DISSERTATION

IMPACT OF HEALTH INSURANCE POLICIES LIKE AYUSHMAN BHARAT ON CRITICALLY ILL AND ACCIDENTAL CASES IN SPECIAL REFRENCE TO UNDER PRIVILEGED CLASS

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CONTENTS

Introduction
Ayushman Bharat Scheme- A Game Changer

Healthcare is fundamental right for every individual.

The Ayushman Bharat health insurance policy was launched in India in 2018 to provide financial protection to the underprivileged and vulnerable sections of society, including critically ill and accidental cases. This policy aims to provide quality healthcare services to those who cannot afford it.

Under this scheme, eligible beneficiaries can avail of cashless treatment for various illnesses and medical conditions at empaneled hospitals and healthcare centers. The policy covers pre-existing diseases and provides coverage of up to Rs. 5 lakhs per family per year.

Impact On Critically Ill Patients

Critically ill patients require immediate medical attention and often require long-term treatment. However, the cost of such treatments can be exorbitant and beyond the reach of many individuals. Ayushman Bharat has helped to address this issue by providing financial support to such patients.

The policy covers a wide range of critical illnesses and provides cashless treatment at empaneled hospitals. This has helped to reduce the financial burden on families and has ensured that patients receive timely medical care.

Impact On Accidental Cases

- Accidents can happen to anyone, and the cost of treatment for accidental injuries can be significant. Ayushman Bharat has helped to provide financial support to individuals who have suffered accidental injuries.
- Under this policy, eligible beneficiaries can avail of cashless treatment for accidental injuries at empaneled hospitals. This has ensured that individuals receive timely medical care without worrying about the cost of treatment.

AIM OF THE STUDY

To determine whether health insurance policies such as Ayushman Bharat have improved the accessibility of healthcare services for critically ill and accidental cases within the underprivileged class. and also whether these individuals are able to avail themselves of necessary healthcare services without facing significant financial barriers

OBJECTIVES

1.1 To know if health insurance policies like Ayushman Bharat increased life expectancy in under privileged people

1.2 Does health insurance policy provide benefits in coping with critical illness or accidents?

1.3 Do health insurance policy reduce financial burden for people and improve access to healthcare.

1.4 To explore the experiences, perceptions, and satisfaction levels of beneficiaries regarding the Ayushman Bharat Yojana.

MATERIAL AND METHOD

STUDY SAMPLE

23302 Beneficiaries who were suffering from critical illness or accidental cases and obtained benefits from Ayushman Bharat MP-Niramayam Scheme.

1. Accidental cases: 9,150 beneficiaries.

2. Critical Illness: 14,152 beneficiaries.

STUDY LOCATION

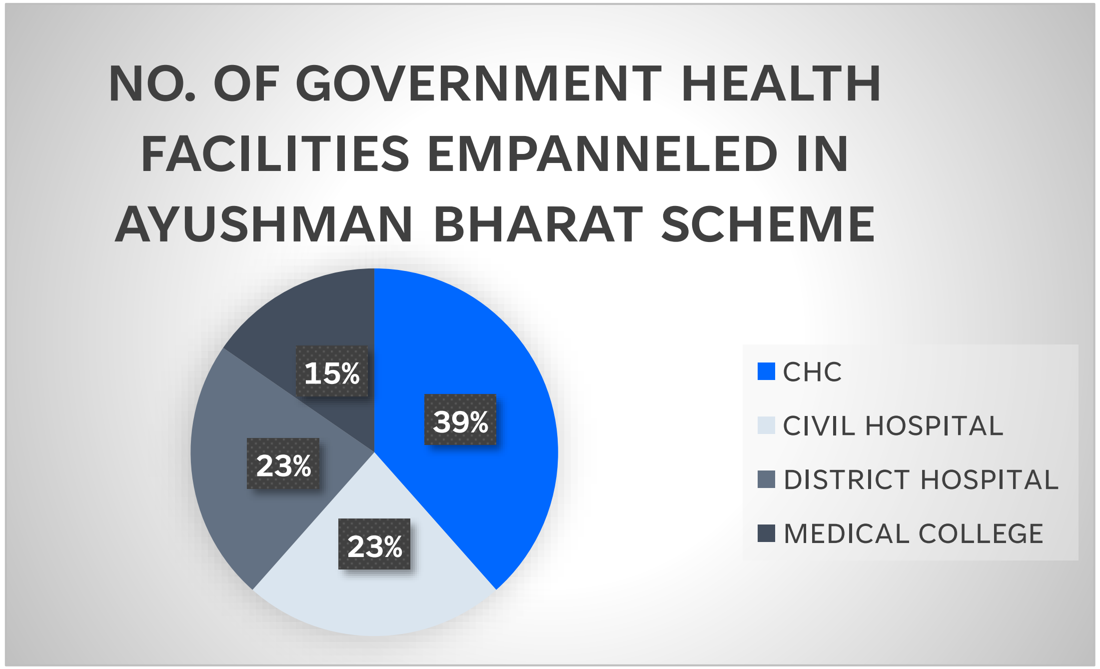
GOVERNMENT FACILITIES OF INDORE DISTRICT EMPANELLED IN PMJAY- MP NIRAMAYAM

SAMPLING TECHNIQUE

Stratified Sampling

DATA COLLECTED- data collected for the time period of 2018-2022

RESULTS



Approximately 63% of the total government health facilities empanelled in PMJAY in Indore district provide treatment for general medical procedures.

37% of the total government health facilities empanelled in PMJAY in Indore district provide specialized medical procedures. This includes the treatment of critical illness cases and accidental cases.

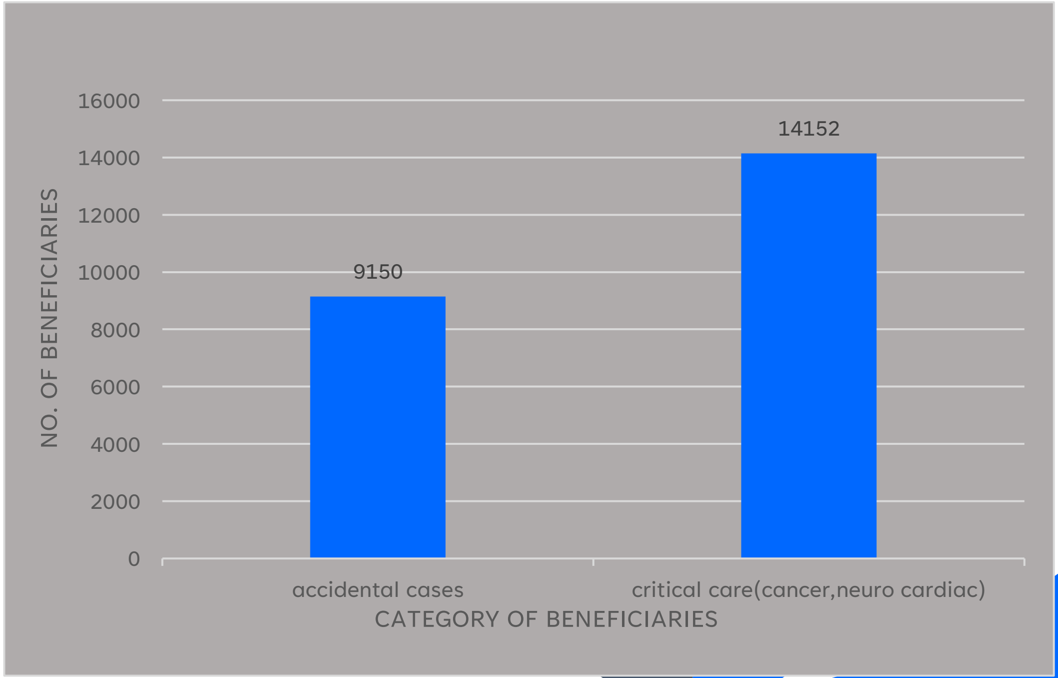
NO. OF FACILITIES AVAILABLE FOR TREATING CRITICAL ILLNESS PATIENTS	2	75
FOR ACCIDENTAL CASES	1	25
TOTAL	3	

Two hospitals provide treatment for critical illness patients. These hospitals are equipped to handle medical conditions related to critical illnesses such as neurology, cardiology, and cancer.

One hospital among the three identified primarily treats patients of accidental cases. This hospital is likely specialized in trauma care and emergency services, catering to individuals who have suffered injuries due to accidents.

NUMBER OF BENEFICIARIES OBTAINED BENEFITS FROM AYUSHMAN BHARAT SCHEME

CATEGORY OF BENEFICIARIES	NO. OF BENEFICIARIES WHO AVAILED BENEFITS OF AYUSHMAN BHARAT
accidental cases	9150
critical care(cancer, Neuro, Cardiac)	14152
TOTAL	23302



AMOUNT PAID TO EMPANELLED HOSPITALS

AMOUNT SPENT UNDER AYUSHMAN BHARAT SCHEME ON ACCIDENTAL CASES	83869802
AMOUNT SPENT UNDER AYUSHMAN BHARAT SCHEME ON CRITICAL ILLNESS	235018599

Under the PMJAY scheme, a total amount of Rs. 8,38,69,802 was allocated to beneficiaries of accidental cases, while Rs. 23,50,18,599 was allocated to beneficiaries of critical illness.

These substantial amounts demonstrate the commitment of the government towards ensuring that individuals from underprivileged backgrounds receive the necessary financial support for their healthcare needs.

CONCLUSION

- Policy improved healthcare utilization, provided financial protection, and contributed to better health outcomes for underprivileged individuals.
- Coverage provided under Ayushman Bharat has helped individuals cope with medical emergencies and reduced their out-of-pocket expenditures.
- The financial support provided for accidental cases and critical illnesses has not only alleviated the financial burden but also reduced mental stress for the beneficiaries.
- The scheme's immediate and easy access to treatment has provided the right to health for individuals, ensuring that they receive timely and appropriate medical care.
- Contributed to the upgradation of hospitals with new machines, facilities, and drugs

RECOMMENDATIONS

1.Increasing the number of medical procedures covered under the Ayushman Bharat Scheme

2. Upgrading health services at all levels of healthcare facilities

3. Utilizing digital platforms and technologies to gather comprehensive data on health services, beneficiary information, and healthcare utilization patterns.

4. Providing benefits of Ayushman Bharat scheme to Middle income households

THANK YOU