

Factors Affecting Enrollment of Beneficiaries in Ayushman
Bharat: Pradhan Mantri Jan Arogya Yojana in Narmada
District, Gujarat

By

Kartikeya Sharma

*Dissertation submitted in partial fulfillment of the requirements of the degree
MBA Hospital and Health Management*

Academic year, 2017-2019



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TO WHOMSOEVER MAY CONCERN

This is to certify that Kartikeya sharma, student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone internship training at National Health Mission, Gujarat from 4/02/2019 to 4/05/2019.

The Candidate has successfully carried out the study assigned to him during internship training and his approach to the study has been sincere, scientific and analytical.

The Internship is in fulfillment of the course requirements.

I wish him all success in all his future endeavors.

A handwritten signature in blue ink, appearing to read 'J. Kumar'.

Dean, Academics and Student Affairs
The IIHMR University, Jaipur

A handwritten signature in blue ink, appearing to read 'A. Singh'.

Professor
The IIHMR University, Jaipur



Sr.no./DHS/Certificate of dissertation

District Health Society, Narmada.

District Panchayat, Narmada

Date :-04/05/2019

The certificate is awarded to

Dr.Kartikeya sharma

In recognition of having successfully completed her
Internship in the department of

Ayushman Bharat(PMJAY)

and has successfully completed her Project on Factors affecting
enrollment of beneficiaries in Ayushman Bharat: Pradhan Mantri Jan
Arogya Yojana

4th May

National Health Mission

He/ She comes across as a committed, sincere & diligent
person who has a strong drive and zeal for learning

We wish him/her all the best for future endeavors

Dr K.P.Patel
Chief District Health Officer,
District Panchayat, Narmada (Dist-Narmada)
Dist-Narmada

THE IIHMR UNIVERSITY, JAIPUR

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled 'Factors Affecting Enrollment of Beneficiaries in Ayushman Bharat- Pradhan Mantri Jan Arogya Yojna' and submitted by Kartikeya Sharma , 0585 under the supervision of Dr. Anoop Khanna for award of MBA in Hospital and Health in Health and Hospitals of the University carried out during the period from 4th Feb 2019 to 4th May 2019 embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other institute or other similar institution of higher learning.


Signature

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ABBREVIATIONS:

ASHA: Accredited social health worker

CSC: common service centres

HWC: Health and Wellness Centre

NHM: National Health Mission

NHPS: National Health Protection Scheme

PMJAY: Pradhan Mantra Jan Arogya Yojana

RSBY: Rastriya Swastha Bima Yojana

SECC: Socio economic caste census

INTRODUCTION

Ayushman Bharat Yojana or Pradhan Mantri Jan Arogya Yojana (PMJAY) or National Health Protection Scheme is a centrally sponsored scheme launched in 2018, under the Ayushman Bharat Mission of MoHFW (ministry of health and family welfare) in India. The scheme aims at making interventions in primary, secondary and tertiary care systems, covering both preventive and promotive health, to address healthcare holistically. It is an umbrella of two major health initiatives namely, Health and Wellness centres and National Health Protection Scheme (NHPS)

Ayushman Bharat is a scheme which is a step closer towards providing of universal health coverage to citizens of India by providing better healthcare facilities and extending the hand of care via health insurance.

There will be upgradation of Primary health centers into Health and wellness center which will have already existing services along with 6 new services.

The other section will deal with providing of health insurance coverage of Rs.5 lakh per annum on family floater basis and there is no cap on family size

The beneficiaries will be identified on the basis of socio-economic caste census 2011.

The number of families identified till date is 10.74 crore which engross around 50 crore population.

Even after the scheme is publicized at a huge level and entails various health benefits for the people the number of beneficiaries enrolling in the scheme is apparently less.

Since the scheme is in infant stage, the factors that are responsible for less number of enrolment will help to scheme to pick up pace and beneficiaries to get proper benefits

Ayushman Bharat consists of two major elements.

1) NATIONAL HEALTH PROTECTION SCHEME:

- Ayushman Bharat-National Health Protection Scheme, which will cover over 10 crore (one hundred million) poor and vulnerable families (approximately 50 crore (five hundred million) beneficiaries) providing coverage up to 5 lakh rupees (\$7,100) per family per year for secondary and tertiary care hospitalization.
- Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public or private empanelled hospitals across the country.
- It will be an entitlement based scheme with entitlement decided on the basis of deprivation criteria in the SECC database. It will target about 10.74 crore poor, deprived rural families and identified occupational category of urban workers' families as per the latest Socio-Economic Caste Census (SECC) data covering both rural and urban.

- One of the core principles of Ayushman Bharat - National Health Protection Mission is to co-operative federalism and flexibility to states.
- 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.
- Covering almost all secondary and many tertiary hospitalizations. (except a negative list)

2) HEALTH AND WELLNESS CENTERS:

- Rs1200 crore (\$170 million) allocated for 1.5 lakh (150,000) health and wellness centres,
- Under this 1.5 lakh centres will be setup to provide comprehensive health care, including for non-communicable diseases and maternal and child health services, apart from free essential drugs and diagnostic services.
- The government will upgrade existing Public Health Centres to Wellness Centres. The welfare scheme has been rolled out on August 15, 2018.
- Further, Contribution of private sector through CSR and philanthropic institutions in adopting these centres is also envisaged.^[2] The list of Services to be provided at Health & Wellness Centre include
 - Pregnancy care and maternal health services
 - Neonatal and infant health services
 - Child health
 - Chronic communicable diseases
 - Non-communicable diseases
 - Management of mental illness
 - Dental care
 - Geriatric care Emergency medicine

LITERATURE REVIEW

- 1) According to the study of awareness, enrolment and utilization of Rashtriya Swasthya Bima Yojana, in Maharashtra, India didn't do well starting from enrolment and defeating its very purpose of reduction in out of pocket expenditure. The factors stated were lack of knowledge and expenses while availing the scheme.
- 2) Study by David M. Dror suggests that, RSBY will function best if
 - The budget allocation will meet the required funds for the maintenance and expansion of scheme
 - Ensured that the rights of beneficiaries are legally ensured
 - Enough knowledge and awareness is spread about the scheme.
- 3) Extending health insurance to the poor in India, an impact evaluation of RSBY the results suggest that RSBY has been ineffective in reducing the burden of out-of-pocket spending on poor households. In contrast, the likelihood of incurring any out of pocket spending (inpatient and outpatient) rose by 30% due to RSBY and was statistically significant. It failed in its very purpose of reduction of out of pocket expenditure done by Karan A.
- 4) Ayushman Bharat initiative: What we stand to gain or lose study also suggests that enrolment of beneficiaries are affected when the price of enrolment and knowledge of people about the scheme is deflected. More knowledge about the scheme would lead to better chances of enrolment of beneficiaries.

PROBLEM STATEMENT:

What are the factors affecting the enrolment of beneficiaries in Ayushman Bharat, Pradhan Mantri Jan Arogya yojana?

RATIONALE:

Ayushman bharat is one of the largest health scheme that aims to provide complete family health coverage of rupees 5 lakh per annum per family.

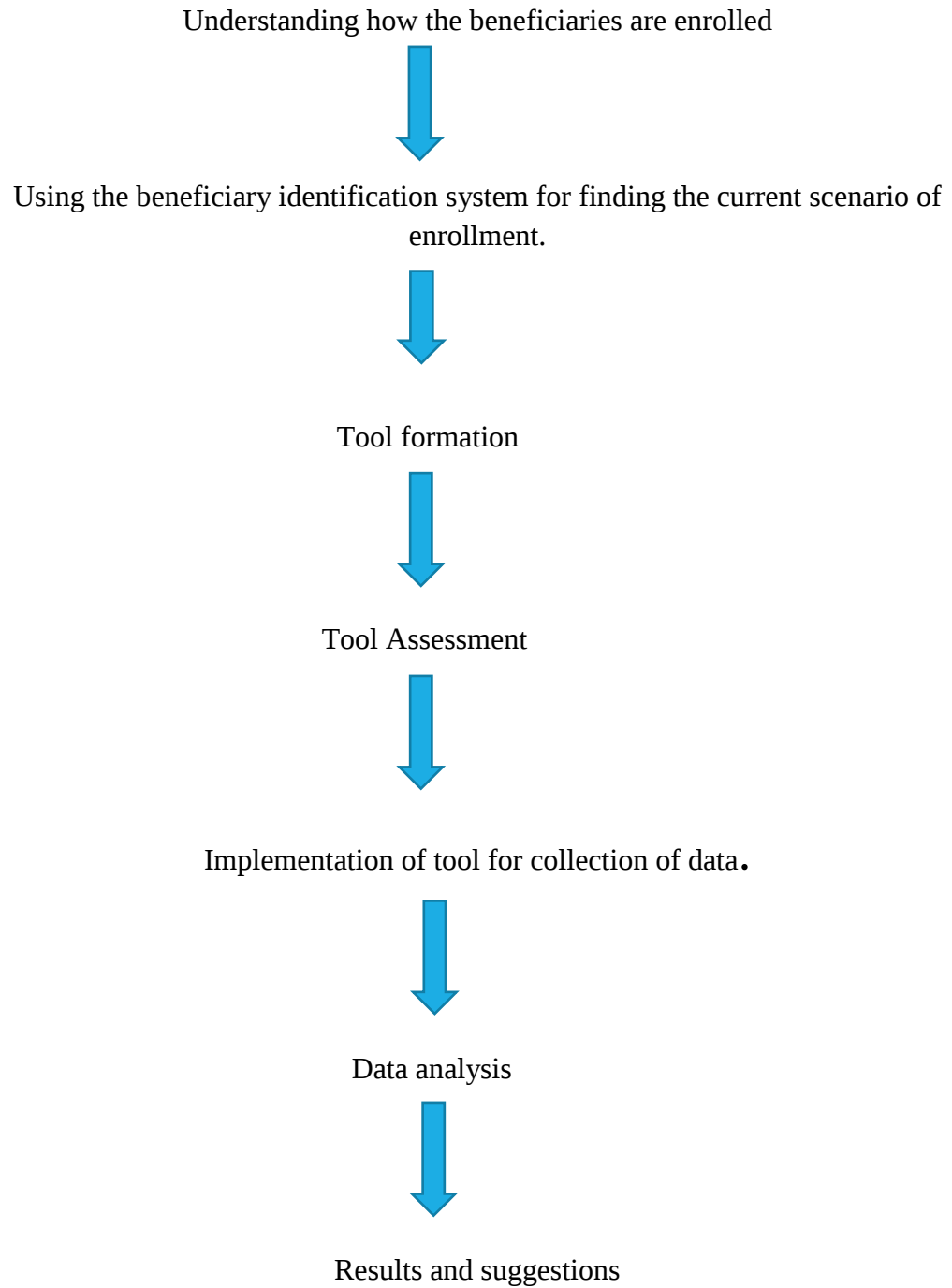
Even after launch of such a scheme the uptake of the beneficiaries is comparatively less as what was to be expected.

This study will help to find out the reasons why the beneficiaries are not willing to take the benefits of the scheme and will help to mitigate those factors and help for better uptake and utilization of the scheme.

OBJECTIVES:

- To compare the expected and current status of enrolment of beneficiaries.
- To find out the factors affecting the enrolment of beneficiaries in Ayushman Bharat.

METHODOLOGY



Sampling Technique: Narmada has 5 talukas and from each taluka 25 enrolled and 25 non-enrolled beneficiaries were sampled using simple random sampling. The total number of beneficiaries in Narmada is 3,73,941. Beneficiaries data was taken from beneficiary identification system and it was used to assess the current situation of the enrolment of beneficiaries in Narmada district. Data collection Procedure included Questionnaire.

For comparison of expected and current scenario data was taken from Beneficiary Identification System. BIS is a portal on which the district wise numbers of beneficiaries and other related information is given. The progress rate functions allow to see the number of beneficiaries in Narmada.

Number of Talukas in Narmada: 5

Sample from each taluka was that of 25 enrolled and 25 non-enrolled

RESULT OF STUDY:

Profile of respondent was as follows:

AGE profile:

- 16 percent belonged to 15-25 years of age
- 61 percent belonged to 26-50 years of age
- 23 percent belonged to 50 years of age and above

GENDER profile:

- 56 percent male and 44 percent female.

• With the help of beneficiary identification system, the current situation is that only 48,789 beneficiaries were enrolled in comparison to 3,73,941 beneficiaries. That implies that only 13 percent of the beneficiaries were enrolled in the scheme. There was a huge gap of the expected and the observed situation.

• Knowledge of Ayushman bharat scheme also affect the enrolment of beneficiary in the scheme. People were not very aware of the scheme and even those who were enrolled had no or very little knowledge about the scheme. Ayushman bharat was generally coincided by the RSBY scheme that was earlier running in the district.

• The study suggested that the complicated procedure is one of the factor that is affecting the enrolment procedure. (The procedure that required use of non-adhaar procedure generally took around 45 minutes to complete)

• The charges taken by common service providers and e-gram also affect the enrolment of beneficiary.

Common service centers charge rs. 30 and provide laminated golden card and e-gram charges 12 rupees for a black and white non-laminated golden card. (Ayushman Bharat card).

Enrolled in ayushman bharat	Knowledge of ayushman bharat		
	yes	no	Total
Yes	53.6%(67)	46.4%(58)	125
No	22.4%(28)	77.4%(97)	125
TOTAL	95	155	250

TABLE 1

INTERPRETATION: Enrolment of beneficiary in the scheme is directly affected with the knowledge of the scheme. Better IEC material would result in increase in enrollment of number of beneficiaries.

Enrolled in ayushman bharat	Complicated procedure		
	yes	no	Total
Yes	40.8%(51)	59.4%(74)	125
No	60.8%(77)	38.4%(48)	125
TOTAL	127	122	250

TABLE 2

INTERPRETATION: Complication of procedure is also related to the enrolment of beneficiaries. Procedural complication should be lowered and ease of being enrolled should be taken into consideration.

Enrolled in ayushman bharat	High charges of enrollment		
	yes	no	Total
Yes	42.4%(53)	57.6%(72)	125
No	57.6%(72)	42.4%(53)	125
TOTAL	125	125	250

TABLE 3

INTERPRETATION: Charges of enrolment also affects the enrolment of beneficiaries in the scheme. Charges should be taken into consideration and possible consideration should be done.

DISCUSSION

- The study suggested that having knowledge about ayushman bharat affects the enrolment of beneficiaries. Very few had the knowledge about the scheme.

- Procedure being complicated also affects the enrolment.

[the non-adhaar procedure takes long as physical verification is required along with uploading of government id proof and other details]

Charges taken for enrolment is also considered high and are a factor affecting the enrolment of beneficiaries.

[2 places where enrolment can be done. Common service centers (csc) and e-gram.

Csc takes 30 rupees and provides laminated cards and e-gram takes 12 rupees and provide black and white non-laminated cards]

SUGGESTION AND WAY FORWARD

- The study suggested that knowledge, the complex procedure and enrolment charges play a role in enrolment of beneficiaries so the procedure should be made little less complicated specially the one in which KYC is to be done manually.
- Their should be better IEC material framed and each and every person should have knowledge about the scheme and should know the benefits provided by the scheme so that better enrolment figures will come up.

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ANNEXURE 01:

My name is _____ and this study is conducted in district of Narmada for the factors associated with the enrollment of beneficiaries with ayushman bharat.

As a part of research interview will be conducted that will take onl 20 minutes of your time. The participation is voluntary and the information will be used for this purpose only.

Benefits of study:

No direct benefits are there for participating in this study but it will help to refine the scheme better and other future schemes coming up in public health insurance.

By signing this you are agreeing that you have read this document or this document has been read to you and you understand the context fully and is willing to take part in the study.

Signature/thumb
date_____

impression_____

ANNEXURE 02

FACTORS ASSOCIATED WITH THE ENROLLEMENT OF BENEFICIARIES IN AYUSHMAN BHARAT: PRADHAN MANTRI JAN AROGYA YOJANA

QUESTIONNAIRE

General questions:

Date of interview.

- 1) Name:
- 2) Age:
- 3) Sex:
- 4) Taluka:
- 5) Were you ever or are enrolled in any scheme?
 - a) Yes
 - b) No
- 6) Which scheme was/is it?
 - a) Rashtriya swasthya bima yojana
 - b) Mukhyamantri amrutam yojana
 - c) Both
- 7) Do you have any knowledge about ayushman bharat scheme?
 - a) Yes
 - b) No

8) Are you enrolled in ayushman bharat?

- a) Yes
- b) No

If no skip to question 12,

If yes,

9) Does the scheme provide enough benefits?

- 1) Yes
- 2) No

10) Did you ever get sick after getting the enrollment?

- a) Yes
- b) no

11) Did you ever used the benefit of the scheme after getting enrolled?

- a) Yes
- b) No

12) Is the service provider are far away from your place?

- 1) Yes
- 2) No

12) Does the procedure is too complicated?

- 1) Yes
- 2) No

13) Are the charges of enrolment high (30 rupees by common service centers and 12 rupees by e-gram)?

- 1) Yes
- 2) No

14) Are other members of your family enrolled?

- 1) Yes
- 2) No

15) Would you recommend enrolment in this scheme to other beneficiaries?

- a) Yes
- b) No

End of questionnaire.