

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana

June 22, 2019

The health assurance scheme, which envisions health assurance of **5 lakh rupees per family per year, will benefit over 10 Cr. Families (50 Cr. People).**

It is an important reform and progressive step in healthcare sector.

It is an initiative to Address Health Holistically in **Primary, secondary and Tertiary care Systems covering both Prevention and Health Promotion.**

It is the flagship public healthcare initiative of central government. It includes all the levels of healthcare delivery from primary to tertiary.

It will subsume the on-going centrally sponsored schemes:

- Rashtriya Swasthya Bima Yojana (RSBY)
- Senior Citizen Health Insurance Scheme (SCHIS)

For giving policy directions and fostering coordination between Centre and States, it is proposed to set up **Ayushman Bharat National Health Protection Mission Council (AB-NHPMC)** at apex level Chaired by Union Health and Family Welfare Minister.

States would need to have State Health Agency (SHA) to implement the scheme.

It has two components:

- **Health and Wellness Centre [HWC]**

HWC'S will be upgraded form of primary health centres[PHC].the focus area includes non-communicable diseases and infectious

diseases along with neonatal and maternal care. HWC are primarily meant for early detection and prevention. This is significant in sense as burden on secondary and tertiary health system will reduce if early detection takes place, moreover rural areas will benefit as HWC will spread across India.

▪ **National Health Protection Scheme [NHPS]**

NHPS is an insurance scheme which covers costing up to 5 lakh rupees per family per year for secondary and tertiary care hospitalization. It will cover 10 crores poor and vulnerable families. The scheme will reduce out of pocket expenditure and offers a choice for treatment at private hospitals.

Strategy of the scheme

- Establishment of Ayushman Bharat National Health Protection Mission Agency at National Level and State Health Agency to ensure proper implementation of Scheme at National, State and UT levels.
- The States and UTs can implement scheme through an insurance company or Directly through Trust/Society. This would increase Ambit of the Scheme at Ground levels.

Merits of the scheme

- A Strong Network of 1.5 Lakhs Health and Wellness Centres across the Country would constitute Foundation of India's new Healthcare Systems.
- It will cover more than 10 Crore Poor and Vulnerable Families of the Society.
- The Support from Trained Nurses and Health Workers increase the Availability near Home in Rural Areas.
- Vulnerable Sections of the Society would have access to Healthcare to almost all medical and Surgical Conditions that can occur in Lifetime.
- Package Rates decided by Government for Private

Hospitals would help in keeping the cost low.

- It will generate Employment Especially for Women would help in Economic Empowerment of Women.