

# **Ayushman Bharat: A Comprehensive Review of India's Landmark Publicly Funded Health Insurance Program**

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## **Introduction**

In India, there are 26 United Nations organizations that operate and work in collaboration with the Indian government and other stakeholders to address a wide range of developmental and social challenges. The UN Country Team is led by the Resident Coordinator, who is the UN Secretary-General's representative to the government and enlists the assistance and advice of the whole UN family to promote the UN's mission by seeking assistance and advice from various UN agencies (United Nations India, n.d.).

The World Health Organization is a specialized agency of the United Nations (UN) that focuses on international public health issues. Established in 1948, the WHO plays a central role in coordinating and directing global health policies, programs, and initiatives. The World Health Organization is in charge of establishing standards of world health policy, guiding the research plan, establishing rules, formulating policy alternatives based on evidence, providing technological support to nations, and examining and analyzing trends in health.

The World Health Organization characterizes universal health coverage (UHC) as the cornerstone of health care. The UHC encompasses the idea that every individual and community should have essential appropriate access to preventative, curative, rehabilitative, and palliative health care while simultaneously guaranteeing that their usage does not place them in financial distress. It has three goals: access equality, quality, and financial risk management (Universal Health Coverage, 2022). The UHC movement received attention after the United Nations listed it as one of the Sustainable Development Goals (SDG 3) in 2015. SDG 3.8 aims to achieve Universal Health Coverage to ensure everyone's health and well-being (Goal 3: Good health and well-being, 2022). This article reviews the working accomplishment of the Ayushman Bharat scheme and how the plan has helped people during the COVID-19 pandemic situation and recommends a few measures for strengthening implementation and quickening India's road to UHC.

Universal health coverage (UHC) is a comprehensive program that aims to ensure that every individual has affordable access to the healthcare services they need. The primary objective of UHC is to improve the overall health of a nation's population while concurrently alleviating the financial strain on its healthcare system. India aims to achieve universal health coverage, but there are numerous obstacles. Universal health coverage involves providing complete, affordable treatment to all Indians (Universal Health Coverage, n.d.).

India is home to one of the largest populations in the world without health coverage. The country has made significant progress in expanding access to health care for its citizens, but it still has a long way to go. Universal health coverage is not a new aim for India's health system; it has been a goal for decades. Obtaining universal health care is one of the country's most immediate concerns. India suffers enormous hurdles in achieving UHC, including inefficient access, limited service availability, healthcare delivery of poor quality, as well as high expenses (Lahariya, 2018).

Several low- and middle-income nations have begun special initiatives, primarily various health insurance, and finance plans, to move towards UHC. For example, In China, India, and Brazil, the government has utilized tax rebates and social insurance schemes to encourage citizens to get health insurance. The Affordable Care Act (ACA) in the United States offers a comparable incentive to purchase health insurance (The Affordable Care Act: A Brief Summary). These programs provide low-income people financial subsidies to obtain health insurance rather than depending entirely on the emergency department for care.

**Ayushman Bharat***Ayushman Bharat is a holistic solution for a healthy India:***Narendra Modi**

The Indian government Launched an extensive healthcare scheme referred to as "Ayushman Bharat" (*Long Live India*) in September 2018, which is seen as a significant step toward UHC in India. The scheme was launched with the vision that India suffers enormous hurdles in achieving UHC, including inefficient access, limited service availability, low-quality healthcare service, and significant out-of-pocket expenses. The scheme got wide attention and acknowledgment from the media, society, and politics (*National Health Policy 2017*, 2017 (About Pradhan Mantri Jan Arogya Yojana (PM-JAY), 2017)). The Ayushman Bharat Scheme launched was essential with two initiatives: 1. "Pradhan Mantri Jan Arogya Yojana (PMJAY)" and 2. "Health and Wellness Centres (HWCs)". PMJAY is a national health protection scheme for the country's underprivileged, villagers, and a few selected categories of semi-urban and urban beneficiaries. In this scheme, over 50 crore beneficiaries, will be covered, which is around a 100 million families, which is approx. 40% of the country's total population. In this scheme, up to 5 lakhs rupees for secondary and tertiary care hospitalization (Ayushman Bharat for a new India -2022).

The second aspect of the scheme aimed to establish 150,000 health and wellness centers by 2022. This target has been successfully accomplished, and currently, there are approximately 161,735 operational health and wellness centers across the country. The Health and Wellness Centers (HWCs) have been established with the aim of offering all-encompassing healthcare services across the nation (Ayushman Bharat - Health and Wellness Centre, 2023). These upgraded primary care facilities have progressively widened the availability of essential primary healthcare services, including the provision of free medications and diagnostic procedures. In contrast, the PM-JAY scheme extends insurance coverage for both basic and advanced healthcare services but covers approximately 40% of India's entire population (National Health Systems Resource Centre, 2022). The HWCs will also strengthen the government's primary healthcare systems, as at present there are only about 10% of health needs are functioning, while primary healthcare has the potential of about 80-90% of health needs (Lahariya, 2018).

According to the finance minister, "Only 'Swasth Bharat' can be 'Samridha Bharat'" the two health sector measures under the Ayushman Bharat Programme would help construct a better India in coming years, by increasing productivity well-being and preventing wage cuts and poverty. These initiatives will also create thousands of employment, many of which will be for women. Also added 24 new Govt Medical Institutes and Healthcare facilities would be established by upgrading current district hospitals throughout the country to improve access to excellent medical access, education, and health treatment. This scheme will ensure at least one medical college for every three Parliamentary Constituencies and at least one government medical college in each state (Indian Budget 2018-19 and Budget Speech, 2019).

In the Union Budget of 2023-24, the finance minister (Nirmala Sitharaman), of India has allocated Rs. 7200 crore to Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB- PMJAY). This is approximately a hike of 12% over the previous year revised Estimates, which stood at Rs. 6412 crores. However, the release of funds under the scheme has been low.

There is ample data to suggest that enhancing primary healthcare is the best way to attain Universal Health Coverage. India's realistic and cost-effective approach is investing in an integrated primary healthcare system. UHC intends to guarantee that populations access high-quality essential medical care and treatments without bringing them financial risk. The apparent change in the focus of government operations from 'illness specific' and 'maternal and baby care' to holistic Primary health coverage (Universal Health Coverage (UHC) Factsheet 2018.).

The change in the social sector targeting programs from 'just the poor' to a broader approach to the poor and disadvantaged people has significantly increased the number of recipients compared to the previous 'poor only' approach. This shift in targeting has been possible because of the increase in the number of identified deprived categories, which has made it easier to identify the marginalized sections of the population and include them in the social sector programs.

**Exploring Opportunities for Scheme Development**

One of the strengths of Ayushman Bharat is its focus on enhancing primary healthcare, which aligns with the global movement towards universal healthcare coverage. By investing in an integrated primary healthcare system, India is adopting a realistic and cost-effective approach that aims to ensure that populations have access to high-quality essential medical care and treatment without facing financial risks.

There is also a high level of political commitment to the scheme, which has contributed to its promotion among the population. The government's recognition of the link between improved healthcare and India's economic growth has further strengthened the commitment to implementing Ayushman Bharat. This alignment of healthcare goals with broader economic development objectives enhances the chances of success for the scheme. Recognition of the connection between improved healthcare and India's economic growth

Ayushman Bharat benefits from widespread press and public interest, which can lead to increased public accountability and expedite the implementation process. The global and national pursuit of universal health care provides an opportunity for India to align its efforts with international goals and leverage global support and best practices. Previous experiences with schemes like the Rashtriya Swasthya Bima Yojana (RSBY) and the implementation of free medication programs can be used to quickly scale up and improve the implementation of Ayushman Bharat. These opportunities can contribute to the successful development and upgrading of India's healthcare system.

### **Assessing Risks and Areas of Improvement in the Scheme**

One potential threat to Ayushman Bharat is changes in political leadership or shifts in the agendas of elected governments. The continuity and sustainability of the scheme may be at risk if there are significant policy changes or lack of commitment from future administrations. Additionally, the scarcity of mid-level care professionals for Health and Wellness Centers could potentially delay the establishment of the planned 150,000 HWCs. Addressing this shortage and ensuring the timely availability of skilled healthcare professionals will be crucial for the successful implementation of the scheme.

One weakness of Ayushman Bharat is that the Health and Wellness Centers (HWC) are just one component of the primary healthcare system. While the establishment of HWCs is important, there is a need for a more significant strengthening of the overall health system. A comprehensive approach to healthcare reform is necessary to address the broader challenges and gaps in the system.

### **Recent scheme developments**

In 2019-21, about 8.3 lakh hospital admissions for COVID-19 therapy were authorized under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). Approximately 4.7 lakh of these 8.3 lakh have been sanctioned in recognized private hospitals (PTI, 2021). Over ten crore Ayushman cards have been sent to beneficiaries by the National Health Authority's IT team as an outcome of the Apke Dwar Ayushman Campaign (National Health Authority, 2021). According to the National Health Authority CEO, the ambitious Ayushman Bharat Pradhan Mantri Jan Arogya Yojana () plan has completed nearly two crore hospital admissions thus far. Also mentioned is that the quality of treatment is crucial for the plan providers. They are working hard to acquire reputable hospitals, regardless of size, accredited with Ayushman Bharat (ANI, 2021).

According to a recent report, more than 500,000 beneficiary cards have been issued in just four days since the launch of the Ayushman Bhav campaign. Additionally, over 20 lakh ABHA IDs have been generated and more than 20 lakhs people have registered at the Ayushman Bharat- Health and Wellness Centres and Community Health Centres for free treatment and screening services. The Ayushman Bhav campaign, launched on September 14, aims to provide comprehensive healthcare services across the country during 'Seva Pakhvada' (fortnight of service) that began on PM Narendra Modi's birthday on September 17 and will continue till 2<sup>nd</sup> October. The Ayushman Bhav campaign is aligned with the vision of creating 'Healthy Villages' and 'Healthy Gram Panchayats,' laying the foundation for achieving universal health coverage in the country.

### **Conclusion**

The Ayushman Bharat Pradhan Mantri Yojana (AB-PMJAY) offers a chance to enhance the health of hundreds of millions of Indians while also eliminating a significant source of poverty. The initiative will provide over half of India's population, particularly the poor and vulnerable, access to affordable, high-quality primary care. The industry will also increase access to essential pharmaceuticals for the poor, particularly those who cannot buy them independently. The program will ensure that no one in India cannot find a doctor when they require one. This will provide crucial healthcare to the public and save many lives. The National Health Protection Scheme provides financial protection against catastrophic healthcare expenses. With a coverage of up to Rs. 5 lakh per family per year, the scheme has provided a safety net for families facing high out-of-pocket healthcare expenses. By enabling cashless hospitalization and ensuring access to quality healthcare services, Ayushman Bharat has contributed to reducing the financial burden on families and preventing them from falling into poverty due to medical expenses.

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