



## Ayushman Bharat – Will it achieve Universal Health coverage in India?

### Description

#### What is Ayushman Bharat :-

- Ayushman Bharat came into effect from August 2018. This scheme comprises two things. One is – Pradhan Mantri Jan Arogya Yojana – Under which, 10.74 crore poor and deprived families will get 5 lakh rupees reimbursement per year per family on medical expenses. There is no cap on family size.
- And the second one is – 1.5 lakh health & wellness centers will be created which will provide Comprehensive primary healthcare facilities
- In the interim budget 2019's speech, Finance Minister Piyush Goyal said that around 10 lakh people have benefitted from 'Ayushman Bharat' scheme as of 2018.

#### Yes :-

- As there is no improvement of public hospitals despite having many schemes, Ayushman Bharat is providing capability to poor people to take treatment in private hospitals.
- It increases access to quality health care and medication.
- As this scheme is in tie up with insurance companies, number of people that comes under health insurance will increase drastically. Now, with Ayushman Bharat Approx 40% of the population will be covered under health insurance.
- Ayushman Bharat has a time-bound approval process which reduces delays in taking treatments.
- Cashless payments in this scheme will erase the burden on poor people. Paying money first and to reimburse later is not suitable option for poor and vulnerable people.
- Ayushman Bharat is a first step towards achieving affordable healthcare in India.
- This can solve the problem of fake bills.
- People will slip into poverty mainly because of medical bills. If government takes care of the medical expenses, it can help in poverty reduction.

**No :-**

- Government prices in Ayushman Bharat scheme and the prices of private hospitals have a huge difference. What government is paying is a very less amount for the corporate hospitals. If this situation continues, not many hospitals will sign up for this scheme fearing losses.
- Fixed rates for all kinds of hospitals located in all areas is not a right approach, because cost of land and human resources and other facilities changes depending on area and the type of hospital.
- Number of hospitals that are signed up for this scheme are very less and not even half of the expected number.
- Though the scheme is good, there are no proper hospitals in many areas.
- Rashtriya Swasthya Bima Yojana (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS) are subsumed under Ayushman Bharat. So it's like new name for old schemes with some changes. The two schemes are not successful and it may be replicated in the case of Ayushman Bharat.
- RSBY was a failure even if the amount was 30,000 rs. Now, Ayushman Bharat needs a huge budget and it may seem unrealistic and impossible.
- If another government is elected in the coming election, they will not be interested in making it successful to avoid giving credit to those who started it.
- People who opt for treatment under this scheme may get low-quality treatment because government is paying less than what hospitals earn in general
- This scheme may cause further discourage the improvement of government hospitals.

**Conclusion :-**

Ayushman Bharat is a good step towards affordable healthcare in India. But whether it will be successful or not depends on its implementation and the better deal between hospitals and government of India.

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**Your Turn...**

What is your view on Ayushman Bharat scheme? Do you think it will become successful? Express your thoughts in the comment section below. Subscribe to our blog to receive notifications whenever a new post is published.

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