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AYUSHMAN BHARAT: A STUDY OF AWARENESS LEVEL AND BENEFITS BETWEEN THE BENEFICIARIES OF THE POLICY

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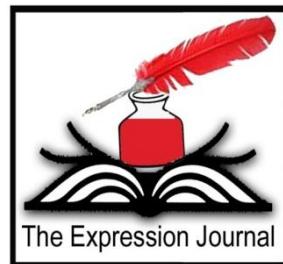
Abstract

Ayushman Bharat is the result of New Health Policy 2017 and the limitation of Rashtriya Swasthya Bima Yojana. RSBY had been provided the security of 30k per year to the unorganized labour and the people exits under the BPL but this policy has its own limitation like that very low amount of insurance and covering the very specific population under the policy. So, the Prime Minister of India Mr. Narendra Modi has been announced the Ayushman Bharat: National Health Protection Mission (AB: NHPM) policy now known as Pradhan Mantri Jan Arogya Yojana (PMJAY) in 2018 at Ranchi Jharkhand. This policy is largest in the world in the scenes covered largest part of population under the coverage of 5 Lakh INR per family per year. In this paper, I am trying to evaluate the awareness level between the beneficiaries and trying to know the social benefits between the beneficiaries in the term of facilities which has given under the Ayushman Bharat Policy. Awareness about any government policy is very important for the success rate of that policy and good health is also belong to healthy and productive society, so I've tried to find the social benefits in this research. This study is based on the primary data which is collected through interview-schedule to the 100 sample size by using the random sampling. The finding is that, this policy is very effective for the good health and good productivity of society and majority of the respondent has been satisfied with the insurance cover limit, but the campaign for the awareness has not enough to spread knowledge about it.

Keywords

RSBY, Ayushman Bharat, Health Insurance, Social Benefits, Awareness.

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Introduction

The Ayushman Bharat scheme aims to undertake the path breaking interventions to holistically address health including preventions, promotion and ambulatory care at primary, secondary and tertiary level. As the report of January 2024, 30 crore Ayushman cards have been created, 6.2 crore patients have been take advantage of policy and total 27,742 hospitals have been empanelled with 11,973 private hospitals. Medical and Surgical, 25 disease have been covered namely cardiology, neuro-surgery, medical oncology paediatric surgery etc.

Eligibility Criteria of Rural Area

In the 71st round of national sample survey 85.9% people had not access any healthcare insurance, 24% rural families access healthcare facilities through borrowing money, so Ayushman Bharat is very fruitful. The scheme is available for-

- For the schedule caste and schedule tribe household.
- Families with no male member between the 16-59 year
- Beggars, have at least one physically challenge member, manual labourers.
- Manual scavenger families and families living in house with no proper walls or roofs.

Eligibility Criteria of Urban Area

In the report of National Health Survey (71st Round), 82% of the households had not been health policy and 18% of them had been take borrow for medical treatment so there was a need like Ayushman health policy which can provide social and economic security to the needy.

The scheme is available for-

- Washer man/ Chowkidars/ Rag pickers
- Mechanics, Electricians, Repair worker, Sanitation Worker, Gardeners, Sweepers
- Handicraft Workers, Tailors
- Peons, Delivery Boys, Waiters, Transport Workers like Drivers, Conductors, helpers etc.

The contribution is 60% of the central government and 40% of the state government has been in this policy for cashless treatment and hospitalization.

Following treatment has been covered in the scheme:

Vol. 10 Issue 1 (February 2024)

Editor-in-Chief: Dr. Bijender Singh

Burns management, cardiology, Cardiothoracic and vascular surgery, General surgery, Interventional Neuroradiology, Medical Oncology, Mental Disorder Package, Neonatal care, Neurosurgery, Obstetrics & Gynaecology, Ophthalmology, Orthopaedics, Urology, Polytrauma, Paediatric Cancer etc. included with Medical examination, pre-hospitalization, medicine and medical consumables, Non-intensive and intensive care service, accommodation benefits, Food services etc.

Following treatment has not been include in the scheme-

Drug rehabilitation Program, Cosmetic Surgery, OPD, Organ Transplant and Fertility-Related Procedures have not covered in this policy.

The level of awareness between beneficiaries is plays an important role because its affect the level of advantage or benefits of policy, so the aim of this study is to understand the level of awareness about the policy and through which sources, government has been circulate the knowledge about Ayushman Bharat the second aim is to know about the benefits of this policy in the term of social and economic with health.

Objective of the Study

In the light of mentioned framework following objectives has been taken to understand the level of awareness and benefits of policy between the Beneficiaries of Ayushman Bharat.

Methods

This study is both qualitative and quantitative in nature. Primary data has been collected in Meerut City, Uttar Pradesh through the 100 sample size. A structured interview-schedule and observation have been used as a technique of data collection. Random sampling has been used for the data collection and purposive sampling has been used for the selection of area of study. Descriptive research design has been used for the study.

Result and Discussion

The level of awareness between the beneficiaries of Ayushman plays an important role to receive the advantage of this policy. The variable are sources of the information about enrolment, source of information about policy, awareness about Ayushman letter, toll free number, health and wellness centre, awareness level of the head of household, family member. To know the benefits received by respondent, the variables are type of hospital choose for treatment, satisfaction to the insurance limit of AB, Out of pocket Expenditure, visit private hospitals first time, feeling economically safe through AB policy, improvement in health quality, impact on productive level. All the variables have been shown in the following table:

Level of Awareness					
1.	Sources of the information about enrolment	Govt. sources	Special campaigns	Friends	Other
2.	Sources of information about policy	T.V.	News- Paper	Other	-
3.	Knowledge about Toll-Free number	Yes	No	-	-
4.	Knowledge about Health & Wellness Centre	Yes	No	-	-
5.	Awareness level of Head of Household	High	Low	Average	-
6.	Awareness level of the	High	Low	Average	-

	family member				
Benefits of the Policy					
1.	Types of Hospital for Treatment	Private	Government	-	-
2.	Satisfaction for the insurance limit	Satisfied	Dissatisfied	-	-
3.	Visit any Private hospital before	Yes	No	-	-
4.	Feel Economically safe	Yes	No	Partially	-
5.	Improvement in Health Quality	Higher	Lower	Average	-
6.	Effect on Productivity level	Positive	No Impact	-	-

The data has been presented below:

Sources of information for enrolment under policy-

43% of the respondents aware through govt sources, 25% respondents through special campaigns, 12% through friends and 20% of the respondents have been aware through other sources about the enrolment under Ayushman Bharat.

Sources of information for Ayushman Bharat scheme-

19% of the respondents know through T.V., 25% of the respondents know through newspaper and 56% of the respondents know through other sources.

Knowledge about Toll-Free number-

41% of the respondents know about toll free number and 59% of the respondent don't aware about the toll free number registered under Ayushman Bharat.

Knowledge about Health & Wellness Centre-

35% of the respondents know about the HWCs established in their locality and majority 65% of them don't aware about the health and wellness centre.

Awareness level of Head of Household-

9% of the respondents are highly aware about the Ayushman policy, 23% of the respondents have low level and 68% of the respondents have average knowledge about the Ayushman policy.

Awareness level of the family member-

11% of the respondents are highly aware, 37% of the respondents have low knowledge and 52% of the respondents have average knowledge about the Ayushman Bharat Policy.

Type of hospitals for Treatment -

82% of the respondents have chosen the private hospitals for treatment and 18% of the respondents have chosen the government hospitals for their treatment.

Satisfaction for the insurance limit-

80% of the respondents have satisfied with the insurance limit and remain 20% of the respondents have dissatisfied with the limit of insurance.

Visit any Private hospital before-

53% of the respondents have visited any private hospitals before receive the advantage of Ayushman Bharat and 47% of the respondents have visited first time in private hospital through the Ayushman Health Insurance.

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Feel economically safe-

72% of the respondents have feel safe economically after being the beneficiary of Ayushman Policy and 21% of the respondents feel partially safe but 7% of the respondents feels no change in their view.

Improvement in Health Quality-

7% of the respondents think that this policy will help to improvement in health quality highly, 16% of the respondents choose to lower effect and 77% of the respondents think that it will affect at the average level of quality to the poor and deprived people.

Effect on Productivity level-

74% of the respondents think that this policy will be put positive impact on the respondents and remain 26% of the respondents think that this policy will not have any impact on the productive level and efficiency of the respondents.

Conclusion

The basic needs of any society are food, house, education, clothes and health, if these are all available to the satisfaction level then we count this as a good society. Free health and education are the nightmare of any society. To provide the free health facilities for the deprived and poor people of society, Ayushman Bharat scheme is very good initiatives start by the government of India. Free health services make a larger effect on society. It has play an important role in poor and deprived health quality which has convert a society into healthy, productive and increase the efficiency of society. Any of the Beneficiaries of this policy has been visit the first time at private hospital for their treatment in 21st era of education and technology. This fact can truly present the condition of deprived people in society.

We can easily understand the importance of this policy in Indian society but the awareness about the policy is not enough because very less number of respondents are properly aware about the functions and working process of this policy. So, government should try enough efforts to spread the awareness about this scheme. Overall it's a very good initiatives start by central government to provide the health insurance to poor and deprived people for their lives.

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Vol. 10 Issue 1 (February 2024)

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