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### An Emperical Study on “Ayushman Bharat Yojna with Special Reference to Lok Nayak Jai Prakash Hospital, Patna

#### Abstract

*“Right to health” is central to exercise the basic human rights. However, our constitution is yet to recognize health as a fundamental right. Since the submission of Bhore Committee report (1946), efforts are made by central/state Governments to provide health care through countrywide network of three tier health-care institutions and various national health programs. Success stories of eradication of smallpox, dracunculiasis, regional elimination of leprosy, neonatal tetanus, controlling diseases such as malaria/other vector-borne diseases, and reduction in maternal/infant mortality are few of its achievements.*

*However, the system has failed to provide quality curative and rehabilitative care to the masses, especially in remote areas leading to inequality and inequity in access of health care.*

*In India, around 6% do not seek health care due to financial reasons, and among those who do, experiences are often financially catastrophic*

*and impoverishing. Therefore, it is good to see some positive steps being taken in the recent times to address this issue—National Health Policy (NHP) 2017 and Ayushman Bharat initiative, both of which are critical to attain the Universal Health Coverage (UHC) – also the theme of world health day 2018 and Sustainable Development Goals (SDGs) – to which India is a signatory and stands committed to achieve.*

**Keyword:** Health – Care, Catastrophic, Diseases, Sustainable Development

### Introduction

Considered one of the world’s largest healthcare schemes, Ayushman Bharat Yojna aims to extend coverage to over 50 crore Indian Citizens, especially those from economically weaker sections. Launched in September 2018, PMJAY provides health insurance plans with a maximum sum insured amount of Rs 5 lakh. The government health insurance scheme covers most medical treatment costs, medications, diagnostics, and pre-hospitalisation expenses. Moreover, it offers cashless hospitalisation services through the Ayushman health card, usable at any empanelled hospital nationwide. Beneficiaries can access hospitalization for necessary treatment by presenting their PMJAY e- card. Ayushman Bharat Yojna is very crucial Government initiative to provide healthcare access to the lower sections of the society. It was launched with the ambition to provide economical healthcare to approx. 500 million economically weaker Indian citizens. Ayushman Bharat is a part of Universal healthcare programme initiated with the major objectives to increase the 3A’s of healthcare services, i.e., the accessibility, availability and affordability of the primary, the secondary and the tertiary healthcare services in India. Ayushman Bharat scheme is segmented into two major segments in order to achieve the above objectives. The first being Health and wellness centres and the second one being National Health Protection Scheme. The Ayushman Bharat Yojna – National Health Protection Scheme has now been renamed Pradhan Mantri Jan Arogya Yojna. This plans to make secondary and tertiary healthcare completely cashless for the underprivileged section of society. The PMJAY beneficiaries get an Ayushman card to avail of the services at an empanelled hospital, public or private, anywhere in the country, with Ayushman Bharat Yojna, one can enjoy the benefit of walking into a hospital and obtaining cashless treatment.

**Table 1: The Ayushman Bharat Yojna Scheme**

### Review of Literature:

Features	Details
Name of the Scheme	Ayushman Bharat PradhanMantri Jan ArogyaYojna (ABPM-JAY) or Ayushman Bharat National Health Protection Scheme (NHPS)
Launch date for PMJAY	September 23, 2018
Coverage ( per family)	Rs 5 lakh/year
Procedures covered	1,400 procedures
Pre-hospitalisation expenses Coverage	Up to 3 days
Post – hospitalisation expenses coverage	Up to 15 days
Website	<a href="https://www.pmjay.gov.in/">https://www.pmjay.gov.in/</a>
Helpline Numbers	1800-111-565 or 14555
Email ID	Ayushmanbharat.csc@gmail.com

- **According to Borde & Borgave (2020)** Ayushman Bharat Yojna is a multifaceted concept. The researchers believe that universal healthcare is the need of the hour, in order to develop a society having better and healthy standards of living and a strong nation. The study indicates that demographic parameters are important in strategic decision-making and tactical implementation of universal healthcare schemes.
- **Angell et al. (2019)** analyses and gives crucial replications, suggestions, and a path ahead for successful and speedy implementation of the Ayushman Bharat Program. The design and execution of ABP must be done correctly. The initiative might be a step towards reforming the Indian healthcare system and moving India closer to achieving universal health coverage if completely implemented and reinforced with other interferences.
- **Gupta et al. (2019)** reviewed that the research based on "AB-PMJAY" provides a crucial analysis of the full scheme and all of its parts in a single document. This work was authorised by the PM-JAY office. From the government's perspective, it offers insightful information on the demands and application of the policy. This political article also discusses the shortcomings of the nation's decentralised healthcare system, which was set up by

previous administrations, and how it has been rectified. This document serves as the foundation for all review papers and information disseminated to the public.

- **Lahariya (2018)** describes the pathway established by the PM-JAY Yojana and gives an overview of all the terms and conditions of the scheme. It discusses the plan being looked at for creating 150,000 health and wellness centres by the year 2022 in order to provide complete primary health care. A SWOT analysis of ABP and how it seeks to offer financial protection for secondary and tertiary level hospitalisation as part of the National Health Protection Scheme (NHPS) is also included in this paper.

### Objectives of the Study:

- To analyse the level of awareness about Ayushman Bharat Yojna among people in Patna.
- To know the extent of medical facilities and services accessible to the people of Patna, Bihar.
- To analyse the present problems of medical services provided to the people in LNJP, Patna.

### Research Methodology:

Designing a research methodology for studying the Ayushman Bharat Yojana involves several key steps and considerations: It is based on the combination of primary and secondary data. For the collection of primary data, the use of direct interview and questionnaire has been done. Secondary data have been collected from various Government websites and publications. In addition to above, newspaper articles, reports, websites and other forms of publications were also referred for the study.

### Hypotheses:

- Ayushman Bharat Yojna ensures equal access of healthcare to the lower sections of the society as compared to upper sections of the society.
- People of Patna are aware about Ayushman Bharat Yojna and are taking benefits from it.
- The current medical services provided in LNJP hospital is up to the required level.

### Insights of the Study:

Ayushman Bharat Yojana is significant because it's one of India's most ambitious healthcare initiatives, aiming to provide health coverage to millions of vulnerable families. Understanding its implementation, impact on public health, challenges faced, and effectiveness can offer insights into healthcare policy-making, public welfare, and social development.

Focusing on LNJP Hospital within the context of studying the Ayushman Bharat Yojana offers several specific insights:

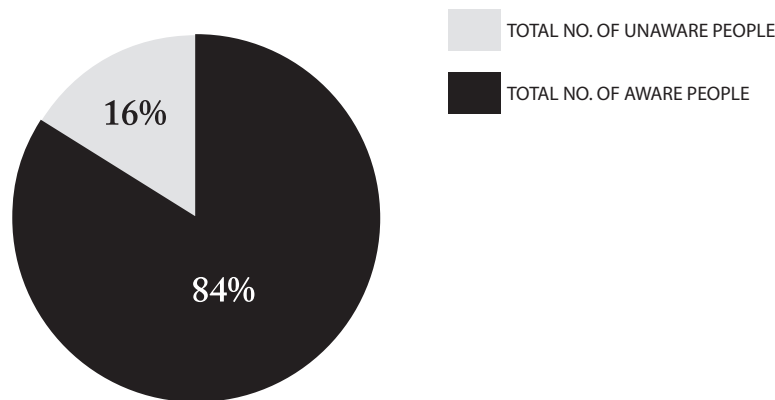
- **Healthcare Infrastructure Utilization:** Analyzing how LNJP Hospital, as a key healthcare facility in Patna, has been utilized by beneficiaries of the Ayushman Bharat scheme. This includes assessing the volume and types of services availed by patients covered under the scheme.
- **Financial Impact on LNJP Hospital:** Investigating the financial implications of Ayushman Bharat for LNJP Hospital, such as changes in revenue streams, reimbursement rates, and overall financial sustainability. Understanding how the hospital's finances have been affected can inform resource allocation and management strategies.
- **Quality of Care Delivered:** Assessing the quality of healthcare services provided by LNJP Hospital to Ayushman Bharat beneficiaries. This involves evaluating factors such as waiting times, patient satisfaction, adherence to treatment protocols, and clinical outcomes.
- **Equity and Access:** Examining whether Ayushman Bharat has improved access to LNJP Hospital services for marginalized and underserved populations in Patna. This includes assessing any changes in patient demographics and disparities in healthcare utilization patterns.
- **Challenges and Opportunities:** Identifying the challenges faced by LNJP Hospital in implementing Ayushman Bharat and leveraging opportunities for enhancing service delivery. This may involve addressing issues such as infrastructure constraints, staff capacity, and administrative hurdles.
- **Collaboration with Private Providers:** Investigating the role of LNJP Hospital in collaborating with private healthcare providers empanelled under Ayushman Bharat. Understanding the dynamics of these partnerships can shed light on strategies for optimizing resource utilization and improving patient care.

**Data Analysis:**

**Table 2:- Annual Income structure of people aware about Ayushman Bharat Yojna in LNJP hospital**

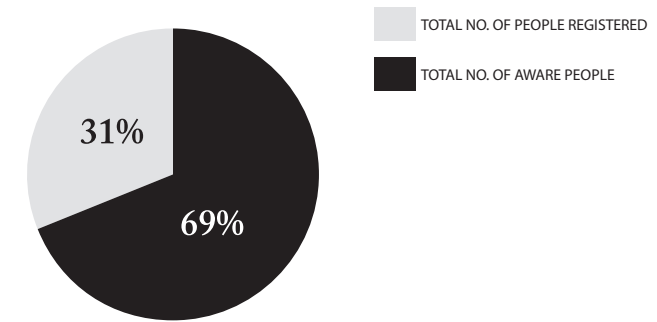
Occupation	Annual Income
Labour	5400
Labour	3600
Labour	6000
Aasha Worker	48000
Electrician	48000
No Job	
Farming	100000
Private Job	50000
Loan Financer	180000
Cook	19800
Painter	180000
Farming	100000

**Figure 1: People Awareness about Ayushman Bharat Yojna in LNJP hospital.**



The above data shows the level of awareness among the people about Ayushman Bharat Yojna which is one of the main objectives of the study. This shows that quite a good number of people are aware about the Yojna.

**Figure 2: People Aware Vs. People Registered under ABP**



**Registration under Ayushman Bharat Scheme (N=50)**

The above chart reflects a picture in which quite a good number of people are unaware about Ayushman Bharat Yojna though they are registered through it with the help of either any family member or any Government agent. The study also showed quite a good number of people who are registered in Ayushman Bharat Yojna through LNJP hospital whose infrastructure and management both are friendly with the patients and hence made registration process easier.

**Table 2. Analysing the problems faced in accessing Ayushman Bharat Yojna benefits**

Services	Problems Faced
Emergency Care	More Waiting Hours
Inpatient Care	Less Availability of Beds
Surgery	Not all Surgeries are covered under Ayushman Bharat Yojna
Diognostic services	Diagnosis without Ayushman card is considered as non-availability of card and treated as General
Intense Care	No Acute Problems Were Noticed
Medical Specialities	Behaviour Of Some Employees Put a Concern

The above table shows the current problems faced by people while taking the benefits of Ayushman Bharat Yojna. The analysis brought us to the conclusion that being the largest populated country in the world, it is not easy to implement any scheme on the ground level but Ayushman Bharat Yojna is one of the finest implempted schemes

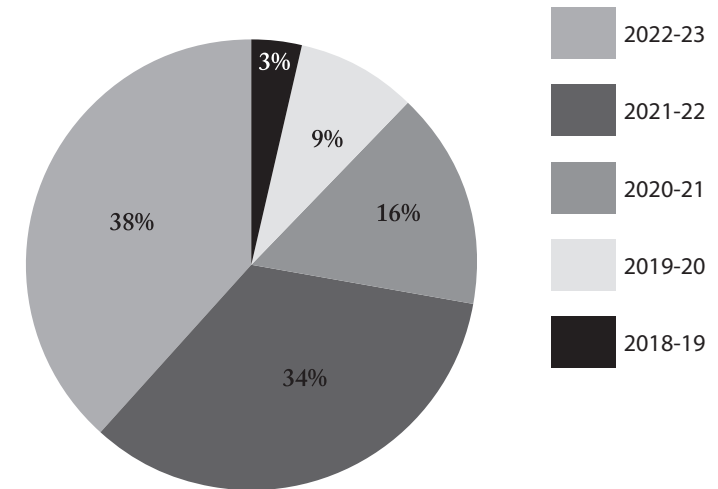
in India. The problems involved in it are very marginal in context of the benefits it is providing to the people. The management of LNJP hospital appeared to be very punctual towards the problem faced by the people in there. This analysis fulfils the third objective of the study i.e., analysing the current problems in medical services faced by the people in LNJP.

### Findings of the Study

- **Population Composition:** The people involved in the sample population coming from different districts, shows the level of less availability of hospitals in other districts and less poverty level in Patna district as compared to other districts. People were mostly between the age of 20 years to 70 years comprising of both males and females.
- **Occupational Structure:** The study revealed that the occupational structure of the chosen sample were mostly low level. The highest income as shown in above data found to be 1lakh per annum. They mostly work as a farmer or a daily wage earner; apart from this they also do some basic chores to sustain their life. This study again showed the significance of this type of schemes in India where approximately 60% population resides in villages and are dependent on farming.
- **Impact on Healthcare Access:** Several people who were unable to get best medical facilities in the absence of money were now able to attain it. On the contrary the hospital still needs to develop so many advanced features in it, for e.g. better facility for x-rays as it is an orthopaedic hospital, having a grievance centre for complains etc.
- **Health Outcomes:** Studying the effect of the scheme on health outcomes such as reduced mortality rates, improved disease management, and better health indicators.
- **Financial Protection:** Analyzing the extent to which the scheme provides financial protection to beneficiaries by reducing out-of-pocket expenditures on healthcare. The increased number of Ayushman card in the financial year shows the increasing awareness and utilization of the scheme that shows the decreasing pocket expenditure of people in diseases.
- **Quality of Care:** The whole study gave a positive outcome on quality of care; the management of LNJP hospital shows a warm gesture and compassion towards every patient.

Figure 3: Year wise Ayushman Card Analysis

### NO. OF AYUSHMAN CARDS CREATED

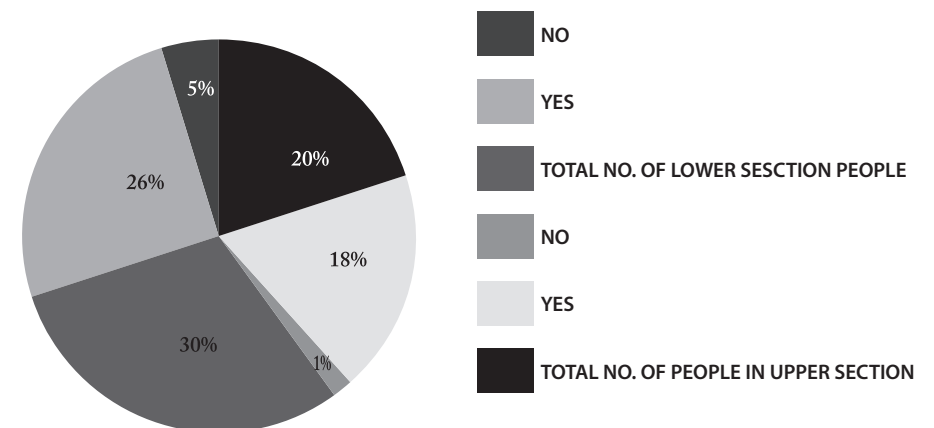


### Analysis of Hypotheses:

**Hypothesis 1 :** Ayushman Bharat Yojna ensures equal access of healthcare to the lower sections of the society as compared to upper sections of the society.

Figure 4: Access to Healthcare

### ACCESS TO HEALTHCARE



The above chart depicts the access to healthcare to both the sections of the society. It gives a clear picture that the hypotheses assumed was accurate. The p-value test is used to analyse the data that shows that around 88 people out of 100 agreed to say that they get equal access to health care while around 12 people says that they don't get equal access. The composition of people saying yes is more near to the mean i.e. 50. Hence the hypotheses is correct with 5% level of significance.

Figure 5: Graphical Representation Of P- Value Test :-

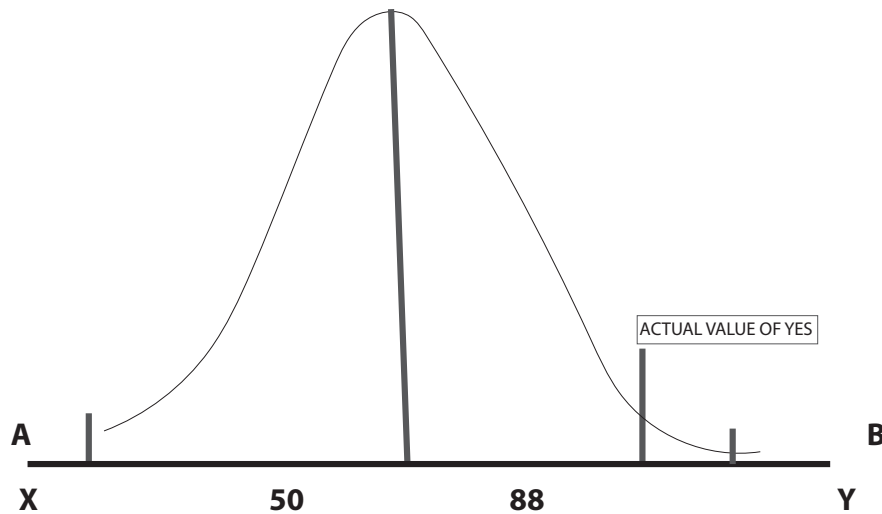


Table 3

Total No. Of People In Upper Section	Yes	No	Total No. Of Lower Section People	Yes	No
40	37	3	60	51	9

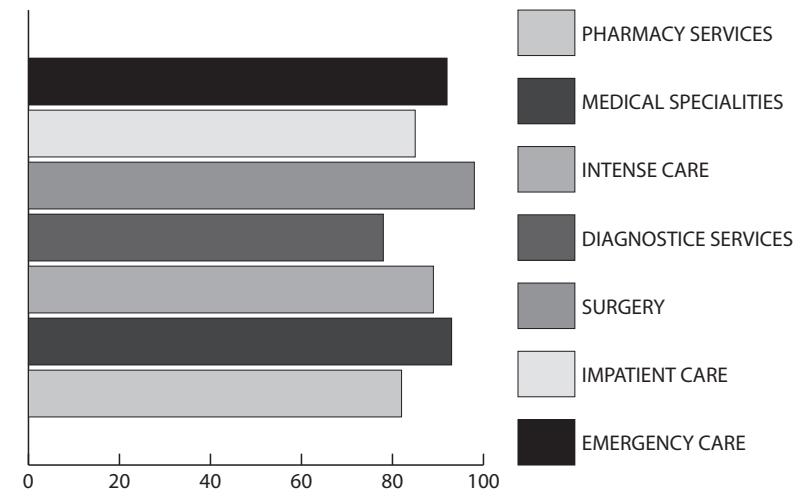
**Hypothesis 2: People of Patna are aware about Ayushman Bharat Yojna and are taking benefits from it.**

The study done on Ayushman Bharat Yojna with special reference to LNJP hospital It was found that more than 60% of people are aware about the yojna and are registered through different means e.g. aanganwadi sevika, door to door campaign, relatives, even their employers This shows that the hypotheses taken is accurate with 5% level of significance.

**Hypothesis 3: The current medical services provided in LNJP hospital are up to the required level.**

Figure 6: Quality of Medical Services

QUALITY OF SERVICES



The above graph shows a clear picture that the services provided under Ayushman Bharat Yojna in LNJP hospital is up to the required level. People using these benefits gave their answers in the favour of services of LNJP. Hence since the entire response was more than the mean value the third hypothesis is also considered to be correct with 5% level of significance.

**Conclusion**

This paper highlights the challenges faced and potential solutions for the effective implementation of the Ayushman Bharat Yojna at LNJP Hospital Patna. Despite its noble objectives, the scheme has encountered obstacles such as bureaucratic hurdles, inadequate infrastructure, and limited awareness among beneficiaries

Administrative streamlining involves simplifying enrollment procedures, expediting reimbursement processes, and implementing robust monitoring mechanisms. Infrastructure enhancement entails upgrading facilities, procuring necessary equipment, and recruiting additional staff to meet the growing demand for healthcare services. Outreach programs aim to raise awareness about the scheme and empower beneficiaries to utilize its benefits through community engagement activities, health education sessions, and mobile clinics.

By implementing these measures, LNJP Hospital Patna can overcome existing barriers and fulfill the vision of the Ayushman Bharat Yojna to provide accessible and quality healthcare to all citizens. This comprehensive approach not only addresses current shortcomings but also lays the foundation for a more equitable and efficient healthcare system, thereby improving the health outcomes and well-being of the community served by the hospital.

Complex administrative procedures and delays in reimbursement processes have hindered the smooth implementation of the Ayushman Bharat Yojna at LNJP Hospital Patna.

Insufficient facilities, equipment, and human resources have compromised the delivery of healthcare services, leading to suboptimal outcomes for patients.

Many eligible beneficiaries remain unaware of their entitlements under the scheme, resulting in underutilization of services and missed opportunities for healthcare access.

The hospital may face challenges in acquiring and maintaining essential medical equipment such as ventilators, dialysis machines, or MRI scanners, impacting the quality and timeliness of diagnostic and treatment services.

#### ❖ **Suggestions:**

- **Public-Private Partnerships:** Collaborating with private healthcare providers can supplement the capacity of public hospitals, reduce waiting times, and improve service quality.
- **Healthcare Technology Integration:** Implementing electronic health records, telemedicine services, and digital payment systems can streamline processes, enhance patient experience, and facilitate better monitoring of healthcare outcomes.
- **Capacity Building:** Providing training and skill development opportunities for healthcare professionals can ensure a competent workforce capable of delivering high-quality care and managing complex cases effectively.

By addressing these challenges and implementing the suggested measures, LNJP Hospital Patna can optimize its participation in the Ayushman Bharat Yojna, ultimately improving healthcare access and outcomes for the population it serves.

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