

AYUSHMAN BHARAT**Dr. R. Banumathy, Associate Professor of Economics****D.K.M. College for Women (Autonomous), Vellore 632 001. Tamil Nadu****ABSTRACT**

Health is a huge challenge to human society. The poor and under privileged people are affected in two ways, health wise and financial wise. In this paper it is explained how more than 50% of the population are struggling to meet the health expenditure and to float a normal life ahead. This paper highlights the need of health insurance and well organised health infrastructure. After National Health Authority is formed under its stewardship, health care schemes, programmes, networking and financial support are envisaged and being implemented. In this paper, the flagship schemes like PMJAY, HWCs also nick named as Ayushman Bharat is discussed in detail. The hitherto achievement of these schemes are explored. The allied programme like Digital health mission is also taken note of. Indira Dhanush or Rainbow programme are also mentioned along with Swatch Bharath, Safe drinking water to homes, Jan Aushadhi Kendras and their supplementary nature towards health and hygiene is also discussed. There are suggestions also on harnessing the three crucial factor like communication, education and organization in health care and awareness.

Key words: Health, Insurance, Digital, Schemes, Awareness, Education and Growth

INTRODUCTION:

“Ayushman Bhava” is the blessing words ringing in our ears whenever young ones seeks the blessings from elders all over India. The nation understands the desire to live long with health and happiness. Throughout years it is not easy to lead a long life with health and happiness. Sickness or disease is unknown enemy strikes at its will. It can impact anyone’s life either lightly or massively. It can be crippling or even fatal. Humanity in its struggle against

unknown enemy endeavour with many medical systems like Ayurvedha, Siddha, Unani, Homeopathy and Allopathy. Even they are trying with Naturopathy, Yoga and Fitness. These systems are minimizing the risks but not completely ruling out ailments and its aftermath. Sometimes, health expenditure looms huge and threaten the financial fabric of the families. when ailment is prolonged, and expenses are bigger the families get into a debt trap. Families get ruined for generations in developing countries like India.

NEED OF INSURANCE:

The instrument of insurance is being tried to minimize the heart burn. But these are not helping a lot to poor and downtrodden people as paying huge sums towards premium is not their cup of tea even in developed countries like USA. From President Jimmy Carter to President Barrack Obama the solution eluded because of the complex involved in it.

We can imagine the scenario in India with lot of developmental issues and day today problems. Almost 50% of huge population are left out in the insurance schemes. Some State Governments tried to address this issue. The Central Government envisaged a national insurance programme Pradhan Mantri Jan Arogya Yojana (PMJAY) to cater the under privileged, unaffordable 10 crore families or 50 crore people. This is a massive programme funded by Central and State Governments. This is the largest health care programme in the world.

AYUSHMAN BHARAT:

Ayushman Bharat is an umbrella programme combining lot of other programmes in it.

1. **PRADHAN MANTRI JAN AROGYA YOJANA (PMJAY)** is the world's largest health insurance scheme provides the neediest with a protection from catastrophic expenditure as the government become a payer of hospital expenses up to Rs.5 lakh per family for 10 crore family.

2. AYUSHMAN BHARAT HEALTH AND WELLNESS CENTRE (AB-HWCs)

were set up to deliver universal comprehensive health care with two fundamental premises. The first is to introduce wellness as a key aspect of service delivery and to ensure that the spectrum of preventive, promotive, rehabilitative and palliative care receives as much attention as curative care. This in fact, changes the concept of Health from merely being an absence of ill health or sickness and focusses on well-being.

The second is to expand the range of services to include non-communicable diseases, mental health, ENT, ophthalmology, oral health, geriatric and palliative care and trauma care apart from the ongoing focus on maternal, newborn child care and identified communicable diseases.

AYUSHMAN BHARAT HEALTH AND WELLNESS CENTRES:

TARGET AND ACHIEVEMENT (Number of Centers)

Year	Target	Achievement
2018-2019	15,000	17,149
2019-2020	40,000	38,595
2020-2021	70,000	74,947
2021-2022	1,10,000	1,17,000

More than 85.87 crore foot falls in the HWCs at the end of March 2022 for hyper tension, diabetes and cancer.

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana Prime Minister's, People's Health Scheme; also referred to as **Ayushman Bharat National Health Protection Scheme** is a national public health insurance fund of the Government of India that aims to provide free access to health insurance coverage for low-income earners in the country. Roughly, the bottom 50% of the country qualifies for this scheme. People using the program access their own primary care services from a family doctor. When anyone needs additional care, then PM-JAY

provides free secondary health care for those needing specialist treatment and tertiary health care for those requiring hospitalization. The programme is a part of the Indian government's National Health Policy and is means-tested. It was launched in September 2018 by the Ministry of Health and Family Welfare. That ministry later established the National Health Authority as an organization to administer the program. It is a centrally sponsored scheme and is jointly funded by both the union government and the states. By offering services to 50 crore (500 million) people it is the world's largest government sponsored healthcare program. The program is a means-tested as its users are people with low income in India.

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" & has been entrusted with the role of designing strategy, building technological infrastructure and implementation of "Ayushman Bharat Digital Mission" to create a National Digital Health Eco-system.

National Health Authority is the successor of the National Health Agency, which was functioning as a registered society since 23rd May, 2018. Pursuant to Cabinet decision for full functional autonomy, National Health Agency was reconstituted as the National Health Authority on 2nd January 2019, under Gazette Notification Registered No. DL -(N) 04/0007/2003-18.

NHA has been set-up to implement PM-JAY, as it is popularly known, at the national level. An attached office of the Ministry of Health and Family Welfare with full functional autonomy, NHA is governed by a Governing Board chaired by the Union Minister for Health and Family Welfare. It is headed by a Chief Executive Officer (CEO), an officer of the rank of Secretary to the Government of India, who manages its affairs. The CEO is the Ex-Office Member Secretary of the Governing Board.

To implement the scheme at the State level, State Health Agencies (SHAs) in the form of a society/trust have been set up by respective States. SHAs have full operational autonomy over the implementation of the scheme in the State including extending the coverage to non SECC beneficiaries.

NHA is leading the implementation for Ayushman Bharat Digital Mission ABDM in coordination with different ministries/departments of the Government of India, State Governments, and private sector/civil society organizations.

AYUSHMAN BHARAT ACHIEVEMENTS AS ON MARCH 2020

Ayushman Bharat Health & Wellness Centres (AB-HWCs): So far, approvals for above 62,000 Ayushman Bharat – Health & Wellness Centres (AB-HWCs) have been accorded. Out of those, as reported by the States/UTs on the HWC portal, 38,595 H&WC have been operationalized till 31st March, 2020.

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY): Progress made under PMJAY during March 2020 is furnished here:

Metric	As on 3-3-2020	Up to 31-3-2020	Progress
E-Cards issued	12,30,95,377	12,44,77,584	1382207
Hospital Admissions	88,39,113	95,07,555	668442
Amount Authorised for Hospital Admissions	12191.9 crore	12945.4 crore	753.5 crore

INTENSIFIED MISSION INDRA DHANUSH: Around 3.76 crore children and 94.6 lakh pregnant women have been vaccinated under various phases of Mission Indra Dhanush. In March 2020, 4th round of IMI 2.0 have been conducted, wherein 7.36 lakh children and 1.52 lakh pregnant women were vaccinated.

The supplementary scheme like Swatch Bharath, Safe drinking water to houses, Jan Aushadi Kendra are complementing the health care vision of the Government. The Digital Health Mission, Tele medicine programme were very effective during the pandemic period. The Aarogya Setu App and COWIN are also new health initiatives during pandemic period. With the help of these supplementary schemes, our COVID vaccination drive became successful. This shows in health care, technology is the new key to unlock many problems in our country.

SUGGESTIONS ON HEALTH CARE:

Government alone cannot do everything in health care. Health Care movement should be a people driven. People driven health care movement to succeed three components are required.

1. Communication 2. Education 3. Organisation.

My humble suggestions in this direction are following.

1. **Communication:** Our political leaders and social leaders have a good command in communication with the masses. Their good offices should be utilised in health care and awareness movement. Media also should be asked to do something in this direction.
2. **Education:** Health care should be one of the compulsory subjects from 1st standard to higher education. Syllabus should also be framed according to the age group. From high school level, practical should be done in health and hygiene with the help of local authorities.
3. **Organisation:** Our dedicated teaching community, vibrant student community should be organised and patronised to become torch bearers of health care message all over the country.

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