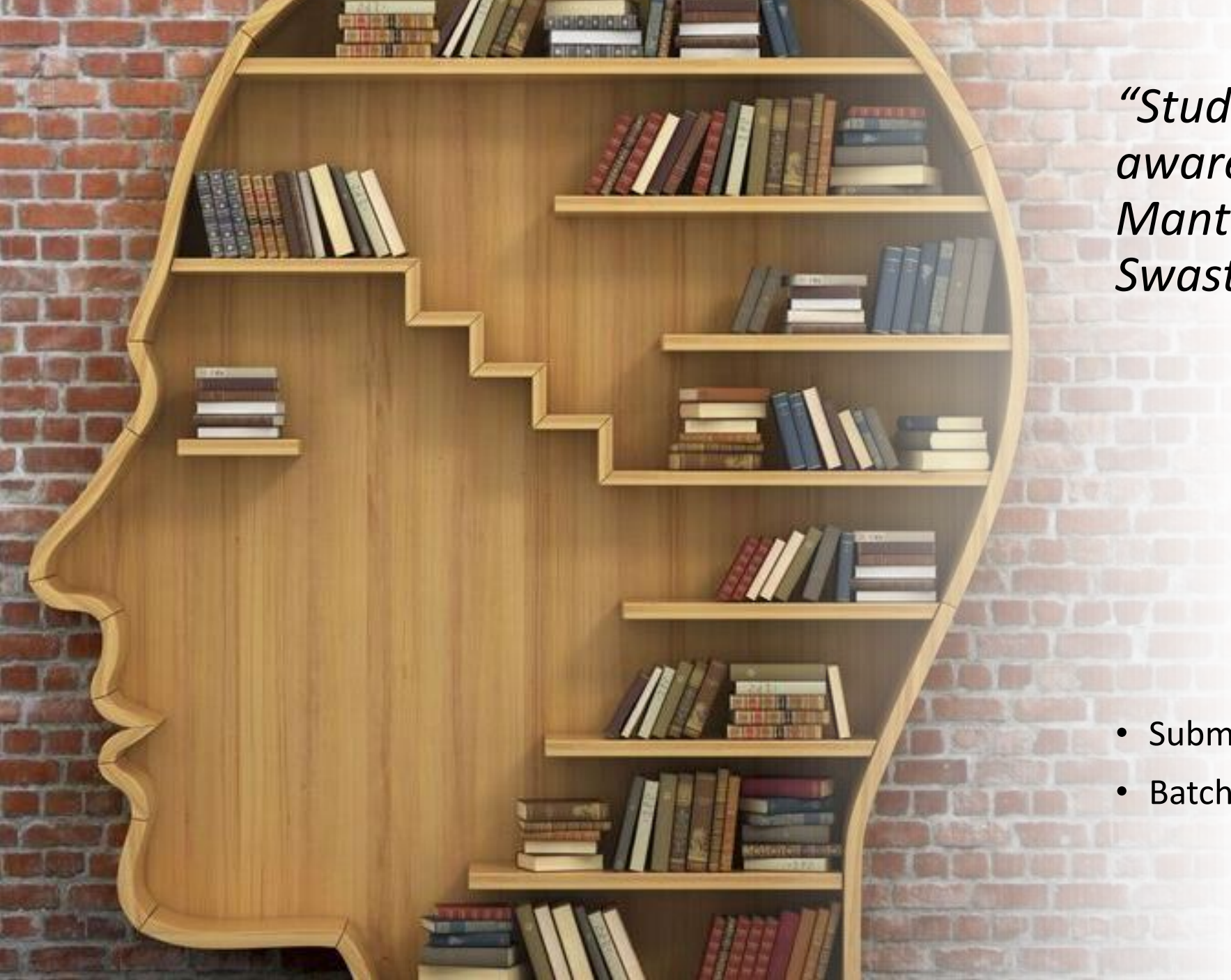




“Study on utilization and awareness on mukhiya Mantri Chiranjeevi Swasthya Bima yojana”

- Submitted by: Navneet Kour
- Batch- MBA (HM) 2021-2023

About organization

Enira consulting private limited established in June 04,2019 under the vision of Mr. Rafiq sheikh and Dr Sabine Kapasi.

Enira Consultancy private limited provide strategic consultancy to start-ups, healthcare organization and helps them to make proper business strategies and comprehensive business plans work closely to define target markets and refine their business model.

Their ongoing projects- ROPAN, GOUTECH INCUBATOR , VITAL-PROBE

Contents:

- Introduction
- Aim & objectives
- Methodology
- Result & Analysis
- Conclusion
- Suggestions



“Title -Utilization and awareness on mukhiya Mantri Chiranjeevi Swasthya Bima yojana”



Mukhya Mantri Chiranjeevi Swasthya Bima Yojana is a programme that the Rajasthan government launched to give universal health insurance to achieve the objective of "health for all"



The Chief Minister Health Insurance Scheme was made public as a part of the Rajasthan State Budget 2021–2022, with the goal of improving public access to healthcare.



This plan would aid in bridging the gap between riches and poverty and assist in securing social security for disadvantaged segments in society. According to this theory, everyone in society has a legal right to safeguard their own health.



Patients at all state-licensed private hospitals and public hospitals would receive free medical services totalling up to five lakhs under this yojana

List of Objectives of chiranjivi scheme:

- The Rajasthan state government will pay Rs 50,000 if someone enrol in this plan for a routine illness and Rs 4.50 lacs if have a serious disease. These two benefits come at no additional cost. About 1576 medical examinations will be provided to the public because of this initiative.
- In the urban centres of big cities, registration drives are undertaken at both the ward and gram panchayat levels.
- Participants can register for the project at any e-Mitra for free because the Rajasthan state government will pay for all fees associated with registration.
- To reduce the amount eligible families will have to fork over on their own behalf for medical care.
- To provide eligible state families with free medical care for illnesses linked to the program's defined package of benefits as well as
- to ensure that eligible families receive excellent, specialist medical care through the yojana's network of public and private facilities.

**CRITERIA FOR
PARTICIPATION
IN MUKHYA
MANTRI
CHEERANJIVI
SWASTHYA BIMA
YOJANA AS
FOLLOWS:**

Households who are eligible under the federal Food Security Act.

Families who are qualified to participate in the 2011 Socio Economic Census.

Personnel contracted out to various governmental organisations.

This insurance policy may be advantageous for farmers that work on a small or irregular scale

Families can enrol in Mediclaim by paying half of the premium, or 850 rupees annually, in exchange for receiving cashless medical care

Swot analysis

Strength-

- Universal health care coverage under this scheme.
- Financial protection and coverage
- Widespread healthcare service coverage
- Reduce healthcare inequalities.
- Cost free treatment.
- Accessibility, affordability, availability of healthcare services

Weakness-

- Limited utilization due to poor awareness about scheme
- Inadequate healthcare infrastructure
- Lack of acceptance by private sector

Opportunities –

- Technological advancement- can leverage technology such as mobile applications, streamline portal.
- Strengthening healthcare infrastructure
- Awareness campaigns

Threat-

- Implementation challenges
- Fraud and abuse
- Administration challenges
- Financial sustainability
- Threat from other insurance companies and schemes



Aim & Objective of study

Aim-

- Utilization and awareness on mukhiya Mantri Chiranjeevi Swasthya Bima yojana.

Objective-

- To determine and investigate the level of Mukhya Mantri Chiranjeevi Swasthya Bima yojana awareness in the Jaipur district.
- To know the perception of residents of Jaipur about yojana.

Methodology:

Study design – This was a descriptive study.

Study site- This study was conducted at Jaipur, Rajasthan.

Duration of study –Three months

Data collection- primary- questionnaire, google survey form secondary- government website

Inclusion criteria- Both male and female are included of age (18-60)

Exclusion criteria- People below 18 and above 60 exclude from this study.

Result and analysis

Table-1: Demographic's profile of respondent's

S.NO	GENDER	FREQUENCY
1.	female	84
2.	Male	116
	Total	200
	Age	
3.	18-25	54
4.	26-50	132
5.	50 above	14
	Total	200
	Awareness	
1.	Yes	174
2.	No	26
	Total	200

Table:1 shows factors:

- **1. Gender –**
 - Female- out of 200 individuals in the sample, 84 out of them are female. This represents 42 % of total sample.
 - Male- out of 200 individuals in the sample, 116 out of them are male. This represents 58% of total sample.
- **2. Age-**
 - (18-25) - Within the sample there are 54 individuals between the age group of (18-25) making up 27 % of total sample.
 - (26-50)- among 200 individuals, 132 fall into the age group of (26-50) which corresponds to 66 % of total sample.
 - (50 and above)- there are 14 individuals in sample who are 50 years or older, representing 7 % of total sample.
- **3. Awareness-**
 - Out of 200 individuals 174 persons/87 % are aware about the whole concept of Chiranjeevi yojana and 26 individuals/13% do not possess any awareness.

Awareness of respondent's

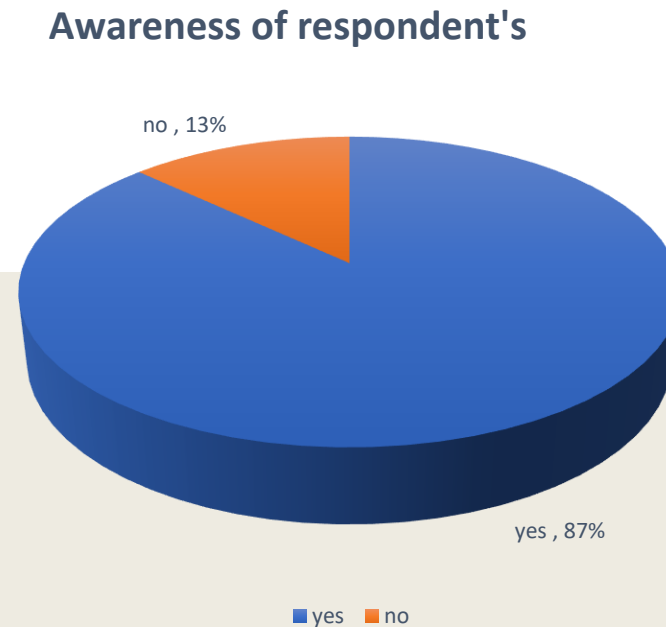


Figure:1- Awareness of respondents

Interpretation- According to the figure-1 responders can be broken down into two distinct groups: yes/no.87% people are aware about this scheme out of total respondent population, while the remaining individuals are not aware about this scheme.

Table:2 – Awareness among male & female

Awareness	Yes	Percentage
Male	110	68.75%
Female	50	31.25%
Total	160	

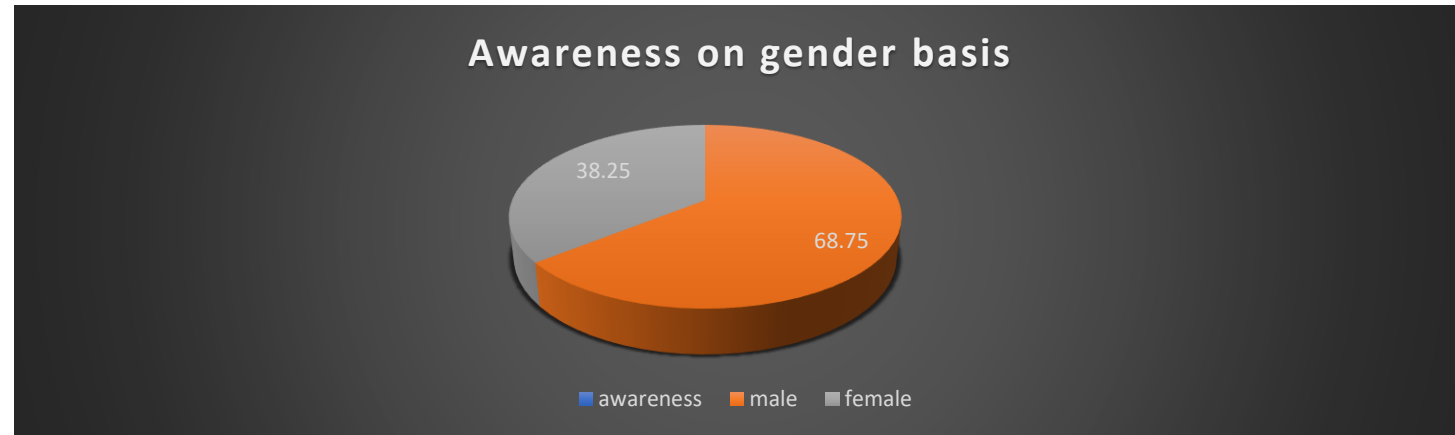


Figure:2- Awareness in percentage for males and female

Table:3- CSBY is beneficial

Yojana is beneficial	Percentage
Strongly agree	32.8%
Agree	24.6%
Neutral	12.4%
Disagree	10.8%
Strongly disagree	19.4%

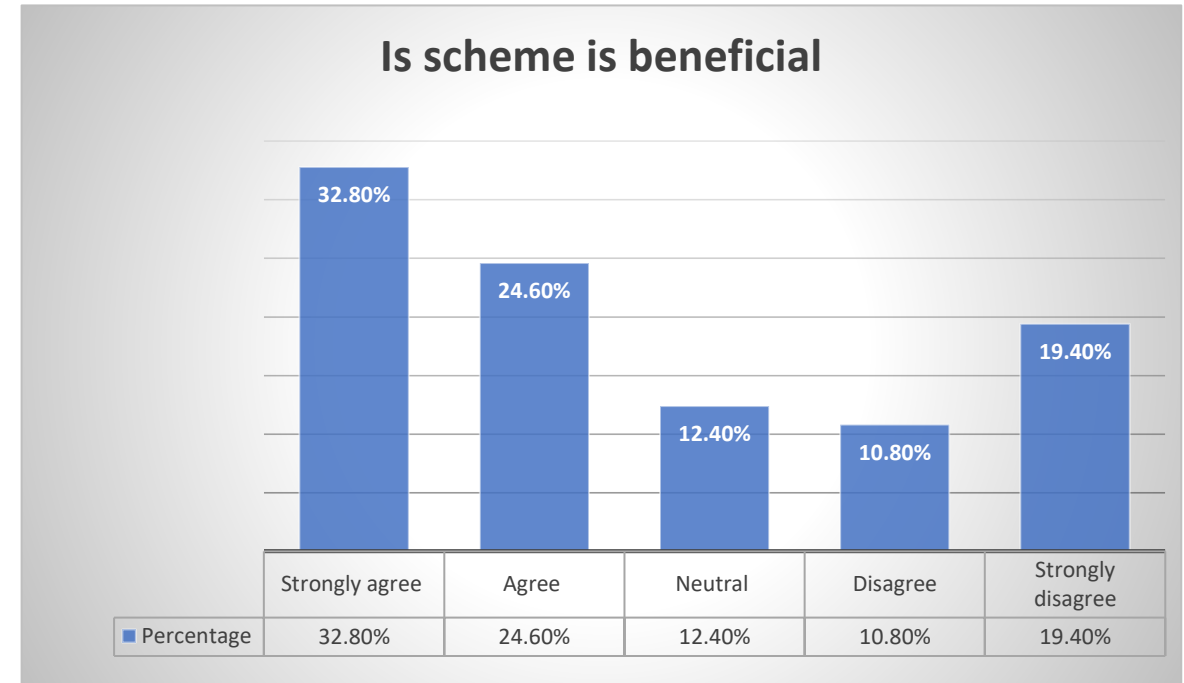


Table:3 & figure :3 indicates that 19.40 % percent of people are adamant in their view that this scheme will not be useful to them, while approximately 32.80% of people are adamant in their view that this scheme will be useful to them.

Table :4-Awareness among age groups

Age group	yes	No
18-25	24 (45%)	30 (55%)
26-50	108 (81%)	24 (19%)
50 above	09 (64.28%)	05 (36.72%)

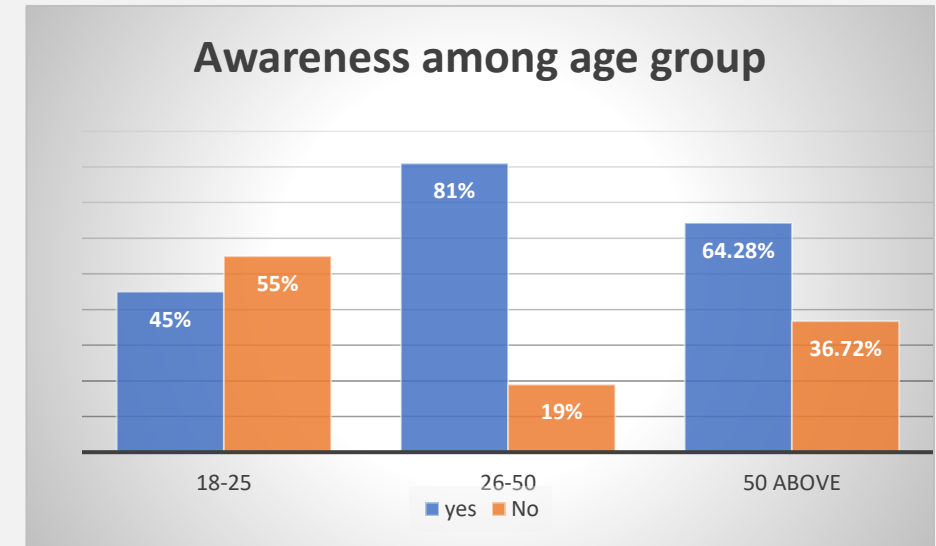


Table:4 & figure:4 indicates that people between age group of 26-50 are aware about this scheme and people of age group of 18-25 are known about scheme but have not that much of idea that how much it is useful and how to avail treatment through it.

Finding:

- Most people are only vaguely aware of the system's fundamentals. Although many respondents are aware of the project, few have signed up.
- According to the results, 32% of respondents think this method is helpful to them, while 19.4% of respondents don't agree. Describe how 32.8 percent of individuals are confident in the benefits of this yojana, while 19.4% of people are convinced that it won't be of any service to them.
- The previous viewpoint suggests that men are typically more aware than women.
- Major private hospitals don't communicate with their patients, according to respondents who chose to remain anonymous throughout the phone conversation. In view of this, even the Chief Minister Chiranjeevi Swasthya Bima Yojana card will no longer be accepted.

Conclusion:

- The Mukhya Mantri Chiranjeevi Swasthya Bima Yojana, a health care project, has not been successful in achieving the level of coverage promised, despite anecdotal evidence suggesting that most people are aware of it
- To solve these issues, the government must conduct an inquiry and establish stringent regulations for hospitals. This will ensure that the program's results are acknowledged, enabling the broader population to completely benefit from the tactic.
- The government must critically observe at the cause behind the scheme's performance in term of “universal health coverage”. By conducting an analysis policymaker and government can identify root cause of this problem and take mandatory steps to solve them.

Suggestion-

1. Awareness Campaigns

2. Effective Communication within community

3. Technology interventions – mobile apps, seamless portals

4. Educational programmes for benefits of schemes

5. Collaboration with local people- ex. sarpanch / leader

6. Health camps

7. collaboration with health care providers.

THANK YOU

