# Factors Affecting Enrollment Of Beneficiaries In Ayushmaan Bharat: Pradhan Mantri Jan Arogya Yojana in Narmada district, Gujarat


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# INTRODUCTION

- Ayushmaan Bharat, a scheme which is a step closer towards providing  universal health coverage to citizens of India by providing better healthcare facilities and extending the hand of care via health insurance.
- Their is upgradation of Primary health centers into Health and wellness center which will have already existing services along with 6 new services.
- The other section  deals with providing  health insurance coverage of Rs.5 lakh per annum on family floater basis and there is no cap on family size.

# CONTINUED

- The beneficiaries are 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 enrollment will help the scheme to pick up pace and beneficiaries to get proper benefits.

# LITERATURE REVIEW

a) According to the study of awareness, enrollment and utilization of Rashtriya Swasthya Bima yojana, in Maharashtra, India didn’t do well starting from enrollment 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.

b)Study by David M. Dror suggests that, RSBY will function best if

1. The budget allocation will meet the required funds for the maintenance and expansion of scheme
2. Ensured that the rights of beneficiaries are legally ensured
3. Enough knowledge and awareness is spread about the scheme.

c) 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.

# RATIONALE

- Public health insurance has always been in mind of the government to provide better cover towards any future health emergency for any vulnerable population. Some of the examples of these schemes are Rashtriya Swasthya Bima Yojana.
- But these schemes defeated the very purpose for which they were implemented. The schemes if implemented properly, and if regularly checked would have overall effect on the health of population of country and will help in better health standards of the country.
- This study will help us to find the factors that are responsible for non-enrollment of beneficiaries in one such scheme that is Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana. This is a pan-India scheme aiming to cover 50 crore vulnerable population of the country under 5 lakh per annum per family health insurance.
- If launched properly, would have a huge impact on the overall health standards of the country.

# RESEARCH QUESTION

- What are the factors affecting the enrollment of beneficiaries in Ayushman Bharat-Pradhan Mantri Jan Arogya yojana in Narmada district of Gujarat?

# OBJECTIVES

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

# MATERIAL AND METHOD

- Study Design: Cross Sectional
- Setting: Study was done in Narmada district of Gujarat.
- Study population:

Inclusion criteria: Beneficiaries of Ayushman Bharat.

Exclusion criteria: Non-beneficiaries of Ayushmaan Bharat.

- Study Tool: Questionnaire
- Duration: 3 months
- Sample size: 125 enrolled and 125 non-enrolled beneficiaries.

# MATERIAL AND METHOD

- Sampling Technique: There are 5 talukas in Narmada and from each taluka 25 enrolled and 25 non- enrolled beneficiaries were sampled using simple random sampling.
- Beneficiaries data was taken from beneficiary identification system for knowing current status of enrollment.
- Data collection Procedure:  Data was collected with the help of questionnaire.
- For comparison of expected and current scenario data was taken from Beneficiary Identification System.

# SAMPLING

- Talukas: 5
- Sample from each taluka: 25 enrolled and 25 non enrolled
- Collection of data: Questionnaire

# OPERATIONAL DEFINITION

Beneficiary: An individual who is eligible to be enrolled in Ayushman Bharat scheme.

Data Analysis Plan: Data analysis was done using SPSS.

Ethical consideration: Consent of the beneficiary was taken before collection of data and data was only used for study purpose.

# RESULTS OF THE STUDY

- With the help of beneficiary identification system the current situation at that time was only 48,789 beneficiaries were enrolled in comparison to 3,73,941 beneficiaries.
- Knowledge of Ayushman bharat scheme also affect the enrollment of beneficiary in the scheme.
- The study suggested that the complicated procedure is one of the factor that is affecting the enrollment procedure.
- The charges taken by common service providers and e-gram also affect the enrollment of beneficiary.

# COMPARISON OF CURRENT AND EXPECTED SITUATION

With the help of beneficiary identification system the current situation is that only 48,789 beneficiaries are enrolled in comparison to 3,73,941 beneficiaries.

The percentage comes to around 13 percent.

# PROFILE OF RESPONDENT

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.

## KNOWLEDGE OF AYUSHMAN BHARAT AS A FACTOR AFFECTING ENROLLMENT

| Enrolled in ayushmaan bharat | Knowledge of ayushmaan bharat | | |
|---|---|---|---|
| | Yes | No | Total |
| **Yes** | 53.6% (67) | 46.4% (58) | 125 |
| **No** | 22.4% (28) | 77.4% (97) | 125 |
| **TOTAL** | 95 | 155 | 250 |

The above table suggests that 53.6 percent enrolled had knowledge of Ayushmaan Bharat and 77.4 percent of unenrolled beneficiaries had no knowledge about Ayushmaan Bharat.

# SPSS OUTPUT

**enrolled in ayushman bharat * knowledge of ayushman bharat Crosstabulation**

| | | | knowledge of ayushman bharat | | Total |
|---|---|---|---|---|---|
| | | | 1.00 yes | 2.00 no | |
| enrolled in ayushman bharat | 1.00 yes | Count | 67 | 58 | 125 |
| | | % within enrolled in ayushman bharat | 53.6% | 46.4% | 100.0% |
| | 2.00 no | Count | 28 | 97 | 125 |
| | | % within enrolled in ayushman bharat | 22.4% | 77.6% | 100.0% |
| Total | | Count | 95 | 155 | 250 |
| | | % within enrolled in ayushman bharat | 38.0% | 62.0% | 100.0% |

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|---|---|---|---|---|---|
| Pearson Chi-Square | 25.823[a] | 1 | .000 | | |
| Continuity Correction[b] | 24.516 | 1 | .000 | | |
| Likelihood Ratio | 26.413 | 1 | .000 | | |
| Fisher's Exact Test | | | | .000 | .000 |
| Linear-by-Linear Association | 25.720 | 1 | .000 | | |
| N of Valid Cases | 250 | | | | |

- This shows the association between knowledge about Ayushmaan bharat and the enrollment of the beneficiary in the scheme.
- The ‘p’ factor is less than 0.05, hence the significance.

# COMPLICATED PROCEDURE AS A FACTOR AFFECTING ENROLLMENT

| 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 |

The above table shows that 60.8 percent of non enrolled beneficiaries replied that the procedure is complicated

# SPSS OUTPUT

**enrolled in ayushman bharat * Is the procedure of enrollment complicated Crosstabulation**

| | | | Is the procedure of enrollment complicated | | | Total |
|---|---|---|---|---|---|---|
| | | | 1.00 yes | 2.00 no | 11.00 | |
| enrolled in ayushman bharat | 1.00 yes | Count | 51 | 74 | 0 | 125 |
| | | % within enrolled in ayushman bharat | 40.8% | 59.2% | 0.0% | 100.0% |
| | 2.00 no | Count | 76 | 48 | 1 | 125 |
| | | % within enrolled in ayushman bharat | 60.8% | 38.4% | 0.8% | 100.0% |
| Total | | Count | 127 | 122 | 1 | 250 |
| | | % within enrolled in ayushman bharat | 50.8% | 48.8% | 0.4% | 100.0% |

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 11.462[a] | 2 | .003 |
| Likelihood Ratio | 11.924 | 2 | .003 |
| Linear-by-Linear Association | 1.674 | 1 | .196 |
| N of Valid Cases | 250 | | |

- There is an association between complicated procedure and enrollment of beneficiaries in the scheme.
- The ‘p’ value is also less than 0.05, hence the significance.

# HIGH CHARGES OF ENROLLMENT AS A FACTOR FOR ENROLLMENT

| 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 |

As the above table suggests that 57.6 percent non-enrolled beneficiaries believe that the charges of enrolment are high and should be brought down for standardization.

# SPSS OUTPUT

**enrolled in ayushman bharat * high charges of enrollment Crosstabulation**

| | | | high charges of enrollment | | | Total |
|---|---|---|---|---|---|---|
| | | | 1.00 yes | 2.00 no | 12.00 | |
| enrolled in ayushman bharat | 1.00 yes | Count | 53 | 72 | 0 | 125 |
| | | % within enrolled in ayushman bharat | 42.4% | 57.6% | 0.0% | 100.0% |
| | 2.00 no | Count | 72 | 52 | 1 | 125 |
| | | % within enrolled in ayushman bharat | 57.6% | 41.6% | 0.8% | 100.0% |
| Total | | Count | 125 | 124 | 1 | 250 |
| | | % within enrolled in ayushman bharat | 50.0% | 49.6% | 0.4% | 100.0% |

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 7.114[a] | 2 | .029 |
| Likelihood Ratio | 7.525 | 2 | .023 |
| Linear-by-Linear Association | .469 | 1 | .494 |
| N of Valid Cases | 250 | | |

High charges of enrollment and enrollment of beneficiary is also associated. P value is less than 0.05 and hence the significance.

# DISCUSSION

- The study suggested that having knowledge about Ayushmaan bharat affects the enrollment of beneficiaries. Very few had the knowledge about the scheme.
- Procedure being complicated also affects the enrollment.

(The non-adhaar procedure takes long as physical verification is required along with uploading of government id proof and other details)

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

(2 places where enrollment 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)

# SUGGESTIONS AND WAY FORWARD

- The study suggested that knowledge, the complex procedure and enrollment charges play a role in enrollment 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 enrollment figures will come up.

# REFERENCES


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# THANK YOU