

## **Ayushman Bharat: Its Effect and Implementation in the State of Assam**

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### **Abstract:**

Ayushman Bharat, PM-JAY a flagship initiative of Government of India seeks to accelerate India's progress towards achievement of Universal Health Coverage (UHC) and Sustainable Development Goals (SDG – 3). The world's largest government funded health care programme till now, Ayushman Bharat aims to make healthcare assessible and affordable covering over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization. Assam was the first state in the Eastern India to sign Memorandum of Understanding for implementation of Ayushman Bharat scheme. The main objective of this paper is to understand its implementation in the context of Assam. This paper also seeks to analyse how far the heath scheme of Ayushman Bharat has been effective in dealing with the health issues in the state of Assam.

Keywords: Ayushman Bharat, Assam, Effect and Implementation.

**Introduction:**The Indian government has launched one of the world's largest publicly funded health insurance schemes. The flagship programme under Ayushman Bharat is National Health Protection Scheme, aimed at covering over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization. The Pradhan Mantri Jan Arogya Yojana (PM-JAY) evolved with the idea of making high quality health care assessible to the most deprived sections of India's population. The Government of India has launched Ayushman Bharat Pradhan Mantri Jan Arogya Yojana on 23<sup>rd</sup> September 2018. It is entirely funded by government and the funding is shared between Centre and State governments as per prevailing guidelines of Ministry of Finance. PMJAY provides cashless and paperless access to services for the beneficiary at the point of service in any (both public and private) empanelled hospitals across India.

**Objectives:** The main objective of this paper is to understand its implementation in the context of Assam. This paper also seeks to analyse how far the heath scheme of Ayushman Bharat has been effective in dealing with the health issues in the state of Assam.

**Methodology:** This paper is based on qualitative method. Secondary sources are collected from various websites, articles, official reports and newspapers. This paper is analytical and descriptive in nature.

**Ayushman Bharat in the context of Assam:** Assam has already launched health insurance scheme Atal-Amrit Abhiyan. Under the scheme, both BPL and APL families are eligible under the scheme which will provide coverage against several critical diseases.<sup>1</sup> Along with this, later on, Assam has also implemented Ayushman Bharat health scheme launched by the Indian Government.

Assam becomes the first State in eastern India to sign MoU for Ayushman Bharat.<sup>2</sup> Within minutes of launching of Ayushman Bharat, patients in Assam get cashless treatment. The district administration of Assam's Goalpara has brought glory to its people with 100 per cent coverage of the Centre's 'Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM- JAY). The scheme will subsume the on-going centrally sponsored schemes – Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS). National Health Authority (NHA) is the apex body responsible for implementing India's flagship public health insurance/assurance scheme called "Ayushman Bharat Pradhan Mantri Jan Arogya Yojana. To implement the scheme at the State level, State Health Agencies (SHAs) in the form of a society/trust have been set up in respective States. Atal Amrit Abhiyan Society is the State Health Agency to implement the Ayushman Bharat. PMJAY covers 27 lakhs poor and vulnerable families (1.35 crore individuals approximately) in the state of Assam identified by the SECC Census 2011 data. Till 15<sup>th</sup> September, 2019, the state has signed MoU with 179 hospitals (38 Govt. & 141 Pvt.) for empanelment under the scheme and in the third phase of expansion another 128 government hospitals have been empanelled.<sup>3</sup> In fact, Guwahati Medical College and Hospital (GMCH) has been adjudged the best institution in terms of providing treatment under the Ayushman Bharat scheme. In order to ensure quality healthcare, the government has been maximizing the number of hospitals to come on board. So far 146 private hospitals and 161 government hospitals have been empanelled in Assam to provide services under the Ayushman Bharat scheme. AB-PMJAY provides cashless treatment to the entitled beneficiaries at empanelled hospitals. No money is released to the beneficiary and payment is made directly to the hospitals by State Health agency (SHA) in case of Trust Mode, and by Insurance company in case of Insurance mode. Claim number and claim amount of Assam under AB-PMJAY (as on

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<sup>1</sup> Assam launches health insurance scheme Atal-Amrit Abhiyan. Retrieved from [https://www.google.com/amp/s/m.economicstimes.com/news/politics-and-nation/assam-launches-health-insurance-scheme-atal-amrit-abhiyan/amp\\_articleshow/56170511.cms](https://www.google.com/amp/s/m.economicstimes.com/news/politics-and-nation/assam-launches-health-insurance-scheme-atal-amrit-abhiyan/amp_articleshow/56170511.cms)

<sup>2</sup> <https://www.google.com/amp/s/www.guwahatipius.com/daily-news/assam-becomes-first-state-in-eastern-india-to-sign-mou-for-ayushman-bharat.amp>

<sup>3</sup> <https://www.guwahatipius.com/daily-news/ayushman-bharat-pakhwara-celebrations-begin-in-assam.amp>

18.06.2019) is 36,577 and 4777,70,292 respectively.<sup>4</sup> AB-PMJAY covers deprived families in rural areas and families of workers of identified occupational categories in urban areas, as per the Socio – Economic Caste Census (SECC)- 2011 data. All such beneficiary families under RSBY that do not feature in the targeted groups as per SECC data, are also covered under PMJAY. As on 18.06.2019, Assam has 27.02 beneficiary families covered (in lakhs). The NHA has launched express empanelment to bring a large number of private hospitals under ABJAY to ensure continued essential treatment for serious illnesses such as cancer and heart ailments. With the launch of this new mechanism, Hospital Empanelment Module (HEM) Lite, patients suffering from serious illnesses such as cancer, cardiac issues and diabetes that require continuous treatment will be able to continue getting inpatient services without the fear of contracting the infection.<sup>5</sup>

Responding to the Covid-19 outbreak, the Union ministry of health has made testing and treatment for the coronavirus infection free under the insurance scheme for its 53 crore beneficiaries. Over one crore people have availed treatment for free in hospitals across the country under the Ayushman Bharat health insurance scheme since its launch. This is a milestone achievement for Ayushman Bharat PMJAY scheme on providing 1 crore treatments to patients from the country's poorest households since its launch less than two years ago.<sup>6</sup> There has been a severe impact of national lockdown on the utilization of inpatient services under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana. As per the NHA study, there has been a wide variation in the claim volume across states. The steepest decline of over 75 per cent was witnessed in Maharashtra, Assam and Bihar. Increased burden on the healthcare system due to COVID-19, diversion of resources towards COVID response along with fear of infection has resulted in reduced update of AB PM-JAY services over the last few months. The NHA Deputy CEO finds that the decline in pediatric and oncology package utilization is a quite worrisome trend of the national lockdown. Among procedures, planned surgeries such as cataract operations and joint replacements suffered a decline, there was also a sharp fall in cardiovascular surgeries.<sup>7</sup> Thus, the people have fear of getting infected through corona, critical cases like cancer patient are at risk as their immune system is all together very low. More number of women, younger and over 60 are more vulnerable compared to the middle aged groups. Ayushman Bharat is facing challenges in this corona pandemic. There was a steeper decline in utilization of services in public hospitals than private hospitals during the lockdown, from March 25 to June 2 stated the National Health Authority (NHA) publication titled 'PM- JAY Under Lockdown: Evidence on Utilization Trends PM-JAY.

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<sup>4</sup> <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1575549>

<sup>5</sup> The hindu centre launches empanelment process to bring more private hospitals under Ayushman Bharat.

<sup>6</sup> [www.telegraph.com](http://www.telegraph.com)

<sup>7</sup> <https://m.timsofindia.com/india/51-decline-in-average-weekly-claims-under-ayushman-bharat-scheme-during-covid-19-lockdown-report/articleshow/7653070.cms>

**Suggestions:** Assam is lagging behind compared to many states of India in health sector. The state itself/herself must take various initiatives to address health issues and the burden of health care facilities should not be solely on the Centre. We can't have development, by keeping aside the important issue of health. A strong and developed nation comes from healthy individuals. In the wake of Covid 19 which gained worldwide attention, it is observed how the government has/have been working consistently to bring the health issue at the forefront. Government has already done a lot more in health sector. But due to the prevalence of poverty and illiteracy, people are not so much aware of the health care policies of the government, so more awareness needs to be done. The state has to divert more funds to the health care sector. Immediate steps are to be taken for the establishment of more multi speciality hospitals in rural areas. One of the disadvantages of the Ayushman Bharat scheme is that this central health scheme does not cover the transgender communities and based on a public interest litigation, the Gauhati High Court has issued notices to the Union Health Ministry and the Assam government.

**Conclusion:** It is observed that in the absence of a strong public sector, a publicly-financed health insurance may end up primarily boosting private profits. It is seen that due to financial constraints, the 30% of the rural population did not avail any medical treatment and in most of hospital admission in rural or urban area, the expenditure is paid by either by taking loans or sale by their assets. In India, the health profile report released by WHO in 2014 shows that because of high Out Of Pocket (OOP) expenditure, the annually 3.2% Indians falling below the poverty line and also the report pointed out that three fourth Indians spending their entire income on health care and purchasing drugs. Thus, the standard of living becomes minimal. Insurance Regulatory and Development Authority (IRDA) said that in the year 2017, 76% of the population do not have any health insurance that put financial burden to family that results in high rate of out of pocket expenditure on health. It is in this aspect that Ayushman Bharat is actually a boon to the poor and vulnerable sections of the society. The Ayushman Bharat will continue to be a robust mechanism with an all-encompassing humanitarian approach, to deal with various health-related challenges that will confront us in the days to come.