Ayushman Bharat's insurance scheme Awareness among the Young Adults of India: A descriptive study

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INTRODUCTION

Ayushman Bharat, also known as **the Pradhan Mantri Jan Arogya Yojana (PM-JAY)**, is a bold initiative that aims to fill the healthcare deficiencies that have afflicted our country for far too long.

- **<u>Key Features</u>**:

The Ayushman Bharat is made up of two interconnected parts:

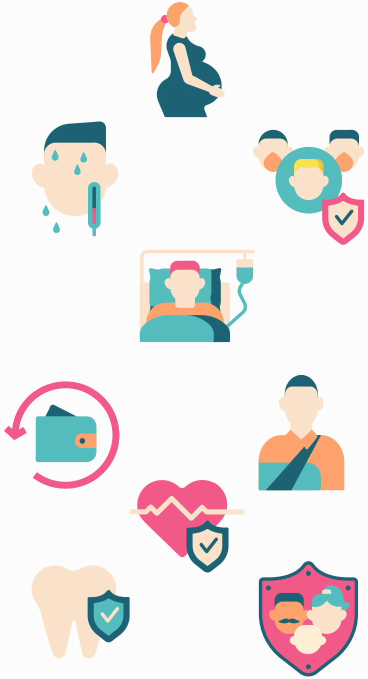
I. The Health and Wellness Centre's (HWCs).

II. The Pradhan Mantri Jan Arogya Yojana (PM-JAY)

These key features work in tandem to address the dual challenge of financial barriers and inadequate primary healthcare services.

PM-JAY

- Eligible participants are entitled to coverage worth up to INR 5 lakh per family per year.
- Cashless access to health care services
- It pays for up to three days of pre-hospitalization and up to fifteen days of post-hospitalization expenses
- There are no limitations on family size, age, or gender.
- Pre-existing conditions are covered from the start.
- The scheme's benefits are portable across the country.



RESEARCH QUESTION:

What is the awareness of the Ayushman Bharat insurance scheme among the young adults of India?

OBJECTIVES:

- To assess the current awareness of the Ayushman Bharat insurance scheme among young adults in India.
- To identify the factors that influence the enrolment of the Ayushman Bharat insurance scheme among the young adults of India.

MATERIALS & METHODS

- **Study Design:** a cross-sectional study
- **Study Location:** India
- **Study population:** Young adults (18-35 years)
- **Inclusion criteria:** People between the age group of 18-35 years.
- **Exclusion criteria:** People below the age group of 18 years or above the age of 35 years.
- **Study tool:** Data has been collected using a closed-end questionnaire (Google form), in which for some questions Likert scale has been used.
- **Timeline of study:** 3 months (February 2033 to May 2023)
- **Sample size:**
  - Forms circulated – 300
  - Target required – 200
  - Forms filled – 125
- **Data analysed** via MS Excel & SPSS

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RESULTS & DISCUSSION

Table 1:

Displaying socio-demographic characteristics

Characteristics		Table Valid N % (N=125)
Age	18-21	8.8%
	22-25	43.2%
	26-30	17.6%
	31-35	**30.4%**
Gender	Female	46.4%
	Male	**53.6%**
Category	**General**	**86.4%**
	OBC	9.6%
	ST/SC	4.0%
Education Level	Bachelor's degree	31.2%
	High school	3.2%
	Less than high school	1.6%
	Postgraduate degree	**64.0%**
Occupation	**Employed**	**41.6%**
	Self-employed	16.0%
	Student	34.4%
	Unemployed	8.0%
Socio-economic status	Lower class	4.8%
	Middle class	**76.0%**
	Upper class	19.2%
Ration card	**Not-Present**	**61.6%**
	Present	38.4%

Number of respondents aware of the Ayushman Bharat insurance scheme

	Count	Total Valid N%
Yes	63	50.4%
No	62	49.6%
Total	**125**	**100%**

Platform used to gain information about the Ayushman Bharat insurance plan

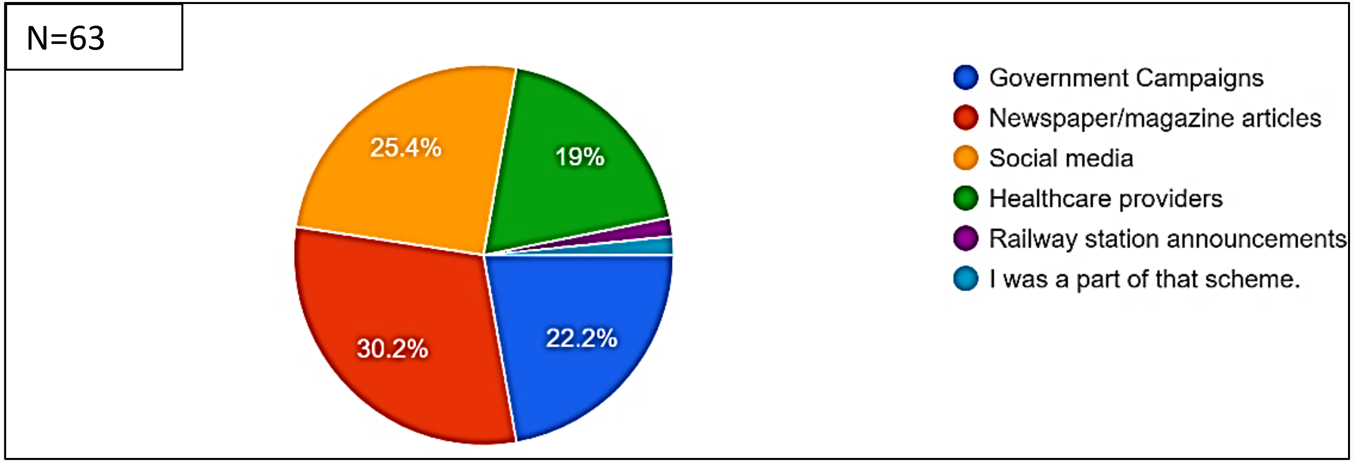
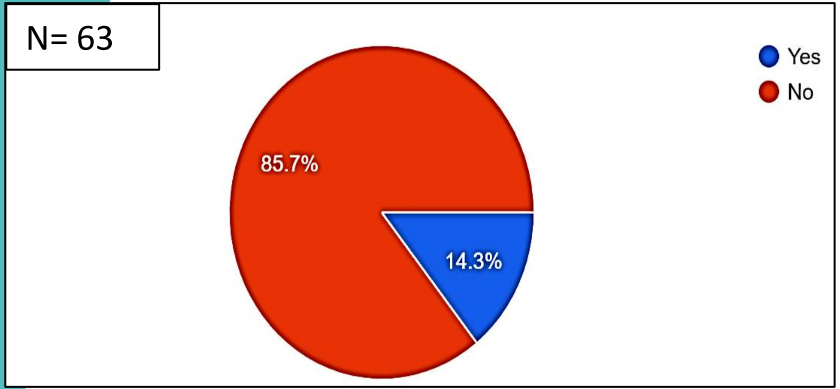


TABLE 4.2: Factors influencing the decision to enroll in the Ayushman Bharat Insurance scheme.

<u>No. of respondents enrolled in the scheme</u>

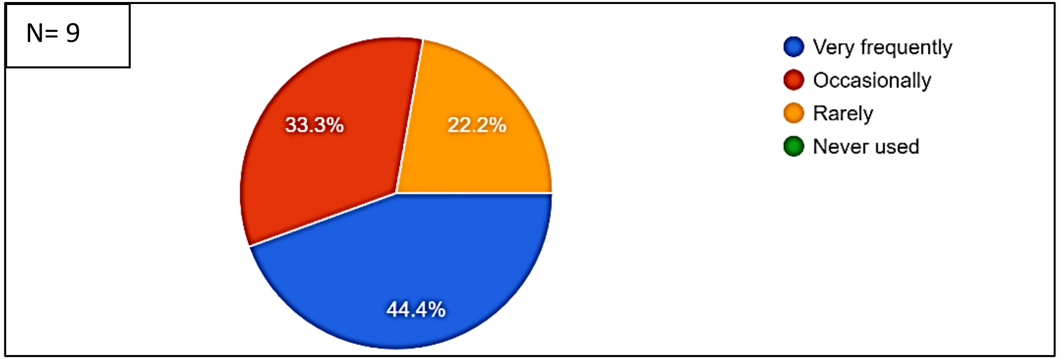


Factors	Ranking	Table Valid N % (n=9)
Affordability	1	0.0%
	2	11.1%
	3	11.1%
	4	11.1%
	5	**66.7%**
Coverage of pre-existing diseases	1	0.0%
	2	11.1%
	3	0.0%
	4	22.2%
	5	**66.7%**
Access to cashless healthcare	1	0.0%
	2	11.1%
	3	11.1%
	4	22.2%
	5	**55.6%**
No age limit	1	0.0%
	2	11.1%
	3	0.0%
	4	22.2%
	5	**66.7%**
Accessibility – Across India	1	0.0%
	2	11.1%
	3	11.1%
	4	11.1%
	5	**66.7%**
The reputation of Govt. Doctors & trust in Govt. scheme	1	0.0%
	2	22.2%
	3	0.0%
	4	11.1%
	5	**66.7%**

Accessibility of healthcare facilities in the neighbourhood

	Value N	N %
Yes	**9**	**7.2%**
No	0	-
Missing	116	92.8%
Total	125	100%

Utilizing the Advantages of the Insurance Scheme



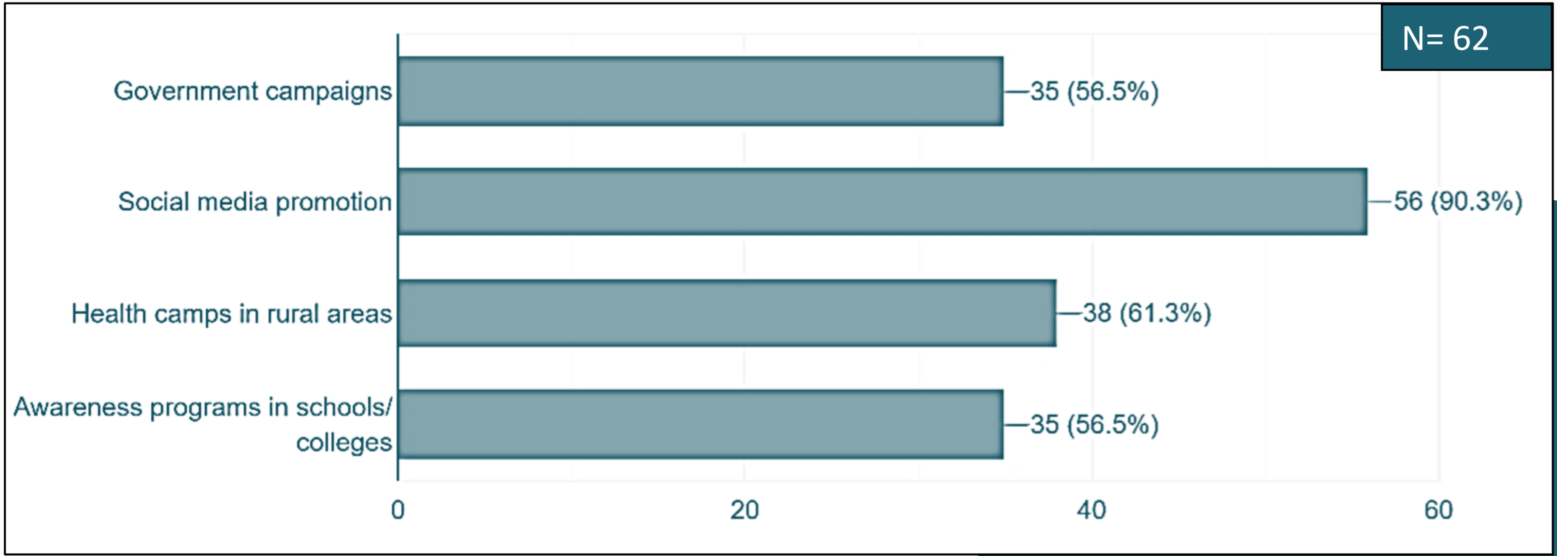
Respondent's view on advantages offered by the Ayushman Bharat Insurance program

	Value N	N %
Yes	9	7.2%
No	0	-
Missing	116	92.8%
Total	125	100%

Respondent's views on making the Ayushman Bharat insurance plan mandatory for all citizens

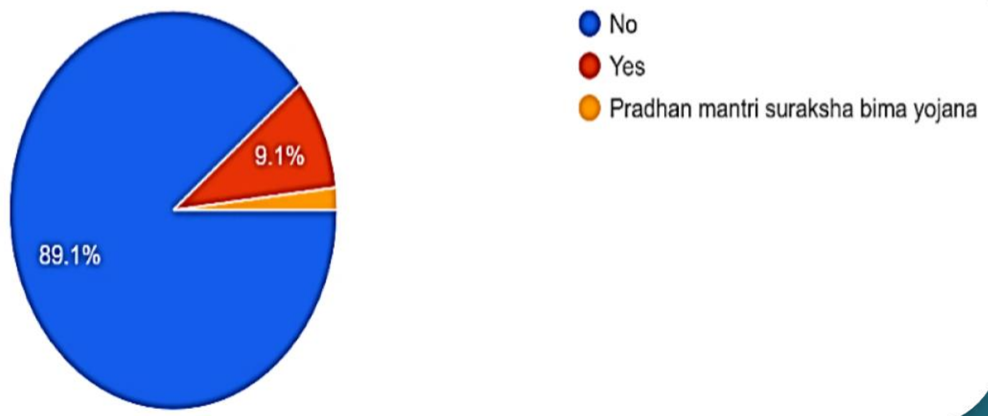
	Value N	N %
Yes	3	2.4%
No	4	3.2%
Maybe	2	1.6%
Missing	116	92.8%
Total	125	100%

Respondent’s view on Strategies to increase awareness about Ayushman Bharat insurance Program



Knowledge about any alternate government-sponsored healthcare schemes

N=62



Reasons for not enrolling in the Ayushman Bharat Insurance Scheme

Reasons	Ranking	Table Valid N % (N=54)
Lack of awareness about the scheme	**1**	**31.7%**
	2	14.3%
	3	20.6%
	4	14.3%
	5	19.0%
Already covered under another health insurance scheme	1	11.1%
	2	12.7%
	3	14.3%
	4	27.0%
	5	**34.9%**
Lack of trust in the scheme	1	23.8%
	2	12.7%
	3	**30.2%**
	4	20.6%
	5	12.7%
Prefer other health insurance scheme	1	15.9%
	2	15.9%
	3	20.6%
	4	**31.7%**
	5	15.9%
Absence of listing of good hospitals	**1**	**25.4%**
	2	17.5%
	3	23.8%
	4	14.3%
	5	19.0%
Prefer to pay out of pocket	1	23.8%
	2	19.0%
	3	**28.6%**
	4	15.9%
	5	12.7%
Not eligible in the scheme	1	12.7%
	2	12.7%
	3	**30.2%**
	4	20.6%
	5	23.8%

RECOMMENDATIONS

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- Campaign's to raise awareness: Implement comprehensive awareness efforts aimed at Indian young across multiple mediums such as social media, television, radio, and educational institutions.
- Organize targeted outreach programs at schools, colleges, and universities to educate and involve youth in the Ayushman Bharat Insurance Scheme. Collaborate with student associations, clubs, and organizations to disseminate information and encourage membership.
- Mechanisms for Evaluation and Feedback: Constantly monitor and evaluate the performance of awareness campaigns and enrollment programs. Collect young feedback to identify areas for improvement and make required changes to improve the effectiveness of future programs.
- Long-Term Monitoring and Research: Conduct longitudinal research to track changes in Indian youth awareness and enrolment rates over time. In addition, research to identify the specific barriers, concerns, and preferences of young people regarding healthcare insurance, allows for focused solutions.

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