majority of Indians after 70 years of independence. To address this issue the government had set up a High Level Expert group in 2010 under 12 Th Five Year plan, which submitted its report with focus on Universal Health cover as a basic component for social security. The paper attempts looking at various challenges to be faced in implementation of this scheme and role of various stakeholders required for its success

Harvard T.H. Chan School of Public Health - Although robust economic growth over the past two decades has contributed to a decline in mass poverty, gains in other indicators of «well-being» such as access to health care or education continue to lag behind. To address these «failures» the Indian government recently announced an unprecedented National Health Protection Scheme , or in Hindi, the Ayushman Bharat Yojana , designed to provide health insurance coverage to roughly 100 million «poor and vulnerable families» through reimbursements.

Krishnatreya Indian journal of cancer 56 (4), 371-372, 2019 –linking National Health Protection Mission or NHA data to National Cancer Registry Program of India will help to better the estimates of cancer incidence and prevalence in India

Chettinad Academy of Research & Education:PMJDY encapsulates a progression towards promotive, preventive, palliative and rehabilitative aspects of Universal Health coverage through access of Health and Wellness Centre at the primary level and provisioning of financial protection for accessing curative care at the secondary and tertiary levels through engagement with both public and private sector. PMJAY covers 1350 medical packages including surgery and day care treatments, cost of medicines and diagnostics.

journal of family medicine and primary care 8 (4), 1295, 2019–Primary care has traditionally meant different concepts for developed and developing economies/countries. Immediately after independence, India pushed aside the recommendations of the Bhore committee, which was for implantation of comprehensive primary healthcare. After several decades of implementing selective primary healthcare, India has now embarked upon an ambitious journey of universal health coverage with the announcement of Ayushman Bharat–National Health Protection Mission. Will the Indian economy be able to sustain the double burden of UHC and the vertical programs? Or is it indeed the time to dismantle the vertical programs and implement comprehensive primary care towards containing the all cost of the health system to the country.

Indian Association of Preventive & Social Medicine 43 (2), 63, 2018 :Since the submission of Bhore Committee report , efforts are made by central/state governments to provide health care through countrywide network of three tier health-care institutions and various national health programs. Success stories of eradication of smallpox, dracunculiasis, regional elimination

of leprosy, neonatal tetanus, controlling diseases such as malaria/other vector-borne diseases, and reduction in maternal/infant mortality are few of its achievements. In India, around 6% do not seek health care due to financial reasons, and among those who do, experiences are often financially catastrophic and impoverishing.

Sindhu Jonnala, K. Vamsi Krishna Reddy and ors UHC is firmly based on the WHO constitution of 1948 declaring health a fundamental human right and on the Health for All agenda set by the Alma Ata declaration in 1978. The limited access, insufficient availability, sub-optimal or unknown quality of health services, and high out-of-pocket expenditure are amongst the key health challenges in India.This study aims at focusing on the SWOT analysis of two such health schemes initiated by Central & State Governments in India namely , Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana and Aarogyasri

UGC Care Group I Journal Vol-10 Issue-07 No. 4 July 2020 –The primary costs that an individual incurs today is the outgoings that one incurs on maintenance of health and proper lifestyle, in a country like India where the majority of population is. India's working population under medical insurance with the Ayushman Bharat Yojana, these schemes focus on covering 10 crore poor and vulnerable families who have very little or no access to quality medical care services. Ayushman Bharat yojana will incorporate the on-going centrally supported schemes – Rashtriya Swasthya Bima Yojana and the Senior Citizen Health Insurance Scheme .

Journal of Preventive & Social Medicine 50 (2), 4-4, 2019 - Government of India launched Ayushman Bharat Pradhan Mantri Jan Arogya Yojana in March 2018. A mission statement has also been developed to achieve this vision. AB-PMJAY seeks to accelerate India's progress towards the achievement of Universal Health Coverage and Sustainable Development Goal

Association of Plastic Surgeons of India 53 (1), 1, 2020 –The Ayushman Bharat Yojana is now the frontline health care system of India catering to the most deprived and deserving sections. Nevertheless, the scheme is not without pitfalls.

Journal of family medicine and primary care 8 (4), 1295, 2019 –Primary care has traditionally meant different concepts for developed and developing economies/countries. Immediately after independence, India pushed aside the recommendations of the Bhore committee, which was for implantation of comprehensive primary healthcare. After several decades of implementing selective primary healthcare, India has now embarked upon ambitious journey of universal health coverage with announcement of Ayushman Bharat–National Health Protection Mission

Tripathi Public Administration and Policy, 2020. –The study found strong association between socioeconomic–status measured as mean per capita consumption expenditure quartile and awareness level about RSBY of head of family with RSBY enrolment. Individuals from higher age groups, higher consumption expenditure quartile and with higher awareness about RSBY were more frequently enrolled under RSBY. AI acts as an effective complementary dimension to the future of healthcare. This viewpoint discusses the applications and role of AI with the help of relevant examples.

The Indian journal of medical research 147 (4), 327, 2018–India has launched Ayushman Bharat–one of the most ambitious health missions ever to achieve UHC 3. Ayushman Bharat encompasses two complementary schemes, Health and Wellness Centres and National Health Protection Scheme. Health and Wellness Centres are envisioned as a foundation of the health system to provide comprehensive primary care, free essential drugs and diagnostic services, whereas National Health Protection Scheme is envisaged to provide financial risk protection to poor and vulnerable families arising out of secondary and

tertiary care hospitalization 4 to the tune of five lakh rupees per family per year. Indeed, the dream of achieving UHC or health for all has been a long–standing one for India.

Journal of Health Systems and Implementation Research 2 (1), 1–5, 2018–Anticipating this criticism, there are moves to reserve a number of services, like hysterectomy, for only the public sector. But it remains to be seen whether this technical advice on reserving some procedures would be followed during the process of implementation and whether it would be sufficient to safeguard public services. The medical professionals in the public hospitals functioning at the district and subdistrict level would now migrate to the re–invigorated private health facilities of the cities. But there is also the hope that the NHPS could be used to strengthen the public hospitals, the not–for–profit sector and even the ethical providers in the private commercial sector. Public hospitals do have a major problem in receiving funds proportionate to the volume and variety of services they provide. If NHPS is used for a supplemental demand side financing of public hospitals, it would be a useful approach to ensuring adequacy and responsiveness of funding.

Devashish Saxena* & Jay Sharma DECEMBER 2018 – This scheme aims to provide healthcare to 50 crore citizens, which is the largest ever healthcare scheme with respect to its beneficiaries. The health of the population is a very key aspect in understanding the well being of the nation, and the new scheme aims at making healthcare accessible to all.

Neha Taneja 32 (2), 2020 –PMJDY encapsulates a progression towards promotive, preventive, palliative and rehabilitative aspects of Universal Health coverage through access of Health and Wellness Centre at the primary level and provisioning of financial protection for accessing curative care at the secondary and tertiary levels through engagement with both public and private sector. PMJAY covers 1350 medical packages including surgery and day

care treatments, cost of medicines and diagnostics

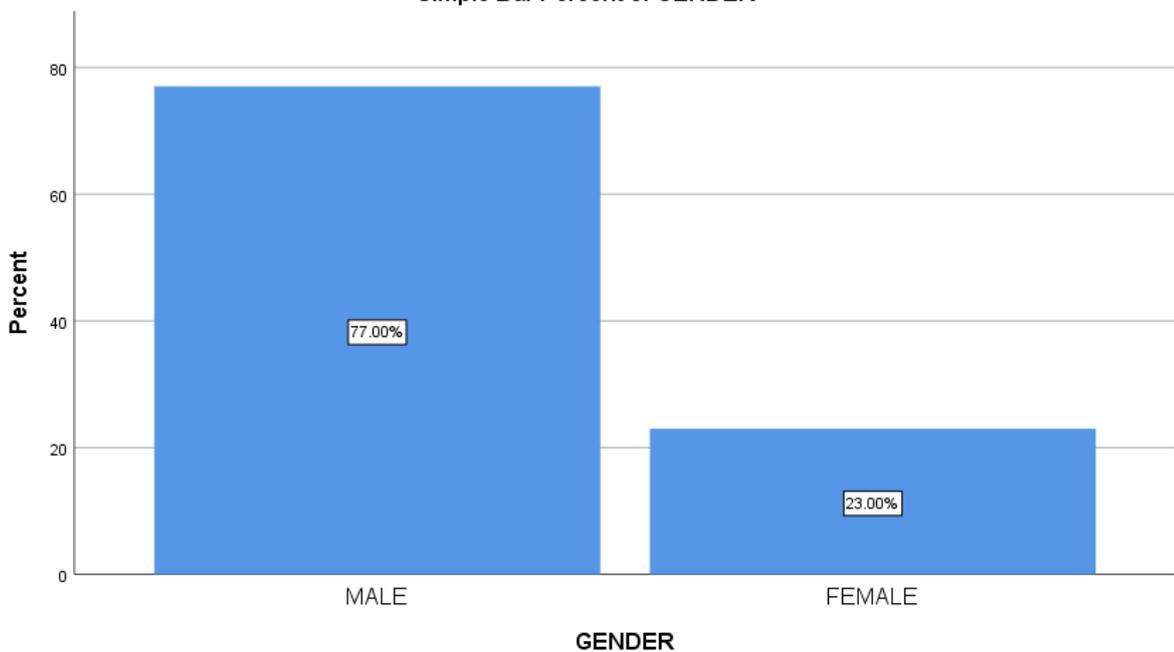
METHODOLOGY : The research method which has been followed by the researcher is descriptive method .Here total of 219 samples have been collected through convenience sampling method data collection have been done by mailing questionnaires .Independent variables taken in this research are gender,age,educational qualifications ,occupation,income and location.The

ANALYSIS

dependent variable are whether people are aware of Ayushman bharat yojana ,necessity of Ayushman bharat yojana ,effectiveness of government in fulfilling the objectives of Ayushman bharat yojana ,whether Ayushman bharat yojana will help the people from poor background .The statistical tool used for this research work are graphical representation(pie chart,bar chart,clustered bar chart.),anova,chi-square test,independent sample test,correlation.

FIGURE-1

Simple Bar Percent of GENDER

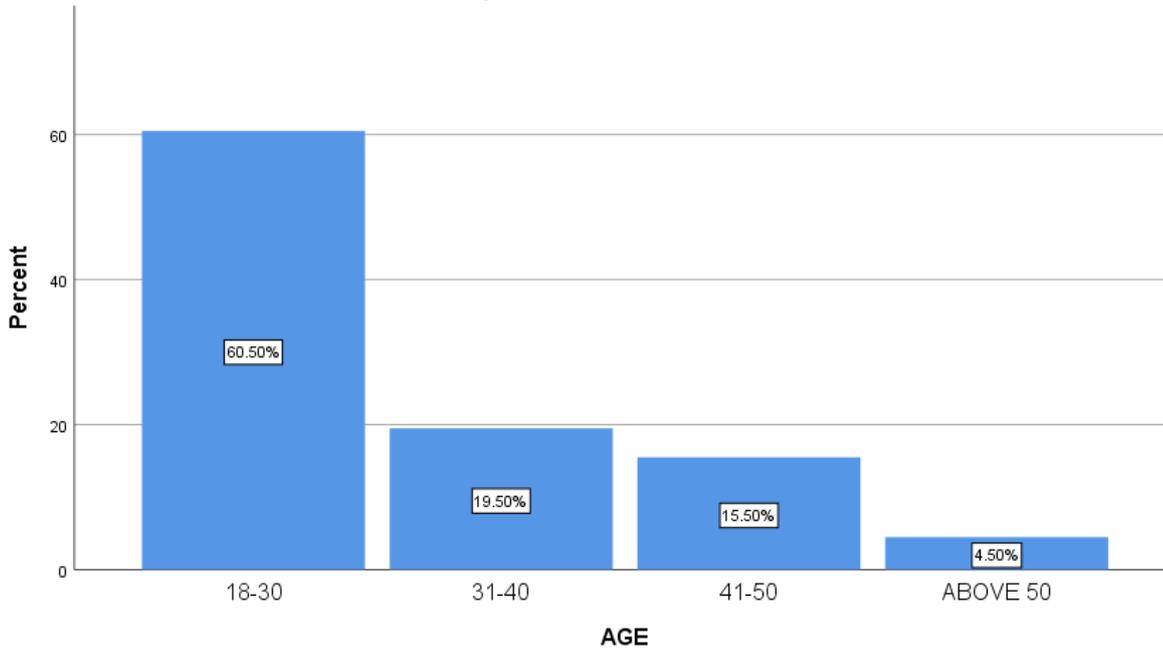


LEGEND:The above BAR CHART (figure.1)shows the percentage analysis of gender from sample population

FIGURE-2



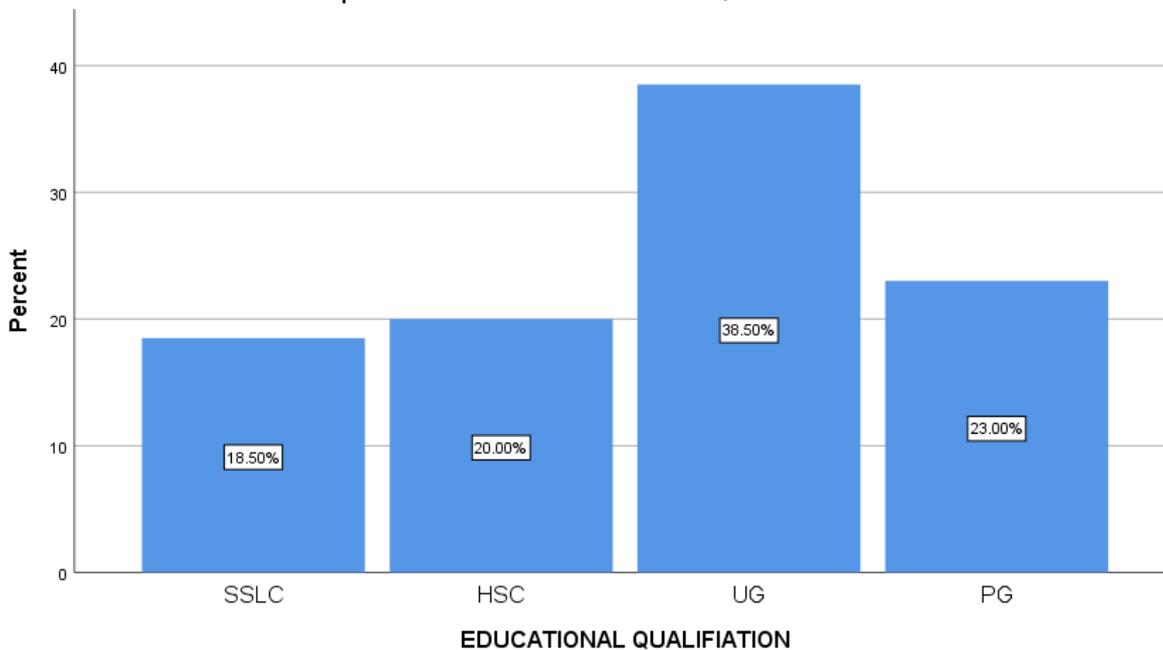
Simple Bar Percent of AGE



LEGEND: The above BAR CHART (figure.2)) shows the percentage analysis of age group of sample populations

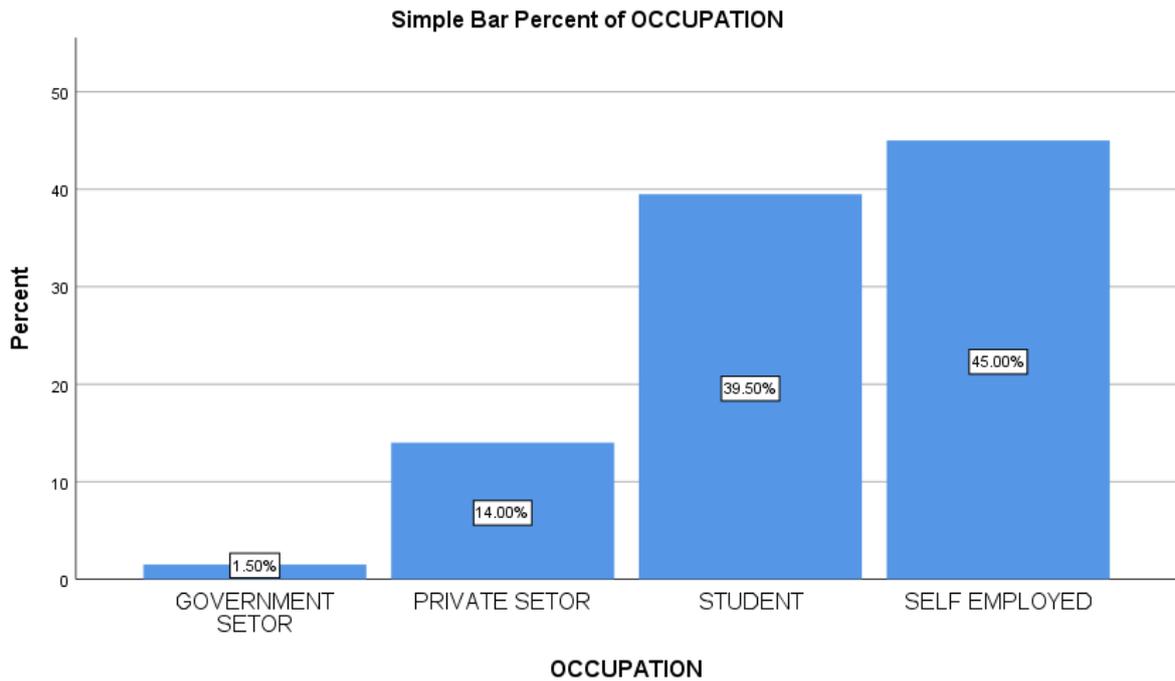
FIGURE -3

Simple Bar Percent of EDUCATIONAL QUALIFIATION



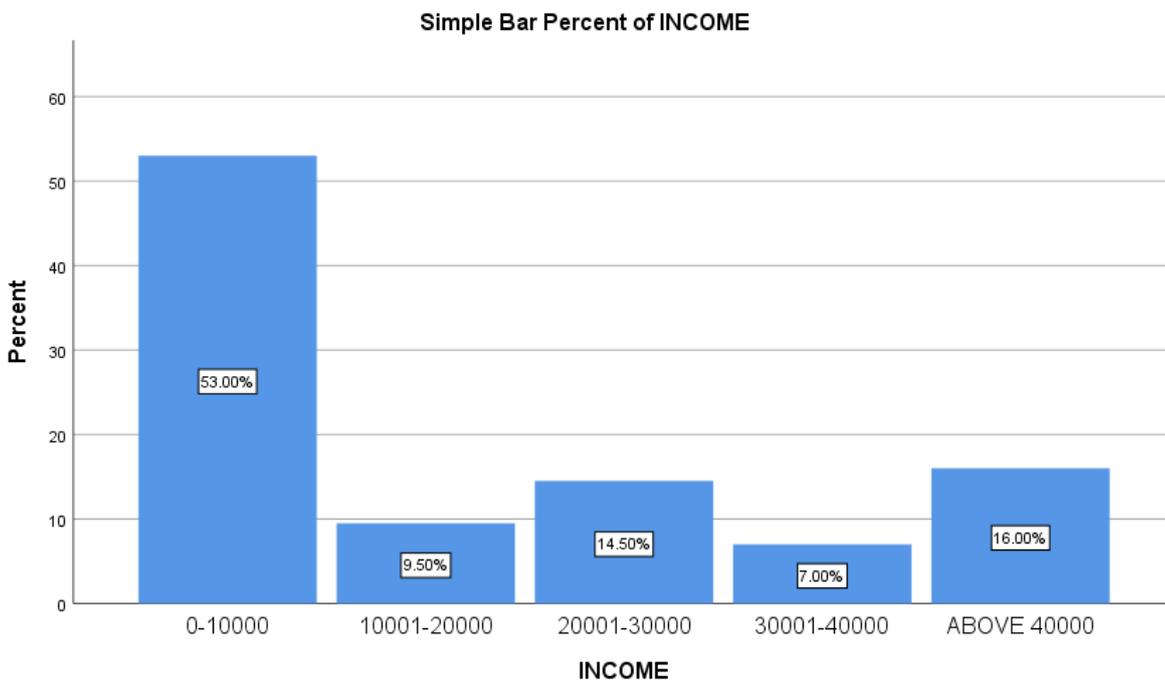
LEGEND : The above BAR CHART (figure -3) shows the percentage analysis on the basis of educational qualifications of the sample population.

FIGURE -4



LEGEND : The above BAR CHART (figure -4) shows the percentage analysis on the basis of occupation of the sample population

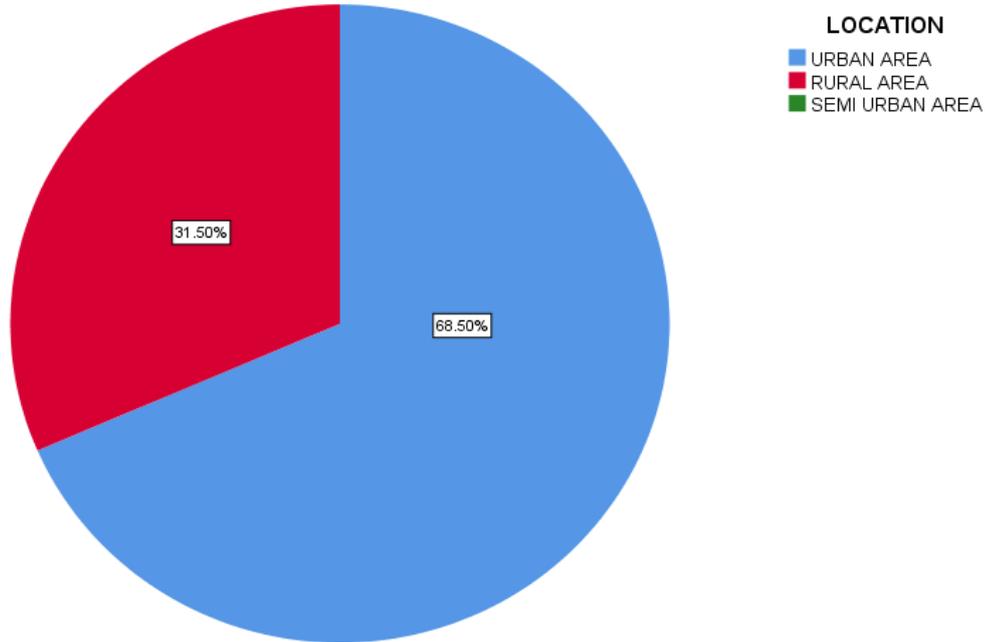
FIGURE -5



LEGEND :The above BAR CHART (FIGURE -5) shows the percentage analysis on the basis of income of the sample population.

FIGURE -6

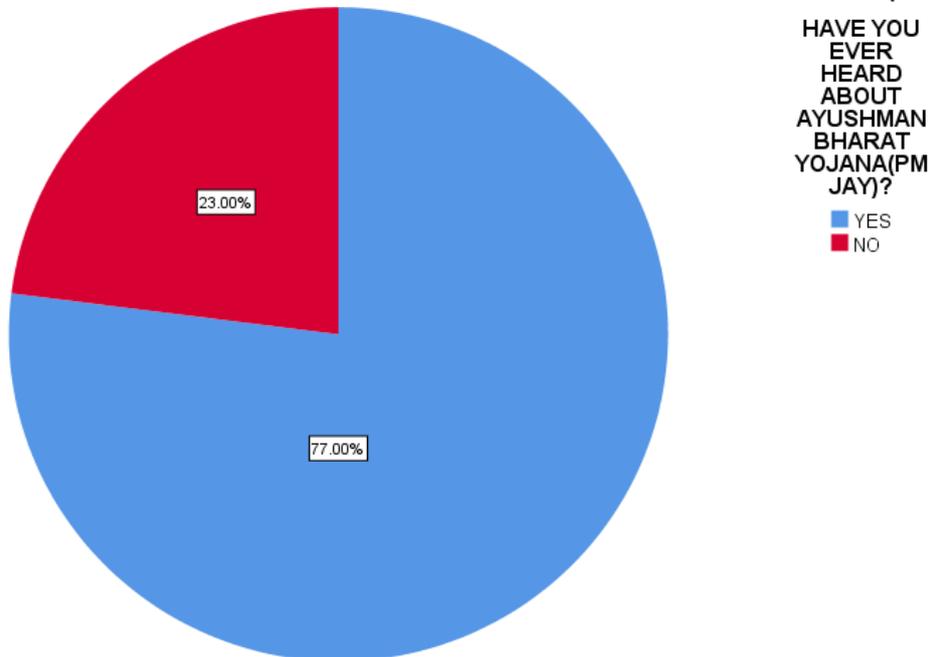
Pie Chart Percent of LOCATION



LEGEND :The above pie chart (FIGURE -6) Shows the percentage analysis on the basis of location of the sample population.

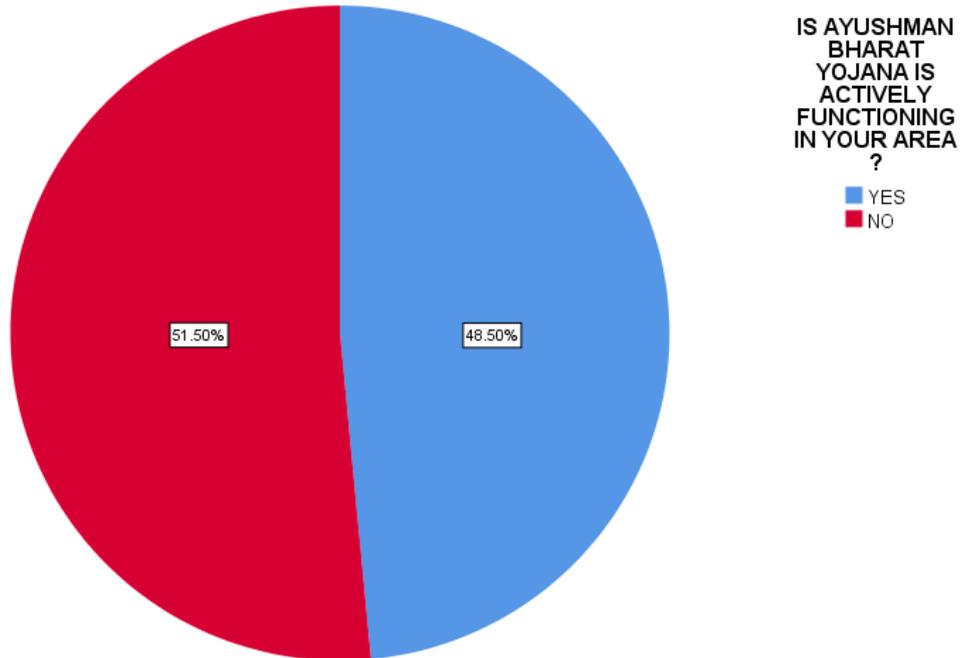
FIGURE -7

Pie Chart Percent of HAVE YOU EVER HEARD ABOUT AYUSHMAN BHARAT YOJANA(PM JAY)?



LEGEND :The above pie chart (FIGURE -7) Shows the percentage analysis on the views of the sample population whether they are aware of ayushman bharat yojana (PM JAY). **FIGURE -8**

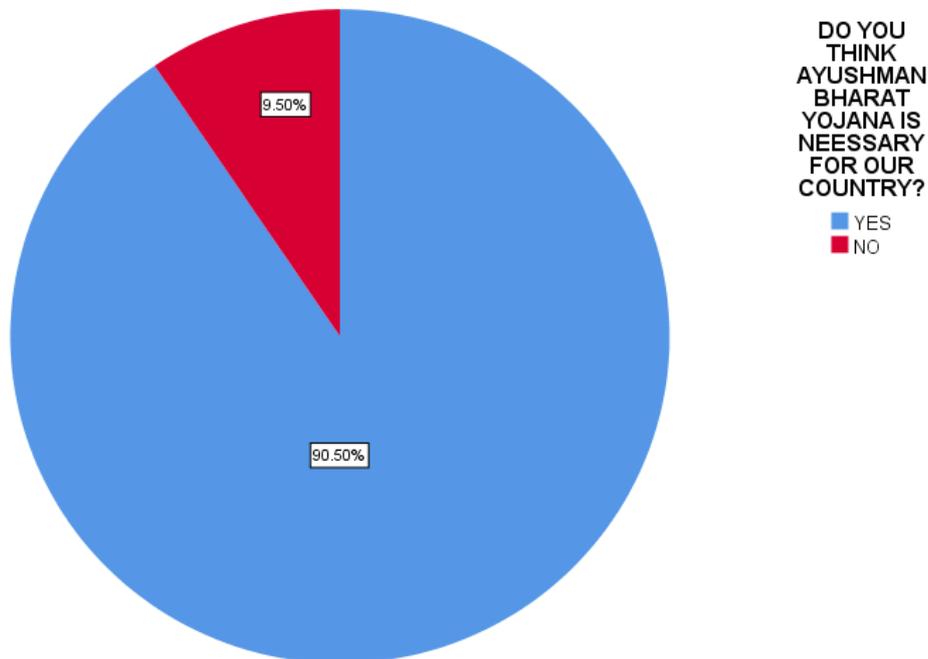
Pie Chart Percent of IS AYUSHMAN BHARAT YOJANA IS ACTIVELY FUNCTIONING IN YOUR AREA ?



LEGEND :The above pie chart (FIGURE -8) shows the percentage analysis on the views of the sample population on whether ayushman bharat yojana is actively functioning in your area.

FIGURE -9

Pie Chart Percent of DO YOU THINK AYUSHMAN BHARAT YOJANA IS NECESSARY FOR OUR COUNTRY?

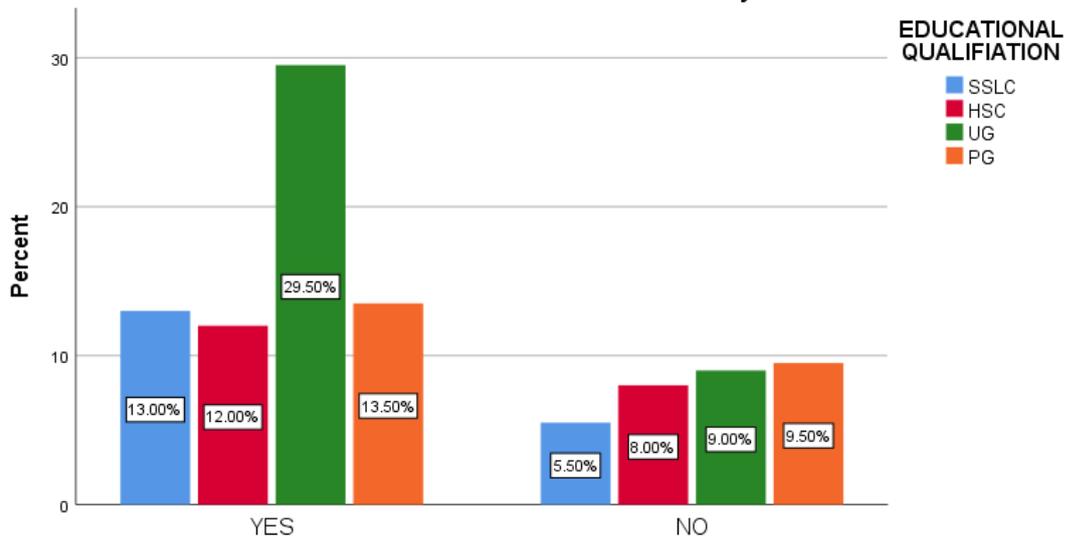


LEGEND :The above pie chart (FIGURE -9) Shows the percentage analysis on the views of the sample population on whether Ayushman bharat yojana is necessary for our country.

FIGURE

-10

Clustered Bar Percent of DO YOU THINK GOVERNMENT IS TAKING EFFETIVE STEPS TO FULFILL THE AIMS AND OBJETIVES OF THIS AYUSHMAN BHARAT YOJANA ? by EDUCATIONAL QUALIFIATION

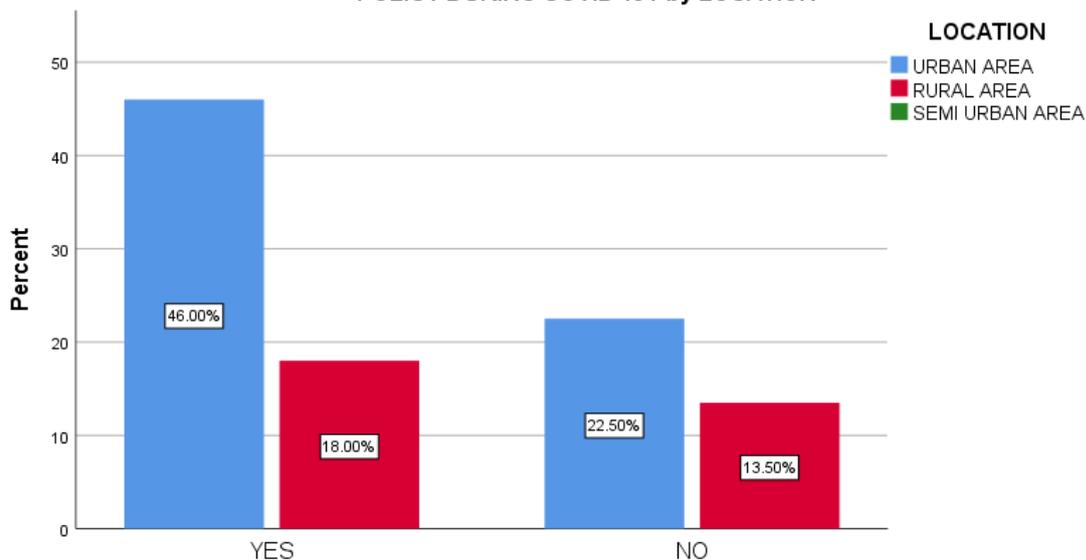


DO YOU THINK GOVERNMENT IS TAKING EFFETIVE STEPS TO FULFILL THE AIMS AND OBJETIVES OF THIS AYUSHMAN BHARAT YOJANA ?

LEGEND :The above clustered bar chart (FIGURE -10) shows the percentage analysis on the views of the sample population on the basis of educational qualifications on whether the government is taking effective steps to fulfill the aims and objectives of Ayushman bharat yojana.

FIGURE -11

Clustered Bar Percent of DO YOU THINK POOR CATEGORY OF PEOPLE ACCESSED EFFIIENTLY WITH THE POLICY DURING COVID 19? by LOCATION

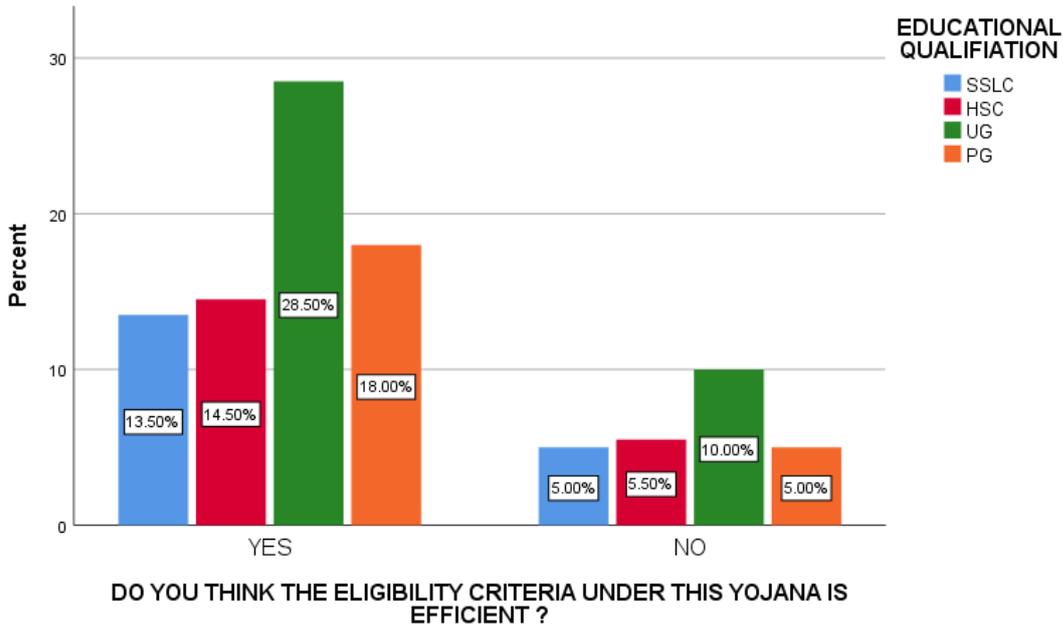


DO YOU THINK POOR CATEGORY OF PEOPLE ACCESSED EFFIIENTLY WITH THE POLICY DURING COVID 19?

LEGEND :The above clustered bar chart (FIGURE -11) shows the percentage analysis on the views of sample population on the basis of location whether poor category of people accessed efficiently with the policy during covid 19.

FIGURE -12

Clustered Bar Percent of DO YOU THINK THE ELIGIBILITY CRITERIA UNDER THIS YOJANA IS EFFICIENT ? by EDUCATIONAL QUALIFIATION



LEGEND :The above clustered bar chart (FIGURE-12) shows the percentage analysis on the views of the sample population on the basis of educational qualifications on whether the eligibility criteria under this yojana is efficient .

TABLE -1

ANOVA

I BELIEVE THAT AYUSHMAN BHARAT YOJANA WILL PROTECT RIGHT TO HEALTH OF PEOPLE IN OUR COUNTRY ?

	Sum Squares	of df	Mean Square	F	Sig.
Between Groups	1.411	1	1.411	1.692	.195
Within Groups	165.184	198	.834		
Total	166.595	199			

LEGEND: The above table 1 represents anova results on the opinion of a sample population on whether ayushman bharat yojana will protect the right to health of the people in our country .

TABLE-2

Correlations

DO YOU THINK GOVERNMENT IS TAKING EFFECTIVE STEPS TO FULFILL THE AIMS AND OBJECTIVES OF THIS AYUSHMAN BHARAT YOJANA ?

EDUCATIONAL QUALIFICATION

Spearman's rho	DO YOU THINK GOVERNMENT IS TAKING EFFECTIVE STEPS TO FULFILL THE AIMS AND OBJECTIVES OF THIS AYUSHMAN BHARAT YOJANA ?	Correlation Coefficient	1.000	.031
		Sig. (2-tailed)	.	.668
		N	200	200
	EDUCATIONAL QUALIFICATION	Correlation Coefficient	.031	1.000
		Sig. (2-tailed)	.668	.
		N	200	200

LEGEND -The above table 2 represents correlation between the opinions of the sample population on the basis of educational qualifications on whether the government is taking effective steps to fulfill the aims and objectives of this Ayushman bharat yojana .

LOCATION * DO YOU THINK THAT THE BENEFITS SAID UNDER AYUSHMAN BHARAT YOJANA IS REACHING TO THE PEOPLE BOTH IN URBAN AND RURAL AREAS EFFICIENTLY ? Cross Tabulation

Count

DO YOU THINK THAT THE BENEFITS SAID UNDER AYUSHMAN BHARAT YOJANA IS REACHING TO THE PEOPLE BOTH IN URBAN AND RURAL AREAS EFFICIENTLY ?

		YES	NO	Total
LOCATION	URBAN AREA	77	57	134
	RURAL AREA	29	31	60
Total		106	88	194

Chi-Square Tests

		Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Square	Chi-Square	1.394 ^a	1	.238		
Continuity Correction		1.050	1	.306		
Likelihood Ratio		1.390	1	.238		
Fisher's Exact Test					.276	.153
Linear-by-Linear Association		1.386	1	.239		
N of Valid Cases		194				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 27.22.

LEGEND :The above table 3 represents (chi square test)of the sample population on the basis of location on whether the benefits said under ayushman bharat yojana is reaching to the people both in rural and urban areas .

RESULTS:

FIGURE-1 (**BAR CHART**) represents that higher percent of males (77.00%)have responded compared to the female(23.00%).FIGURE -2(**BAR CHART**) represents that the age group(18-30)- (60.50%) have responded high compared to other age groupsFIGURE-3(**BAR CHART**) represents that a higher percentage of under graduates(38.50%) have responded compared to other people who belong to other educational backgrounds.FIGURE-4(**BAR CHART**)represents that higher percentage of self employed(45.00%) people have responded compared to people from other occupation groups FIGURE-5(**BAR CHART**)represents that a higher percentage of people from income group 0-10000-(53.00%) have responded compared to people who belong to other income groups.FIGURE -6(**PIE CHART**)represents that a higher percentage of people from urban areas (68.50%)have responded compared to rural and semi urban areas.FIGURE -7(**PIE CHART**)represents that a higher percentage (77.00%)of people from the sample population are aware of Ayushman Bharat yojana FIGURE -8(**PIE CHART**)represents that a higher percentage of people(51.50%) believe that Ayushman Bharat yojana is not actively functioning in their area .FIGURE -9(**PIE CHART**)represents that a higher percentage of people (90.50%)from the sample population believe that Ayushman bharat yojana is necessary for our country .FIGURE -10(**CLUSTERED BAR CHART**)represents that higher percentage of people from the sample population on the basis of educational qualifications believe that government is taking effective steps to fulfil the aims and objectives of Ayushman bharat yojana. It is evident that

the government has taken initiative to bring the policy into successive state .Respondents from various parts of the country have experienced the same motion and this helps in an assumption that policy will eradicate various issues in our society .FIGURE -11(**CLUSTERED BAR CHART**)represents that a higher percentage of people from the sample population on the basis of location believe the poor category of people accessed efficiently with the policy during covid 19. FIGURE-12(**CLUSTERED BAR CHART**)represents that a higher percentage of people from the sample population on the basis of educational qualifications believe that whether the eligibility criteria under this yojana is efficient TABLE-1.from the above table it can be said that there is no significant difference among the views or opinions of the sample population on whether ayushman bharat yojana will protect the right to health of the people in our country .TABLE-2 we can notice that there is positive correlation among the sample population on the basis of educational qualifications whether the government is taking effective steps to fulfil the aims and objectives of this Ayushman bharat yojana . TABLE-3.from the above table it can be said that there is no significant association among the views or opinions of the sample population on whether the benefits said under ayushman bharat yojana is reaching to the people both in rural and urban areas .

DISCUSSIONS :

represents that higher percentage (77.00%)of people from the sample population are aware of Ayushman Bharat yojana .It might be because the government took effective steps to spread public awareness .represents that a higher percentage of people(51.50%) believe

that Ayushman Bharat yojana is not actively functioning in their area .It might be because of lack of proper implementation of ayushman bharat yojana by government represents that a higher percentage of people (90.50%)from the sample population believe that Ayushman bharat yojana is necessary for our country .It might be because higher percentage of people both in urban and in rural areas don't have access to healthcare insurance and basic healthcare facilities and by proper implementation of ayushman bharat yojana development occurs in terms of health and also basic standard of living can be improved.represents that higher percentage of people from the sample population on the basis of educational qualifications believe that government is taking effective steps to fulfil the aims and objectives of Ayushman bharat yojana.it might be because It is evident that the government has taken initiative to bring the policy into successive state .Respondents from various parts of the country have experienced the same motion and this helps in an assumption that policy ill eradicate various issues in our society .represents that a higher percentage of people from the sample population on the basis of location believe the poor category of people accessed efficiently with the policy during covid 19.It might be because effective steps taken by the government effective strategy like by spreading public awareness. represents that a higher percentage of people from the sample population on the basis of educational qualifications believe that whether the eligibility criteria under this yojana is efficient.because the criteria is selected on the basis socio economic caste census so this people who belong the the economically weaker section can have access to this particular scheme it also mentions that certain category of people who cannot get benefits of this particular scheme .from the above table it can be said that there is no significant difference among the views or opinions of the sample population on whether ayushman bharat yojana will protect

the right to health of the people in our country .Through this scheme no person well be deprived from health care services because of their lack financial resources (.every person will be entitled to basic health care services without suffering financial hardship).we can notice that there is positive correlation among the sample population on the basis of educational qualifications whether the government is taking effective steps to fulfil the aims and objectives of this Ayushman bharat yojana ..it might be because It is evident that the government has taken initiative to bring the policy into successive state .Respondents from various parts of the country have experienced the same motion and this helps in an assumption that policy ill eradicate various issues in our society – from the above table it can be said that there is no significant association among the views or opinions of the sample population on whether the benefits said under ayushman bharat yojana is reaching to the people both in rural and urban areas . It might be because of proper implementation of schemes and public awareness among the public.

LIMITATIONS:

There are various limitations in this study which includes-There is a major constraint in the sample frame as the data was collected only from the respondents because of a particular area. Another limitation is the sample size of 201, which cannot be used to assume the thinking of the entire population in a particular country, state, or city.

Conclusion :

Based on the above analysis which have been conducted through various methods (graphical representation- bar chart, clustered chart, pie chart, tabular representation analysis for anova, chi square test, correlation. Through this we can find out that most of the people are aware of this scheme and agree that this is necessary for our country. But we can find that most of the people agree that the government is taking various steps to fulfill the aims and objectives of this scheme. But it has also been

found that it is not active in most of the places in our country- (it might be because of lack of proper implementation) . But it has been found that the benefits of this scheme is reaching in both rural and urban areas. In short, by proper implementation of this scheme + public awareness will lead to the success of this program which will lead to the right to health for each and every citizen of our country. And the success of this yojana will boost health infrastructure in our country. **SUGGESTIONS** :In this situation - there is urgent need to provide awareness about the scheme as well as there is the need of proper implementation of the policy - so that the beneficiaries under the act are given benefits out of the act which will also lead to the development of the country as a whole and positive results in human development index.

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