

Assessing Awareness and Satisfaction Level of
Mukhyamantri Amrutum (MA) Yojana of Beneficiaries: A
Post Utilization Survey in Mahisagar District of Gujarat

By

Vikash Anand

*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 **Dr. Vikash Anand** student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone internship training at **National Health Mission, GUJARAT** from **4th February 2019 to 4th May 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.

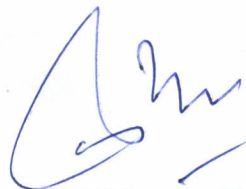
A handwritten signature in blue ink, appearing to read 'Ashok'.

Dr. Ashok Kaushik

Dean Academics and Student Affairs

The IIHMR University, Jaipur

17 May 19

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

Dr. Dhirendra Kumar

Professor

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TO WHOMSOEVER IT MAY CONCERN

The certificate is awarded to

Name – Dr. Vikash Anand

In recognition of having successfully completed his internship in the
department of

Name of the department - Health and Family Welfare department

and has successfully completed his project on

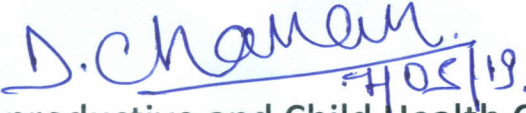
**Title of the project - " ASSESSING AWARENESS & SATISFACTION LEVEL OF
MUKHYAMANTRI AMRUTUM (MA) YOJANA OF BENEFICIARIES: A POST
UTILIZATION SURVEY IN MAHISAGAR DISTRICT OF GUJARAT"**

Date 8th Feb. 2019 to 7th May 2019

Organization - National Health Mission, Gujarat

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

We wish him all the best for future endeavours


Reproductive and Child Health Officer

District Panchayat Mahisagar

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled **“Assessing awareness & satisfaction level of Mukhyamantri Amrutam (MA) Yojana of beneficiaries: A post utilization survey in Mahisagar district of Gujarat”** and submitted by **Dr. Vikash Anand** Enrollment No **IIHMR-U/01/2017-19/0693** under the supervision of **Dr Dhirendra Kumar** for award of MBA in Hospital and Health in The IIHMR University carried out during the period from February 2019 to 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.



Dr Vikash Anand

Acknowledgement:

The success of any task would be incomplete without the expression the gratitude to the people who made it possible. Hereby I take this opportunity to express my deep sense of gratitude to all this who have been instrumental in successful completion of my dissertation in Health department, District Panchayat Mahisagar, NHM Gujarat.

At the onset of my report, I would like to acknowledge my sincere thanks to my institute, Institute of Health Management and Research Jaipur for providing me a platform to gain enough knowledge and skills in different aspects of health management and NHM Gujarat for believing me on my abilities.

I would like to express my gratitude to Dr. S. Shah, Chief District Health Officer, Mahisagar and Dr. D. Chauhan, Reproductive and Child Health Officer, Mahisagar who have shown faith on me and helped me at various stages of my project.

I express my gratitude and respectful regards to my Guide Dr. Dharendra Kumar, Professor, IIHMR University Jaipur, for his able guidance and useful suggestions, which helped me in completing the project work.

I would also like to thanks to my faculty members without whom this project would have distance reality.

Finally, and most importantly, I would like to thank my family for their blessings and my seniors and colleagues for their help and wishes for the successful completion of this training.

Dr. Vikash Anand

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ASSESSING AWARENESS & SATISFACTION LEVEL OF MUKHYAMANTRI AMRUTUM (MA) YOJANA OF BENEFICIARIES: A POST UTILIZATION SURVEY IN MAHISAGAR DISTRICT OF GUJARAT

Abstract

This study aims to assess the knowledge of Mukhyamantri Amrutum (MA) Yojana beneficiaries regarding MA Yojana and to measure their satisfaction level after their utilization of the Scheme at Mahisagar district, Gujarat. Mukhyamantri Amrutum (MA) Yojana has been operational since 4th September 2012. The objective of the scheme is to improve access of BPL families to quality medical and surgical care for the treatment of identified diseases involving hospitalization, surgeries and therapies through an empanelled network of health care providers. There are almost 44 lakh BPL families in Gujarat and of which 34 Lakh families have already enrolled under MA Yojana. It was observed that a majority of patients availing treatment under the Yojana were getting treated for surgical procedures. A post-utilization survey was decided to be carried out of these patients.

Village Panchayat (40%) emerged as the most common source of knowledge about MA Yojana among the beneficiaries, followed by TV (23%), Radio (15%), friends and relatives (05%) and Aarogya mitra at hospital (14%). All 130 respondents were aware about 5 members of the family being covered under the Scheme. The study revealed that not a single beneficiary had paid for their treatment. 86% respondents said that free food was provided to them during their treatment at the hospital. 67% said that separate MA Yojana help desk available at the hospital for any help or query. Study further revealed that all of the beneficiaries were found to be aware about their follow-up status. 85% reported that they were highly satisfied by MA Yojana.

Introduction

WHO defines health as the physical, psychological, social and spiritual well-being of a person and not mere the absence of infirmity or diseases. The right to health is an essential component of the quality of life of the citizens in any nations . A developing nation like India has a major task in offering affordable health to its millions of people who belong to all strata of life. There is an ever-widening gap between the minority population who has access to quality health services and can afford the consequent expenditure and the majority population who has limited access to quality health services and often reach in the poverty of poverty through the consequent expenditure .

For people who are living below poverty line, an illness not only represents a permanent threat to their income and earning capacity, but in many cases it could also result in the family falling into a trap of debt. When the need to get treatment arises for poor families they often ignore it because of lack of resources, fearing loss of wages, or they wait till the last moment when it's too late. Health and poverty are interwoven. People living below the poverty line are subjected to poor living standards, poor surrounding environment, inadequate nutrition, overcrowding and lack of health awareness, which in turn leads to frequent occurrence of diseases . These families incur a catastrophic expenditure for getting treatment. To address this key vulnerability faced by the BPL population in the Gujarat, the State Government has launched a medical care scheme called Mukhyamantri Amrutum (MA) Yojana . This Scheme has been operational since 4th September 2012. The objective of the scheme is to improve access of BPL families to quality medical and surgical care for the treatment of identified diseases involving hospitalization, surgeries and therapies through an empanelled network of health care providers . There are almost 42 lakh BPL families in Gujarat and of which 21 Lakh families have already been enrolled under MA Yojana. Under MA Yojana catastrophic diseases are covered where tertiary care surgical treatment is required. Patients covered under MA Yojana get totally free treatment and don't have to pay anything for the treatment. The total sum assured for the BPL family is of Rs.300000/- per family per annum on family floater basis. A unit of five members (Head of family, spouse, and three dependents) of BPL family is covered under MA .

Literature Review

Jaimin P. Patel et al (2013) conducted a study to identify the problems experienced by the beneficiaries of RSBY, measure their satisfaction level and out-of-pocket expenditure of the beneficiaries. The study revealed that RSBY beneficiaries were highly satisfied with the service provided but there was a lag in their knowledge regarding benefits provided under RSBY.

Lauren A. McCormack et al (2003) carried out a study to measure beneficiary knowledge of Medicare program. The study suggested that higher level of knowledge about one's own type of insurance may suggest that beneficiaries learn by experience.

Staphen T. Parente et al (January 2005) studied to estimate the effect of customers' knowledge and their benefits in their insurance services. The findings suggested that customers' knowledge has been substantially positive towards their insurance services.

Rationale:

Treatment under MA Yojana can be availed from the empanelled Government/Private hospitals based on the package rates fixed. Pre-existing conditions are covered from day one and there is no age limit. Coverage extends to five members of the family which includes the head of the households, spouse and up to three dependants. The Gujarat government has prepared a list of 698 surgical interventions and procedures to be included under the scheme. The success of any scheme/program depends on the utilization of the same and the satisfaction of the beneficiaries. Government of Gujarat has also paid due emphasis on quality of services being provided to the patients. It has been observed that the majority of patients enrolled take treatment for surgical-related diseases . The study, thus, will attempt to understand the experiences of the people with the MA, their out of pocket expenditure for health services, awareness of the MA benefits along with an assessment of their satisfaction with the utilization of the scheme

Research question:

- 1) What is level of knowledge among MA beneficiaries about MA Yojana ?
- 2) Where there is any direct out of pocket expenditure of beneficiaries? If yes, how much they have to spend ?

Objective:

- To assess the level of awareness and satisfaction among Mukhyamantri Amrutum (MA) Yojana beneficiaries about MA Yojana

Specific Objective:

- To assess the direct out of pocket expenditure of beneficiaries while availing treatment under MA Yojana

Methodology:

Study type: Descriptive Cross – sectional study.

Study Site: This study has been conducted in Mahisagar district of Gujarat in five blocks of the district namely, Lunawada, Khanpur, Kadana, Balasinor, and Santrampur.

Sampling Technique: Convenience sampling

Sample size: 130

Source of Data: MA Yojana portal and District data record

Duration of study: 3 months (8th February 2019 to 7th May 2019)

Study tool: In depth interview, verbal autopsy form

Study technique: Interpersonal interview, structured questionnaire

Data Collection:

- Primary data was collected through In depth interview with the target respondents .
- Secondary data: List of patients from MA Yojana portal and district data record who got treated from February 2019 to April 2019

Data Collection instrument: Structured Questionnaire contain sections on

- Socio demographic Performa which included variables such as sex, income.
- Knowledge and Awareness level of the MA beneficiaries about the scheme
- Details of medical services received
- Inpatient experience of the MA beneficiaries
- Patient Satisfaction

Inclusion criteria: All MA Yojana beneficiaries who had treated between February to April 2019.

Ethical consideration: Informed consent was taken from the beneficiary

Data Analysis:

The data gathered in this regard was analyzed under the heads: Patients socio-demographic profile, medical and other support services, inpatient experience, their awareness about benefits of scheme, any extra expenditure during treatment, satisfaction on the experience and problems encountered by the beneficiaries.

Demographic details of beneficiaries

Table 1. Information about sex of the beneficiaries		
	<i>Frequency(n)</i>	<i>Percent</i>
Male	90	70%
Female	40	30%
Total	130	100

- 70 % of the respondents were male and 30 % respondents were female from the above table.

Table 2. Income of Beneficiaries (Per Day)		
Daily Income(Rs.)	<i>Frequency(n)</i>	<i>Percent</i>
Below 100	35	27%
100-250	95	73%
Total	130	100

- The total daily income of the respondents did not exceed Rs. 250. A majority of the respondents (73%) reported their daily income to be between Rs. 100

and 250, while 35 respondents (27%) said that their daily income was below Rs. 100.

Knowledge and Awareness level of the MA beneficiaries about the scheme

Table 3. Source of knowledge about MA	
<i>Source of Knowledge about MA</i>	<i>Frequency</i>
Radio	20 (15%)
TV	30 (23%)
News Paper	03(2%)
Village Panchayat	51 (40%)
PHC Doctor	02 (1%)
Aarogya mitra at Hospital	18 (14%)
Friend/Relative	06 (5%)

- Village Panchayat (51) emerged as the most common source of knowledge about MA Yojana among the beneficiaries, followed by TV (30), Radio (20), and friends and relatives (06). A significant of the beneficiaries (18) got to know about MA Yojana through the Aarogya mitra, underlining the importance of these frontline workers in the success of the Yojana.
- When asked about how many members of the family were covered under MA Yojana, every single respondent replied that 5 members of the family were covered under the Yojana. This signifies that this basic information about the Yojana has well known by the targeted population.

Table 4. Knowledge about eligibility for the MA Yojana		
	Frequency	Percent
Everyone	20	15%
Only BPL families	70	54%
Don't know	40	31%

- 54% (70) beneficiaries have knowledge about who is eligible for the MA Yojana while 31%(40) respondents don't have any knowledge about it and the remaining 15% said that it is available for everyone.

Details of medical services received

Table 5. Particular hospital chosen for treatment		
	Frequency	Percent
Close to home	20	15%
Reputation is good	20	15%
Suggested by relatives/friends	10	8%
Referred by doctors	15	12%
Always go to this hospital	05	4%
There is no other MA Yojana empanelled hospitals nearby	60	46%

- When asked about why particular hospital chosen for treatment then 46% (60) respondents said that there is no MA Yojana empanelled hospitals available nearby while 15% (20) respondents answered that it is close to their home and (15%) also said that reputation is good that's why they chose for their treatment. Only 12% (15) answered that they were referred by doctors.

Table 6. Follow-up status of the beneficiaries		
	<i>Frequency</i>	<i>Percent</i>
Yes	87	67%
No	43	33%
Total	130	

- All of the beneficiaries were found to be aware about their follow-up status. 67% (87) respondents had been called for follow up after their treatment, while 33% (43) were not called for any follow-up.

Table 7. Direct out of pocket expenditure by the MA beneficiaries

<i>Deposited any advance or paid for the treatment</i>	Frequency	Percent
Yes		
No	130	100%
<i>Free medicine provided during hospitalization</i>		
Yes	130	100%
No		
<i>Get diagnostic test free</i>		
Yes	130	100%
No		
<i>Hospital reimburse the cost of transportation</i>		
Yes	130	100%
No		

- When asked whether they had deposited any advance or paid for the treatment they had received under MA Yojana, not a single beneficiary reported to have paid for the treatment. This finding signifies that there has been zero out-of-pocket expenditure of MA beneficiaries while availing treatment under MA Yojana.
- This out-of-pocket expenditure could have arisen out of procedure charges, diagnostic test charges, medicine charges, food and transportation charges, follow-up charges.
- All these charges are covered under the benefit package provided by MA Yojana.

Inpatient experience of the MA beneficiaries

Table 8. Separate MA Yojana help desk available at the hospital

	Frequency	Percent
Yes	87	67%
No	23	18%
Don't know	20	15%

- 67% said that separate MA Yojana help desk available at the hospital for any help or query while 18% said that there was no any help desk available. The remaining 15% don't have any idea regarding this.

Table 9. Free of Cost Food provided to beneficiaries

	Frequency	Percent
Yes	112	86%
No	18	14%

- 86% said that free food was provided to them during their treatment at the hospital. The remaining 14% who said that free food was not provided to them had made their own arrangements for food and that's why they did not avail the free food facility at the hospital.

Patient Satisfaction

Table 10. Where you have gone for treatment if scheme had not been there.		
	Frequency	Percent
To the same hospital	0	
To any other private hospital	0	
To government hospital	113	87%
Doctor's private clinic	2	1%
Other's	5	4%
Don't know	10	8%

- 87% (113) reported that they had visited government hospital for treatment if this scheme had not been there while 8% (10) said that they don't know where had to go for treatment.

Table 11. Satisfaction Level of MA beneficiaries		
	Frequent	Percent
Highly Satisfied	110	85%
Somewhat satisfied	13	10%
Neutral	7	5%

- 85% (110) reported that they were highly satisfied by MA Yojana, while 10% (13) said that they were somewhat satisfied by the Yojana, and about 5% (7) said they neither satisfied nor dissatisfied by MA Yojana.

Conclusion

1. Some key facilitating factors which have been instrumental in making the Scheme a success are :
2. Transportation Charges: An amount of Rs. 300 is being given to every single beneficiary.
3. Free of cost, clean and hygienic food: While the treatment of the beneficiary is going on in the healthcare institution, free of cost, clean and hygienic food is being provided to them . This ensures proper nutrition to the beneficiary while their treatment and also prevents out of pocket expenditure of the patient on food .
4. Totally cashless hospitalization: The patient does not have to spend a single penny out of his pocket on any aspect of treatment, be it the procedure, diagnostic charges , medicine charges, or follow-up charges. This makes the Scheme a one-of-its-kind health protection scheme .
5. Strong connects with the target population: A majority of the target population is aware about the cashless nature of the Scheme and the number of family members covered under the scheme .

Suggestions

- Awareness levels regarding all the benefits of MA Yojana need to be increased by intensive IEC activities about the scheme .
- During hospitalization, an information booklet containing detailed information about the Scheme, for example, number of procedures covered, claim load, number of empanelled hospitals may be provided in the local language and pictorial presentation to the patient

Ethical consideration

The following ethical consideration was made during the present study;

- The consent of selected patient was taken before interview .
- The nature and purpose of the study was well explained and communicated to them .
- The patient had the right to deny at any point of time during interview .
- The confidentiality and privacy of the information was maintained .

References:

Jaimin P. Patel (2013). Post utilization survey of RSBY beneficiaries in Civil Hospital, Ahmedabad. *J.Med.Science Public Health* 2013; 2(4); 1073-1076 DOI: 10.5455/IJMSPH; 2013-230820132

Lauren A. McCormack (2003). How does beneficiaries' knowledge of Medicare program vary by type of insurance. *Health Service Research* Vol. 41, Issue 8, 972-978 DOI: 10.1111/1475-6773.00013

Staphen T. Parente (2005). The role of consumer knowledge of insurance benefit in the demand for preventive healthcare among the elderly. *Health Service Research* Vol. 14, Issue 1, 25-38. DOI: 10.1002/hec. 907

Questionnaire

- **Name of the Respondent :**
- **Age :** **Sex:**
- **District:** **Village:** **Taluka:**
- **MA card ID:**

1) Knowledge and Awareness among MA Yojana beneficiaries

1) What is the daily Income of beneficiaries?

- a) Below 100 b) 100-250

2) Where did you get to know about the schemes?

- a) Radio
b) TV
c) News Paper
d) Village Panchayat
e) PHC doctor
f) Aarogya mitra at hospital
g) Friend/ Relative

3) Do you know who is eligible for the schemes?

- a) Everyone b) Only BPL families c) Don't Know

4) How many family members are covered under MA Yojana?

- a) 5 b) more than 5 c) Less than 5 d) Don't know

2) Details of medical services received

5) Why this particular hospital was chosen for treatment?

- a) Close to home
- b) Reputation is good
- c) Suggested by relatives/friends
- d) Referred by doctors
- e) Always go to this hospital
- f) There is no other MA Yojana empanelled hospitals nearby

6) Whether patient called for follow-up after their treatment?

- a) Yes
- b) No

7) Have you deposited any advance or paid for the treatment?

- a) YES
- b) NO

8) Did the hospital provide free medicine during hospitalization?

- a) YES

b) No

9) Did the hospital provide free diagnostic test?

a) YES

b) b) No

10) Did the hospital reimburse the cost of transportation?

a) YES

b) No

3) Inpatient experience of the MA beneficiaries

11) Was there a separate MA Yojana help desk at the hospital or it was at the reception only?

a) Yes

b) NO

c) Don't Know

12) Was the patient provided free of cost food during stay at the hospital?

a) YES

b) No

4) Patient Satisfaction

13) Where would you have gone for if scheme had not been there?

- a) To the same hospital
- b) To any other private hospital
- c) To government hospital
- d) Doctor's private clinic
- e) Other's
- f) Don't know

14) Are you satisfied with MA Yojana scheme?

- a) Highly satisfied
- b) Somewhat satisfied
- c) Neutral