

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

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INTRODUCTION

- The Gujarat 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.200000/- 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 Yojana.

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 study, thus, will attempt to understand the experiences of the people with the MA Yojana, 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 ?

Objectives

- To assess the level of awareness and satisfaction among Mukhyamantri Amrutum (MA) Yojana beneficiaries about MA Yojana
- To assess the direct out of pocket expenditure of beneficiaries while availing treatment under MA Yojana

Methodology

- **Study design:** Cross-sectional descriptive study.
- **Study area:** The study has been conducted in Mahisagar district of Gujarat in five blocks of the district namely Lunawada, Khanpur, Kadana, Santrampur and Balasinor.
- **Target Groups:** The patients treated under MA Yojana of Mahisagar district from February 2019 to April 2019.
- **Sample Size:** 130
- **Sampling Technique:** Convenience sampling
- **Study Tool:** In depth interview, Structured questionnaire
- **Source of data:** MA Yojana portal and District data record

Duration of study: 3 months (8th February to 6th May 2019)

Data Collection Instrument:

- The data was collected using a 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

Data Type:

- 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.

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

Ethical consideration: Informed consent was taken from the respondents.

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.

Table 1. Income of Beneficiaries (Per Day) (N=130)

Daily Income(Rs.)	Frequency	Percentage
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.

**Table 2: Source of knowledge about MA Yojana
(N=130)**

Source of Knowledge about MA	Frequency	Percentage
Radio	20	15%
TV	30	23%
News Paper	03	02%
Village Panchayat	51	40%
Aarogya mitra	18	14%
Friends/Relatives	06	05%

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.

Table 3: Knowledge about eligibility for the MA Yojana
(N=130)

Knowledge about eligibility	Frequency	Percentage
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.

Table 4: Direct out of pocket expenditure by the MA beneficiaries (N=130)

Deposited any advance or paid for the treatment	Percent
No	100%
Free medicine & diagnostic test provided during hospitalization	
Yes	100%
Hospital reimburse the cost of transportation	
Yes	100%

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

Table 5: Free of Cost Food provided to beneficiaries
(N=130)

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.

Table 6. Separate MA Yojana help desk available at the hospital (N=130)

Separate MA Yojana help desk available	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 7. Where you have gone for treatment if scheme had not been there (N=130)

To any other private hospital		
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 8. Satisfaction Level of MA beneficiaries
(N=130)

	Frequency	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 were neither satisfied nor dissatisfied by MA Yojana.

Conclusion

Some key factors which have been making the Scheme a success are:

- **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.
- **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.
- **Transportation Charges:** An amount of Rs. 300 is being given to every single beneficiary.
- **Strong connects with the target population:** A majority of the target population is aware about the cashless nature of the Scheme.

Suggestions

- Awareness levels regarding all the benefits of MA Yojana need to be increased by intensive IEC activities about the scheme.
- During issuing MA card, 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.

THANK YOU

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) 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