

Project Title: MUKHYAMANTRI AYUSHMAN AROGYA YOJANA

Introduction:

Mukhyamantri Ayushman Aarogya Yojana (MAAY) is Rajasthan's universal health insurance scheme that offers cashless treatment up to ₹25 lakhs per family per year. It integrates the Ayushman Bharat and Chiranjeevi Yojana benefits and covers over 1,700 medical procedures across public and private empanelled hospitals, aiming to reduce healthcare-related financial burden on citizens.

Objective:

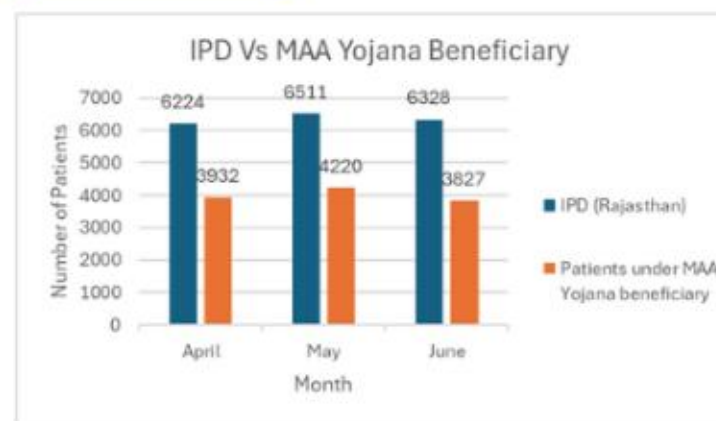
- Ensure universal health coverage for Rajasthan residents.
- Provide cashless, paperless treatment at registered hospitals.
- Reduce out-of-pocket expenditure on healthcare.
- Promote public-private partnerships and digital health services.
- Strengthen trust in public healthcare systems.



Methodology:

- **Data Collection Methods:** Direct observation, patient interaction, staff interviews, and review of hospital records and MAAY portal data.
- **Sample Size:** Around 19063 patients observed across departments like Medicine, Surgery, and Dialysis.
- **Tools Used:** Jan Aadhar portal, MAA Yojana portal, feedback forms, and Excel for data analysis.
- **Duration:** 01-04-2025 to 30-06-2025
- **Focus Area:** Real-time MAAY processes — from patient registration to claim processing.

Data Analysis:



Challenges faced during Internship:

- **Low Awareness** – Many patients were unaware of MAAY benefits.
- **Technical Issues** – Chiranjeevi portal often had downtime.
- **Staff Shortage** – Limited Ayushman Mitras delayed the process.
- **Documentation Gaps** – Incomplete patient documents caused delays.
- **Communication Barriers** – Language issues with patients from rural areas.

Suggestion

- **Increase Awareness** – Run campaigns in rural areas.
- **Improve Registration** – Make the process simple and fast.
- **Train Staff** – Provide regular technical training.
- **Faster Claims** – Speed up claim approval and settlement.
- **Better Feedback** – Collect patient feedback regularly.

Major Learning During Internship

- **Real-time Exposure** – Understood the complete MAAY claim process in a hospital setting.
- **Patient Handling** – Learned how to communicate with patients and assist in registration.
- **Portal Usage** – Gained hands-on experience with Jan Aadhar and MAA Yojana portals.
- **Team Coordination** – Worked with hospital staff and Ayushman Mitras for smooth functioning.
- **Healthcare Insights** – Observed challenges in public healthcare and possible improvements.
- **Collected and analyzed real-time healthcare data.**
- **Learned hospital workflow and coordination.**

Conclusion:

MAA Yojana is a powerful initiative in public health and social security. With better awareness, staff training, and digital improvements, it can serve as a model for universal healthcare access across India.

Learning and Value Additions:

- Practical Exposure:**
- Real time data handling are OPD/IPD patients data and admission discharge records and bed occupancy rates etc.
 - Understood the role of data in resource allocation and operational improvement.
- Theoretical Understanding:**
- Basic understanding of tools like Excel, SQL, Power BI and Python in health analytics.
 - Strengthened knowledge of hospital management, healthcare policies and performance indicators.

SWOT Analysis:

Strength

- High coverage up to ₹25 lakhs per family per year.
- Cashless treatment at empanelled hospitals.
- Integrated with Jan Aadhar and ABHA for easy identification.
- Covers a wide range of medical and surgical procedures.

Weakness

- Low awareness in rural and remote areas.
- Occasional delays in discharge and claim processing.
- Dependence on digital infrastructure which may face downtime.

Opportunities

- Expand awareness through mobile health camps and IEC material.
- More private hospitals can be empanelled for better access.
- Training program for hospitals staff and Ayushman Mitras.

Threats

- Risk of claim misuse or fraud if not monitored properly.
- Staff overburden during peak hours can affect service quality.
- Technical issues with portals may disrupt service temporarily.

Month	IPD (Rajasthan)	% of Registration	% of Package Booked	% of claim Submitted	Booked Amount ₹	Paid Amount ₹	Rejected Amount ₹	Amount under pipeline ₹	% Of Rejection
April	6224	63.17%	55.75%	55.25%	3,83,89,910	2,57,26,546	83,80,345	42,83,019	21.83%
May	6511	64.81%	57.52%	42.48%	4,06,85,193	2,17,74,011	78,88,147	1,10,23,035	19.39%
June	6328	60.48%	53.87%	46.13%	3,70,61,415	52,45,843	46,40,017	2,71,75,555	12.25%