

Ayushman Bharat Scheme

[UPSC Notes]

Ayushman Bharat Yojana

Also known as National Health Protection Schemes, the Ayushman Bharat Yojana or scheme is a health program started in 2018 by the Government of India.

Prime Minister Narendra Modi's healthcare scheme for the country's people aims to upgrade and enhance the quality of the healthcare system in India. It will cover prevention, encouragement, and ambulant care at all levels.

Moreover, this comprehensive healthcare program endeavors to move ahead in the healthcare sector from a sectoral and segmented methodology to all-inclusive requirement-based healthcare services.

This scheme is typically categorized into two components:

- Pradhan Mantri Jan Arogya Yojana
- Health and Wellness Centres

Ayushman Bharat healthcare scheme is a unified and comprehensive methodology encompassing health insurance covers and healthcare services at all levels.

While the first component of Ayushman Bharat, the Pradhan Mantri Jan Arogya Yojana, comprises financial security for benefiting healthcare facilities at the secondary and tertiary stages. On the other side, the second component Health and Wellness Centres aims to improve the accessibility of affordable and excellent quality healthcare facilities at the primary stage.

It is the most extensive government-financed healthcare program globally, with more than 50 million beneficiaries. The scheme is also labeled 'Modicare' in the name of Indian Prime Minister Narendra Modi.

Need for Ayushman Bharat Scheme

The National Sample Survey Office brought out several horrible and shocking facts about the healthcare system in India in its 71st survey round. The survey revealed that around 86 percent of countryside households and 82 percent of urban

households have no reach or knowledge of healthcare insurance. Also, more than 17 percent of the population in India spends a minimal, around 1/10th of their domestic budget, on good healthcare services.

More than 19 percent of metropolitan families and about 24 percent of rural families collect money for their healthcare funding requirements through borrowings or money lending. Unfortunately, this approach and casual attitude toward healthcare and sudden and critical health problems often put many families into moderate to heavy debt.

Therefore, incorporating National Health Policy, the Prime Minister has initiated this Ayushman Bharat scheme with two sub-components, HWCs and PM-JAY. The scheme was launched in 2018 to tackle the above-discussed grim concerns for healthcare.

Components of Ayushman Bharat Scheme

The Ayushman Bharat Scheme was launched with two components for addressing various healthcare concerns at all levels:

- Pradhan Mantri Jan Arogya Yojana
- Health and Wellness Centres.

Pradhan Mantri Jan Arogya Yojana (PM-JAY)

It is commonly known as PM-JAY, the most striving and extensive health sector scheme in India and the world's biggest health insurance scheme financed by the Government. Initially, it was commenced as the National Health Protection Mission but was retitled as PM-JAY.

- Under this scheme, eligible families receive a health insurance fund of 5 00 000 INR annually.
- The Government of India has proposed the amount of 5 Lakhs remembering all the secondary stage and maximum tertiary stage healthcare expenses that could be incurred on any family.
- The scheme does not have any restrictions on people's age and the size of the beneficiary family because it emphasizes the commitment of not avoiding any eligible individual of the country.

- This scheme's healthcare insurance covers all the overheads of future health problems and the pre-hospitalization and post-hospitalization overheads. Additionally, it covers expenditures for pre-existing health conditions.
- Health insurance under PM-JAY includes three-day pre-hospitalization expenses and post-hospitalization expenses of 15 days comprising several diagnostics and medications.
- The scheme also covers an actual transport expense per hospital for the beneficiary families.
- Most importantly, the scheme allows the beneficiary families to receive cashless treatment from any impaneled hospital (comprising public and private healthcare centers) located in any corner of the country.

Other elements of treatment included under the PM-JAY scheme are:

- Medical check-ups, doctors' consultations, and treatment.
- Medications & Drugs
- Medical implant services
- Additional medical consumables
- ICUs and non-ICU facilities
- Laboratory and diagnostic examinations
- Health problems resulting from the treatment
- Food and accommodation facilities

Health and Wellness Centres (HWCs) under Ayushman Bharat Yojana

The Health and Wellness Centres (HWCs) are other vital components of the Ayushman Bharat Programme. They were developed by transforming the already prevailing primary healthcare centers and subcentres. Introducing these HWCs provides people with Comprehensive Primary Health Care (CPHC) consisting of children and maternal healthcare facilities, non-contagious ailments or infections, diagnostic services, and free vital medicines.

- These healthcare centers are necessary and crucial for the country's people as they provide CPHC, essential to boosting health outcomes.
- Moreover, several diseases can be treated and prevented with effective primary healthcare; thus, making CPHC accessible can significantly help

decrease illness and mortality at a lower expense and prominently diminishes the need for secondary and tertiary healthcare.

Healthcare facilities provided by Healthcare and Wellness Centers are

- Healthcare during pregnancy and childbirth
- Medical and health care for infants, children, and teenagers
- Consultation for contraceptives planning a family and reproductive medical care facilities
- Supervision and control of contagious diseases incorporating NHPs
- Supervision and control of common contagious diseases, medical care to patients with small injuries and common ailments
- Diagnosing, preventing and controlling non-contagious diseases
- Primary Oral Care Facilities
- Comforting healthcare for elderly people

Ayushman Bharat's Scheme: Benefits

Through the Ayushman Bharat scheme, the Government of India aims to upgrade and enhance the quality of the healthcare system in India, incorporating prevention, encouragement, and ambulant healthcare at all levels. The benefits of the scheme include:

- The scheme can effectively streamline access to wide-ranging healthcare involving early diagnostics and treatment facilities by the large section of the Indian population who otherwise might not pay for these medical facilities.
- Moreover, the Nation Health Protection Scheme might aid the nation in advancing universal health coverage and equitable access to healthcare facilities. It is one of the United Nations' several Sustainable Development Goals.
- The HWCs developed incorporation with the Ayushman Bharat scheme can also play an anticipatory role by decreasing the frequency and effect of non-contagious diseases.
- Also, the recommended NHPS might be the predecessor to the Universal Insurance Scheme that will incorporate all the citizens for healthcare insurance.

Diseases Covered in Ayushman Bharat Yojana

The Ayushman Bharat Yojana was founded to provide medical benefits to the deprived groups of society. The scheme offers healthcare coverage of Rs. 5 lakh per family annually.

The scheme offers 1,400 medical practices at any public or private hospital across India. PMJAY covers the following critical ailments:

- Pulmonary valve surgery
- Double valve replacement surgery
- Laryngopharyngectomy with gastric pull-up
- Anterior spine fixation
- Carotid angioplasty with stent
- Prostate cancer
- Coronary artery bypass grafting
- Skull base surgery
- Tissue expander for disfigurement following burns
- COVID-19 treatment and testing
- Specific cancer and orthopedics treatment

Ayushman Bharat Yojana- Characteristics

The Ayushman Bharat Yojana is all about a comprehensive needs-based healthcare transition. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana or AB PMJAY is also known as Ayushman Bharat National Health Protection Scheme.

The characteristics of the Ayushman Bharat Yojana are:

- This government-financed health insurance program provides no-cost insurance coverage of up to 500000 INR annually to every beneficiary family. This health insurance can be availed at any government or public healthcare center or any impaneled private healthcare center in any region of India for secondary and tertiary healthcare services.
- Also titled 'Modicare,' the program is open for 74 0000000 beneficiary families and approximately 500000000 Indian citizens. Under this course, 80% of recipients in rural and urban areas are identified based on the data released by (SECC).

- The Ayushman Bharat scheme does not have any constraints on the age or gender of the recipients and the number of members in the beneficiary family;

Unlike other health insurance schemes, Ayushman Bharat has no waiting duration for pre-existing diseases. The insurance coverage under this scheme includes all the conditions from the first day of receiving the Ayushman Bharat policy. Also, the benefit covers expenses in the pre and post-hospitalization stages.

- The Central and State governments share the expenses incurred in particular payments. All the Indian states and UTs fund the scheme in the ratio of 60:40 with their legislature. While the Northeast states, Himachal Pradesh, Uttarakhand, and J&K fund the scheme in a 90:10 ratio, the central Government bears this funding expense for Union territories not having a legislature.
- The National Health Protection Mission uses a strategic approach to purchasing from government and private healthcare centers and pays the hospitalization expenses of the beneficiary families.
- The NHPS extracts supplementary resources through the Health and Education sectors. Additionally, it changes with state funding to increase the central Government's allocation. The insurance premiums are anticipated to range between 1,000 and 1,200 per year.
- The 1,50,000 sub-centers transformed into HWCs accommodate the majority of services such as diagnosing and treating cardiac or heart-related diseases, screening for cancers or tumors, mental healthcare services, elderly healthcare, eye care facilities, and many other services.
- The HWCs will also provide people with a comprehensive range of services incorporating pregnancy and childcare facilities and vaccinations to prevent a few specific infectious diseases.

Eligibility Criteria for PM-JAY

PM-JAY – Ayushman Bharat is a privileged-based program. The eligible families for the scheme's benefit are decided on deprivation as per the SECC database.

The following categories of families are eligible for the benefits of this scheme:

- Families living in one-room and kitchen homes.
- Families with no adult members aged between 16 and 59.
- Families in which female members lead the household with no adult male of age between 16 and 59.
- Families with no capable adult members to take care of disabled members.
- Families belong to SC/ST sections.
- Landless families obtain a significant portion of their livelihood from manual labor.
- Families in rural areas with shelter-less houses are deprived, live on charities, do manual hunting, primitive tribes, and legally liberated forced labor.
- Families in urban areas involved in the following occupations are eligible for this scheme:
 - Household work, Ragpicking, and Bagging
 - Street vending, hawking, shoe making, or providing any other street services.
 - Plumbers, laborers, masons, and construction workers.
 - Security guards, welding workers.
 - Head load workers like Coolies, and sanitation workers.
 - Artists, tailors, painters, and other craft workers.
 - Transport workers like drivers, conductors, and rickshaw pullers.
 - Shop workers such as waiters, delivery assistants, and helpers.
 - Mechanics, Washermen, Electricians, and other repair workers.

Moreover, families with motor vehicles, boats, refrigerators, landlines, and families having an earning member who earns above 10000 INR monthly, families with government servants, families owning some land, and families paying income tax cannot get benefits of the scheme according to SECC's data.