General Studies-2: Topic– Issues relating to development and management of Social Sector/Services relating to Health

Pradhan Mantri Jan Arogya Yojana (PMJAY)

1) Introduction
- Prime Minister Narendra Modi recently launched ambitious Pradhan Mantri Jan Arogya Yojana (PMJAY), under Ayushman Bharat umbrella.
- Other element of Ayushman Bharat is Health and Wellness Centres.
- PMJAY is a major national health reform to rapidly extend access to hospital care for 500 million poor and vulnerable people.
- It is touted as world’s largest healthcare scheme.

2) Highlights of the Scheme
- The scheme guarantees eligible families are covered for inpatient expenses of up to Rs 5 lakh per year in any government or empanelled private hospitals all over India.
- It will address concerns of expenditure by vulnerable families for secondary and tertiary care.
- It will cover beneficiaries identified on the basis of Socio Economic Caste Survey (SECC) 2011.
- It will be implemented in conjunction with existing state insurance schemes.
- An autonomous and empowered National Health Agency (NHA) has been established with corresponding state level health agencies (SHAs).
- There will be no cap on family size and age under this scheme.
- The benefit cover under it also includes pre and post-hospitalisation expenses.
- Unlike private insurance schemes, PMJAY does not exclude a person on account of pre-existing illnesses.
- One unique feature of the PMJAY is its national portability once fully operational.

3) Health and Wellness Centres
- Another major component of the reforms is the extension of comprehensive primary health care.
- Existing sub centres are being upgraded to health and wellness centres across the country.
- This is to deliver services for maternal and child health and infectious diseases, and also for high blood pressure and diabetes.
- 150,000 health and wellness centres are due to be created over the next four years.

4) Significance
- The system will be cashless and largely paperless.
- The poor and vulnerable stand to benefit from the scheme.
- It will be an enabler of quality, affordability and accountability in the health system.
- Ayushman Bharat is expected to advance India’s pursuit of universal health coverage (UHC).
- This will ensure all people can access quality health services when and where they need them, without suffering financial hardship, which is also one of the WHO South-East Asia Region’s Flagship Priorities.
- From the day PMJAY was launched, almost half of all eligible families are now covered for hospital care.
- Another impact of the PMJAY will be rationalisation of the cost of care in the private sector.
- The scheme will create lakhs of jobs for professionals and non-professionals — especially women.
- It will give a boost to the health technology industry.

5) **Concerns / Challenges**
   - Major inequalities still remain.
   - Millions of people across India are pushed into poverty because of out-of-pocket spending on health care — at least 4% of the population.
   - Getting prices right, because costs for the same procedure are likely to differ across hospitals because of quality, location and capacity.
   - Massive shortages in the supply of services (human resources, hospitals and diagnostic centres in the private/public sector).
   - Checking unfair practices at every level.
   - Monitoring and ensuring accountability because Rastriya swasthya bima yojana lacked this mechanism that led to its poor implementation.
   - Infrastructure constraints to take on the additional patients from other States.

6) **Way Forward**
   - Need for real-time monitoring of implementation. This will allow problems to be detected early on, thereby enhancing accountability, as well as facilitating course corrections where necessary.
   - There is a commitment in the National Health Policy to raise the percentage of GDP allocated to health from 1.2% today to 2.5% by 2022.
   - Money must be spent wisely. The investment in frontline services is cost-effective.
   - This must be backed up by effective and affordable hospital care.
   - Special attention is needed to build confidence in and demand for the country’s primary care services.
   - The earnings of public hospitals under PMJAY can be used for their upgradation.
   - Ensuring adaptive price setting, third-party monitoring, strict regulation, and quality improvements in public sector hospitals.
   - PMJAY will need a gamut of skilled manpower as facilitators and administrative staffs at various levels.
   - All of this requires massive investments in state capacity.