



### A STUDY OF AWARENESS OF AYUSHMAN BHARAT SCHEME IN AHMEDNAGAR

\* **Dr. Mangesh P. Waghmare**

*New Arts, Commerce and Science College, Ahmednagar (Autonomous)*

\*\***Anita D. Petkar**

*Research Scholar, New Arts, Commerce and Science College, Ahmednagar (Autonomous)*

#### Abstract:

“Ayushman Bharat Initiative” also known as “Pradhan Mantri Jan Arogya Yojana”(PMJAY) was launched in 2018, by Government of India. The core principle of Ayushman Bharat – National Health Protection mission is co-operative federalism and flexibility to states. As far as getting intended beneficiaries registered under the PMJAY is concerned, we find that odds of this are quite close to random. Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) a national health protection scheme (NHPS), provides to fully give health protection implemented for each and every citizen to receive his due share of health care to enhance the health of the population and reduce the financial risk for those accessing treatment. With, the government is taking healthcare protection to a new aspiration level. It is the world’s largest government funded healthcare program targeting more than 50 crore beneficiaries.

**Key words :** Health Insurance, Poor and Vulnerable families, Awareness, Ayushman Bharat Scheme.

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#### Introduction:

Health Insurance is a contract between a policyholder and the insurance company which covers medical expenses that might occur due to illness, injury or accident. Health insurance covers cost of an insured individual's medical and surgical expenses. Subject to the terms of insurance coverage, either the insured pays costs out-of-pocket and is subsequently reimbursed or the insurance company reimburses costs directly. There are different types of health insurance plans personal accident health insurance, critical illness health insurance, hospital daily cash health insurance, mediclaim health insurance, individual health insurance, family health insurance, senior citizen health insurance. Any health insurance plan offered by a private general insurance company instead of the government is known

as a private health plan. These plans provide access to the higher sum insured and advanced medical care, usually at a higher premium. Subsidised senior citizen health insurance plans by the government are referred to as government health plans. It could be free or reduced to provide access to quality healthcare at an affordable cost.

#### Review of Literature:

According to AMIT KUMAR SAHOO in his thesis he found that various policy documents of the Indian Central and State Governments reflect a strong political intent to provide health insurance as a health security measure to the vulnerable sections of society. VOL 32/Issue No.2/ APR-JUN 2020 we found that to explore the PMJAY program and to assess how for it could achieve the goal of universal health coverage. In recent years, it is seen that both government and non-



government-initiated health insurance programs have evolved to offer formal health security in the form of health insurance.

According to S S V Prasad Chandramani Singh, N. Naik, Sanjay Pandey,, “Awareness of the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana in the rural Community : A Cross Sectional Study in Eastern India” Mar 8 2023 we found that The awareness of the AB-PMJAY was 68.6% (95% CI: 65.30%-71.7%), while out of 459 eligible study participants, 362 (78.9%) were aware of the AB-PMJAY. Utilization of AB-PMJAY was only 1.3% among the eligible study participants. . It encapsulates a progression towards promotive, preventive, palliative and rehabilitative aspects of Universal Health coverage through access of Health and wellness Centre (HWCs) at primary level and provisioning of financial protection.

According toVinoth Gnana Chellaiy “Analysing the effectiveness of targeting under AB PM-JAY in India” March 2022, we found thatPMJAY can potentially make vulnerable households more resilient to such shocks. The flagship programme of the Government of India aims to provide annual coverage of INR 500,000 for secondary and tertiary care per household on an annual basis and envisages covering at least the poorest 40% of India’s population.

### Research Design:

### Research Problem:

1. What is the status of awareness about Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana in Ahmednagar?

### Objectives of the Study:

- To study the awareness about Ayushman Bharat Pradhan Mantri Jan ArogyYojana in Ahmednagar city.
- To identify effective promotional channel in order to promote bharat among the people of Ahmednagar city.

### Scope of the Study:

1. The scope of the respondents cover above18 age group (adults) in ahmednagar city.
2. The study is carried out in the month of the December from 1<sup>st</sup> Dec to 25<sup>th</sup> Dec 2023

**Type of the data :** The research consists of primary and secondary data

**Primary Data :** Primary data is collected from Google form Questionnaire.

**Secondary Data :** Secondary data is collected from different research papers, articles, journals, reports, books etc.

**Method of data collection:** A survey method has been to know the level of awareness about Ayushman Bharat –Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)

**Research Instrument:** Google form questionnaire.

**Sampling Method:** Simple Random Sampling method is used for this research.

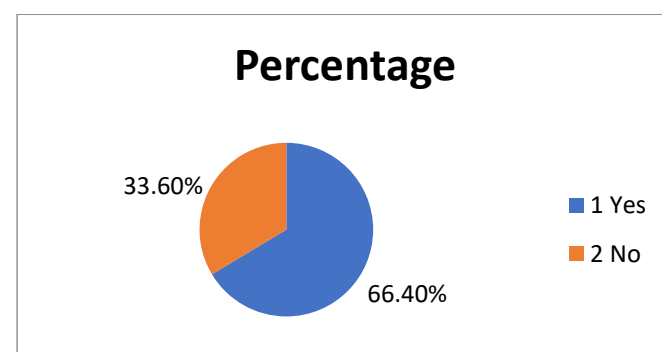
**Sample Size :** The sample size is decided using statistical technique so as to arrive at the results which are fairly accurate. 470 respondents as to sample tool give more accuracy to the result. Hence, sample size =  $384 + 86 = 470$

### Data Analysis and Interpretation:

**Q. 1. Are you aware about Ayushman Bharat Pradhan Mantri Jan ArogyaYojana?**

Sr. No.	Particulars	No. of Respondents	Percentage
1	Yes	212	66.4%
2	No	158	33.6%

### Graphical Representation:

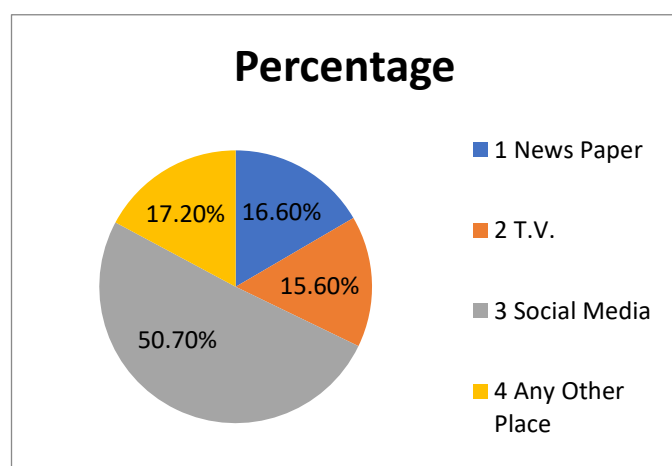


**Interpretation:**

- It is observed that 66.40% respondents are aware about the Ayushman Bharat –Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) scheme.
- It is found that 33.60% respondents are unaware of Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) Scheme.

**Q.2.If yes, mentioned form which source you get information about Ayushman Bharat Pradhan Mantri Jan ArogyaYojana**

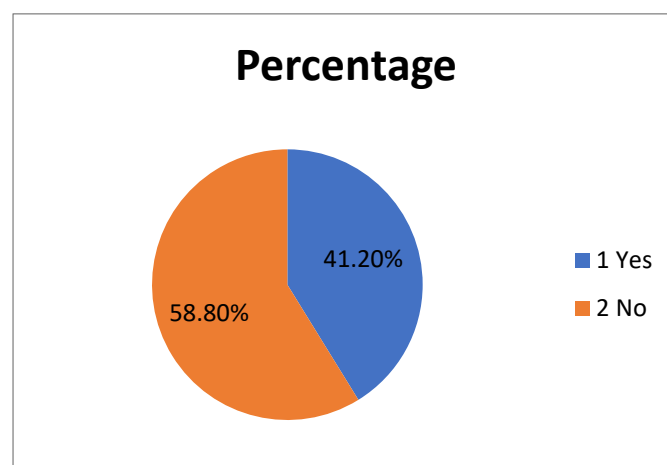
Sr. No.	Particulars	No. of Respondents	Percentage
1	News Paper	63	16.6%
2	T.V.	59	15.6%
3	Social Media	192	50.7%
4	Any Other Place	65	17,2%

**Graphical Representation:****Interpretation:**

- It is found that 50.7% respondents got information about Ayushman Bharat- Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) from social media.
- It is also found that 49.40% respondents got information about Ayushman Bharat- Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) from different source like news paper, T.V .

**Q. 3 Do you know eligibility criteria for Ayushman Bharat Pradhan Mantri Jan ArogyaYojana**

Sr. No.	Particulars	No. of Respondents	Percentage
1	Yes	194	41.2%
2	No	277	58.8%

**Graphical Representation:****Interpretation:**

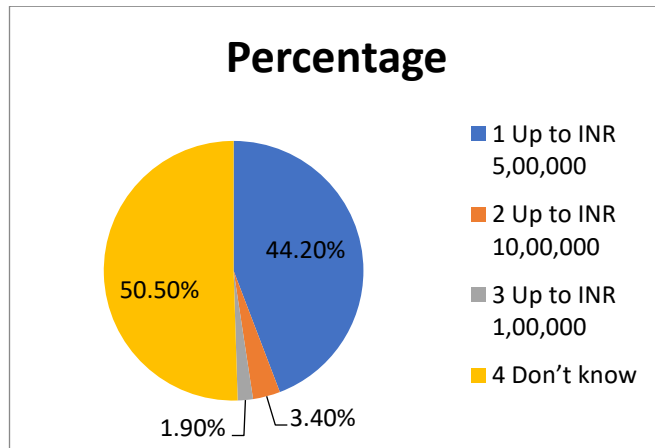
- It is found that 58.8% do not know the eligibility criteria for Ayushman Bharat –Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)
- It is also observed that 41.20% has been known about the eligibility criteria for Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)

**Q 4. Do you know what is the maximum amount of insurance coverage available under Ayushman Bharat Pradhan Mantri Jan ArogyaYojana Scheme**

Sr. No.	Particulars	No. of Respondents	Percentage
1	Up to INR 5,00,000	210	44.2%
2	Up to INR 10,00,000	16	3.4%
3	Up to INR 1,00,000	9	1.9%
4	Don't know	240	50.5%



### Graphical Representation:



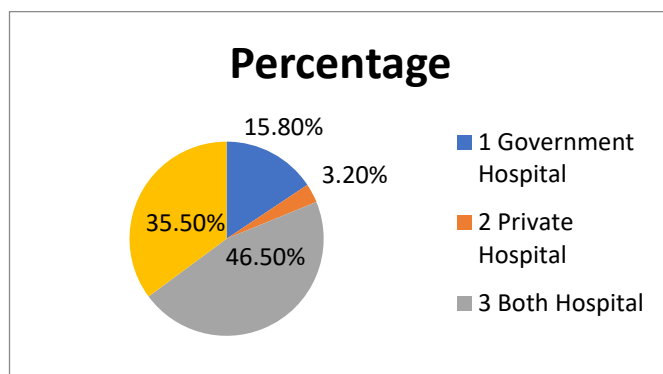
### Interpretation:

- It is found that 50.50 % respondents are known the health coverage criteria of Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)
- It is also found that 49.50% respondents are unaware about the coverage criteria about the Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)

### Q.5 Ayushman Bharat Pradhan Mantri Jan ArogyaYojana is applicable to which hospital?

Sr. No.	Particulars	No. of Respondents	Percentage
1	Government Hospital	74	15.8%
2	Private Hospital	15	3.2%
3	Both Hospital	217	46.5%
4	Don't know	161	35.5%

### Graphical Representation:



### Interpretation:

- It is found that 35.50% respondents are do not know Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) is where to applicable.
- It is also found that 46.50% respondents are know the Ayushman Bharat –Pradhan Mantri Aarogya Yojana (AB-PMJAY) is applicable to private hospital as well as government hospital.

### Conclusion:

The research study reveals that most of the respondents are aware of Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY). Social media is playing effective role in promoting Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) in Ahmednagar. T.V and News Paper media is least effective compare to social media. Majority respondents do not know criteria for Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY). Majority of respondents (35.5%) do not know that Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY).54.50% respondents are known that this scheme is applicable to government as well as private hospital also.

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