



Impact of Covid-19 on Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) patients in Telangana

Prof D Chennappa

ABSTRACT

AB-PM-JAY scheme was launched on 23rd September, 2018 in Ranchi, Jharkhand by the Hon'ble Prime Minister of India, Shri Narendra Modi. This scheme aims to undertake path breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level. This paper has been prepared based on Primary data. The primary data was collected from 400 patients of A B- P M Jan Arogya Yojana who had taken treatment at Gandhi Hospital-Secundrabad, Osmania Hospital -Afzalgunj and Care Hospital- Malakpet, Hyderabad through scheduled in English and vernacular language. The schedule contains various questions like demographical, Eligibility conditions, awareness about the scheme, Covid-19, Risk Coverage and problems faced by the patients and impact of the scheme.

AB- PMJAY patients were asked about the source of awareness, 49% of the patients stated they learned from Asha Health Workers, 28% are from relatives, and 20% are from friends. It can be observed that Health workers are playing a vital role in creating awareness about the scheme (PMJAY) among the public. 62% of the patients (250) faced various problems during admission of the patients under PMJAY scheme. Further, 55% respondents stated that they did not get any proper clarification regarding the PMJAY scheme and benefits available at recognized empaneled hospitals. 70% of the respondents stated that they strongly agreed followed by 25% stated that they agree that this scheme is having significant impact on the patients. And they are expecting that this scheme should continue with more empaneled hospitals by covering a greater number of diseases too.

KEY WORDS

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, Universal Health Coverage, Socio-Economic Caste Census 2011, Arogyasree Health Card, Covid-19, empaneled hospitals.

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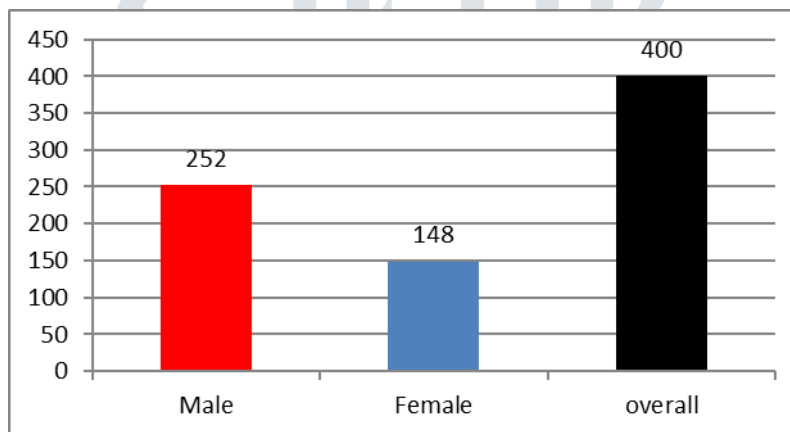
INTRODUCTION

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) a flagship scheme of Government of India, was launched in 2018, to achieve the vision of Universal Health Coverage (UHC). This scheme aims to undertake path breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.

AB-PM-JAY scheme was launched on 23rd September, 2018 in Ranchi, Jharkhand by the Hon'ble Prime Minister of India, Shri Narendra Modi. It is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to over 10.74 crores poor and vulnerable families (approximately 50 crore beneficiaries) that form the bottom 40% of the Indian population. The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively. AB- PMJAY is fully funded by the Government and cost of implementation is shared between the Central and State Governments.

1) Demographic profile of the PMJAY patients

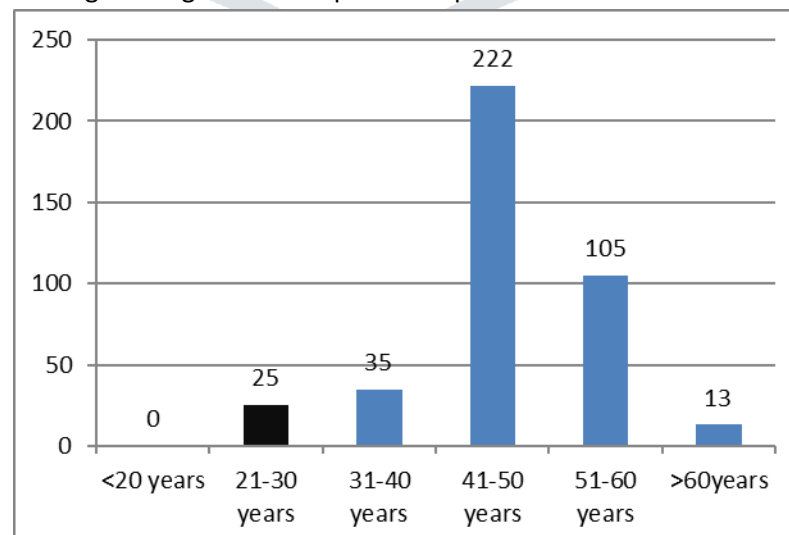
Figure 1: Gender wise sample patients of AB-PMJAY



Source: Primary Data

In the survey, the majority of the participants are male 254(48%), remaining are 148(32%) female patients.

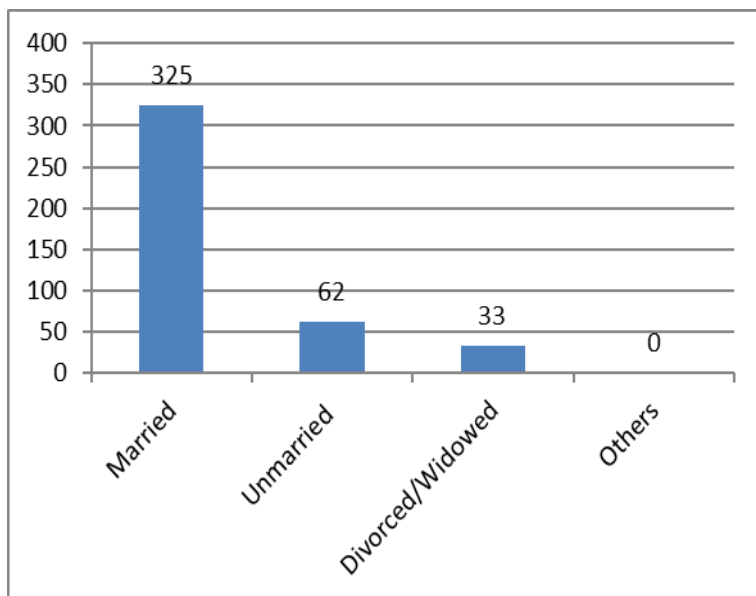
Figure 2: Age-Wise sample of the patients of AB-PMJAY



Majority age of the patients (56%) is 41-50 years, followed by (26%) 51-60 years.

Similarly,81% of the patients are married and 11% are unmarried and remaining 8% of the patients are Divorced and Widows. Illiterate are 20%, Up to SSC patients are 47%, and up to graduation patients are 30%. It indicates that every five patients one is an illiterate. It shows that PMJAY is serving the purpose of providing secondary and tertiary care to the poor patients in India.

Figure 3: Marital Status of sample patients of PMJAY



Source: Primary Data

Figure 4 :Literacy of the sample patients of AB-PMJAY.

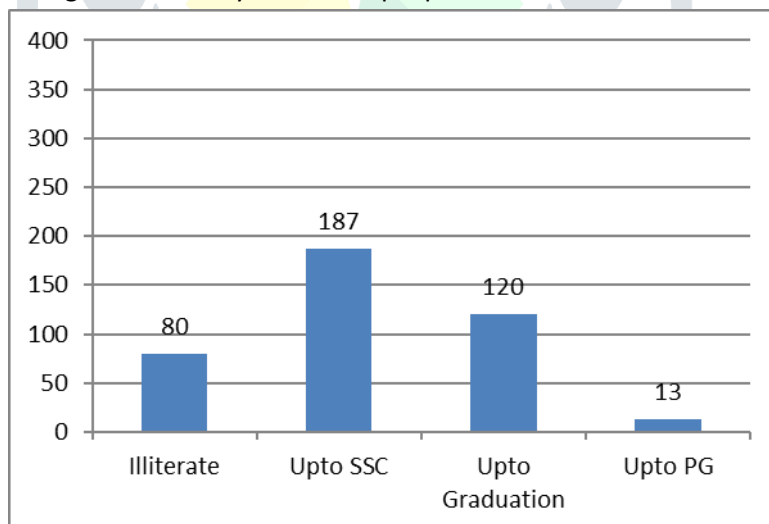
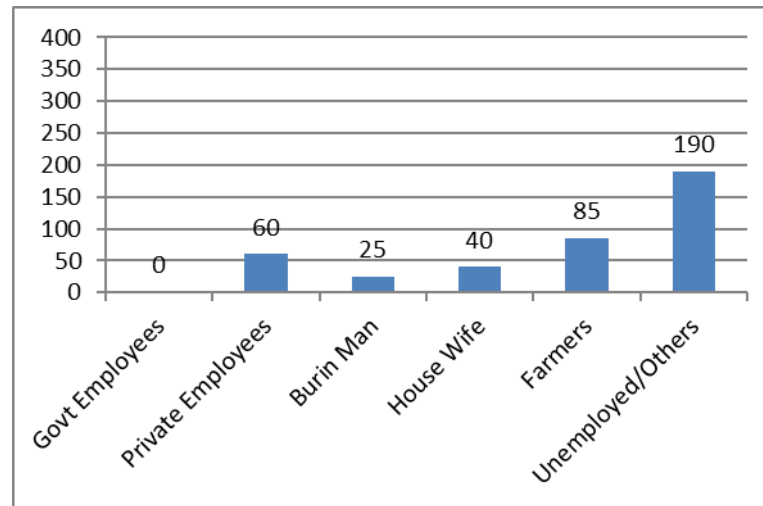
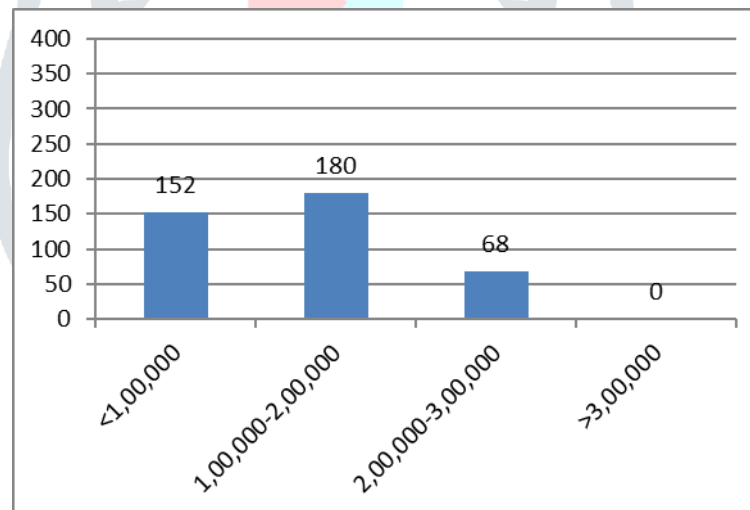


Figure 5 : Employment status of sample patients of AB-PMJAY.



While referring to the patient's occupation, unemployed are 48% (190), farmers are 21% (85), house wives are 10% (40), Private employees are 15% (60) and Business people are 6%. It can be observed that unemployed farmers and private employees are utilizing the scheme. (However, more awareness is to be created among the farmer about the scheme.).

Figure 6 : Annual income wise sample patients of AB-PMJAY.



Source: Primary Data

To verify the eligibility criteria for getting treatment under PMJAY, patients were asked to express their Annual income in rupees. Accordingly, they stated that 45% are earning their annual income is from Rs.1,00,000 to Rs.2,00,000 and 38% are earning their annual income upto Rs.1,00,000 only. It indicates that eligible beneficiaries are availing this scheme.

Figure 7 : Family members wise sample patients of AB-PMJAY.

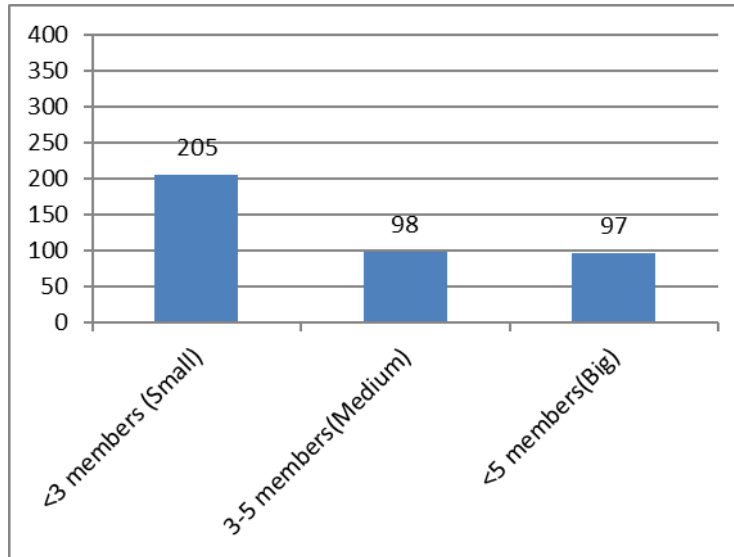
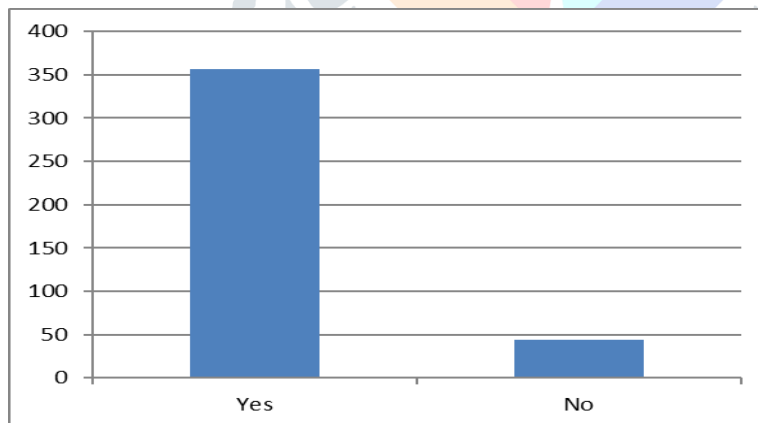


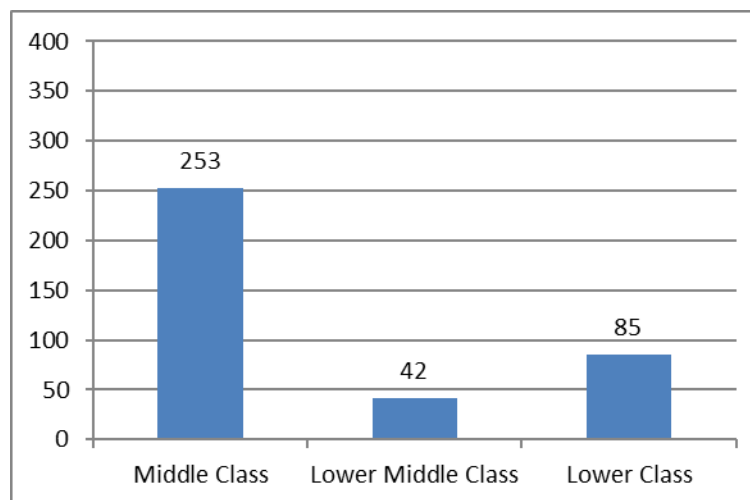
Figure 8 : the patient possess Ration card or not.



To check the eligibility, beneficiaries were asked to state their possessing two Wheeler, Auto, Bicycle, TV and Car. Out of total patients, 40% stated that they have two wheeler, 45% stated that they have a bicycle and 10% stated that they had Auto. To find out the Socio-economic factors, patients were asked about their family sizes, it is found that the 51% of the patient's family size is up to 3 members, 25% of the patient's family size is 3-5 members and remaining 24% of the patient's family size is more than 5 members. It indicates that patients are

living under Joint family structure.

Figure 9: Category of the family of sample patients of PMJAY.



To cross check the eligibility patients were asked to state whether are they possessing any land or not, out of 400 respondents, 250 (63%) stated that they did not have a small piece of land, and around 140 patients stated that they have 1 Acre of land, Further, to verify the

Further to cross verify the eligibility of the scheme, patients were asked about having a ration card. Out of 400 patients, 89% of the patients stated they are possessing the ration card. Similarly, 76% of the PMJAY patients are also having PMJAY Health card. Surprisingly, they do (55%) have Telangana State Arogyasree Health Card also and around 16% of the patients have both PMJAY and TS Arogyasree card. Quite significantly, 95% of the patients having Aadhar card.

Table 1: Demographical Profiles of the Sample Patients of PMJAY scheme

S.No	Variables	Category	Frequency	Percentage
1	Ration Shop	Yes No	356 44	89% 11%
2.	Health Card a)PMSAY b)Arogyasree c)Both	Yes No Yes No Yes No	302 98 92 308 64 336	76% 24% 23% 77% 16% 84%
3.	Social Economic Status	Middle Class Lower Middle Class Lower Class	253 42 85	63% 16% 21%
4.	Religion	Hindu Muslim Christian	222 146 32	55% 37% 7%
5.	Category	OBC SC ST General	68 96 12 176	17% 24% 3% 44%
6.	Aadhar Card	Yes No	380 20	95% 5%
7	Awareness	Yes No	302 88	76% 24%
8	Source of Income	1.News Paper 2.TV(Radio) 3.Friends 4.Relatives 5.Asha Health Workers	- 09 60 85 148	- 03% 20% 28% 49%
9.	Levels of Awareness of PM-JAY	Very Much Highly Moderate Low Unaware	- - 232 140 38	- - 56% 35% 9%

10.	Awareness of theme Components	Coverage Amount Card Portality Treatment Package Diagnostics Covered		
11.	Are you possessing any land	No land 1 Acre 2 Acre's Upto 5 Acre's Above 5 Acre's	250 140 8	
12.	Are you aware about the eligiblity criteria of AB-PMJAY	Aware Not Aware		72% 28%
13.	If yes, state what are the documents required	a)Aadhar Card b)Ration Card c)NSSO Data d)Mobile Number e)Health Card f)Domicile Certificate g)Income Certificate h)Medical Certificate i)Any others		96% 45% - 95% - No No No
14.	Are you possessing	Bicycle Motor Cycle Auto Four wheeler Fishing Boat Any other		45% 40% 10%
15.	Are you receiving any assistance under Housing Scheme	Yes No	No	No
16.	Have you taken Health Insurance Policy before Covid-19	Yes No During Covid	50 180 170	
17.	If the policy is taken after the Covid are you aware of specified Covid plans like a)Corona kavach Health insurance policy b)Corona Rakshak Health Insurance Policy c)Both d)None	Yes/No Yes/No	212	18%/82%
18.	Are you infected with Covid-19.	Yes No Not Sure		89% 11%

19.	Have you Hospitalised because of Covid-19	Yes No		65% 35%
20.	Have you visited Ayushman Mitra/Klosk operator at the entrance gate of the Hospital.	Yes No	120 280	30% 70%
21	How many days took to recover from Covid-19.	1 to 5 days 6 to 15 days 15 to 21 days More than 21 days Not affected with Covid	52 282 54 12 1	
22	What are the results	Cured Uncured Not affected with Covid	381 19	95% 5%
23	What are the difficulties you faced during the Covid -19	Abnormal delay in admitting the severe patient Delay in admitting the case Lack of policy holder health report Lack of Hosipital Beds Lack of approvals from Government/Trust		25% 25% 40% 10% 25%
24	How satisfied you are during treatment under AB-PMJAY	Very much satisfied High Satisfied Moderate Satisfied Low Satisfied Dissatisfied	160 180 40 20 -	40% 45% 10% 20% -

To find out, which Religion and community patients are more utilizing the PMJAY scheme, then relevant questions were asked and found that Hindu patients(55%)were effectively utilizing this scheme, followed by 37% were Muslims. Since 63% of the patients were middle class people,16% were Lower Middle Class and 21% were Lower social Economic Status category. Out of total sample, 56 SC category patients (14%) were utilizing the PMJAY, 12 patients (3%) were ST's, 68 patients (17%) were OBC and 216 patients(54%) were General Patients. It can be observed that this scheme not only useful for SC/ST but also useful for General patients also.

2)AWARENESS ABOUT PMJAY

PMJAY patients were asked about the source of awareness, 49% of the patients stated they learned from Asha Health Workers,28% are from relatives, and 20% are from friends. It can be observed that Health workers

are playing a vital role in creating awareness about the scheme (PMJAY) among the public. Further, levels of awareness were also tested and found that 56% are moderately awarded about the scheme, 35% are having very low level awareness and around 9% are not at all awarded about the scheme and majority (78%) are aware about the eligibility criteria for utilization of PMJAY scheme.

It can be observed that though they have availed the benefit under the scheme, they do not have much awareness about the scheme.

3) IMPACT OF COVID-19

Patients were asked to state about the impact of Covid-19. Out of 400 patients, 89% stated that they had infected with Covid-19 and out of it 65% were admitted in Hospital under this scheme and 70% of the Covid-19 patients were cured in 6 to 15 days, Further 14% were cured in 15 to 21 days and 13% were cured within 5 days. Overall, 95% of the respondents stated that they had got under the scheme and were cured. The impact of PMJAY scheme during Covid-19 time was very positive and around 85% of the patients were stated that they were satisfied cured the infection without any money at various empanelled Hospitals.

It was also observed that 40% of the patients suffered a lot during Covid-19 period due to not having their personal health reports, and 25% of the patients stated that there was abnormal delay in admitting the serious patients and another 25% stated that there was delay in starting the treatment soon after admitting the patient.

Therefore, it is suggested that treatment should start immediately soon after the patient is admitted and not insisting for non-available documents.

4) RISK COVERAGE

PMJAY patients were asked to state that this scheme is mitigated the Risk or not and satisfied or not. Their opinions were collected in form of 5 point Likert scale and presented in table No.2

Table 2: Risk Coverage and Levels of Satisfaction of the PMJAY Sample Patients

S.No	Variables	Highly Satisfied	Satisfied	Neither	Dissatisfied	Highly Dissatisfied
1.	Essential Health Fitness	(30%) 120	(40%) 60	(30%) 120	-	-
2.	Buying medicine from outside medical shop with own money.	(5%) 20	(20%) 80	(15%) 68	(55%) 220	(5%) 20
3.	Out of pocket cost minimization.	(69%) 275	(31%) 125	(15%) 60	(10%) 40	-
4.	Risk coverage after treatment	(66%) 262	(25%) 100	(9%) 38	-	-
5.	Preventive care method	-	(20%) 80	(80%) 320	-	-
6.	Curative Method	-	(16%) 65	(84%) 335	-	-

Source: Primary data

It was observed that 30% of the patients did not know and stated around Neither satisfied nor dissatisfied regarding essential Health Fitness. But around 30% of the patients were highly satisfied and 40% of the patients were satisfied. However another 55% of the patients were dissatisfied or unhappy as they were forced to buy the medicine at their cost from outside but around 20% of the patients stated that they were

satisfied under the scheme. They (84%) stated that this scheme is used as a curative method and another 80% stated that this scheme is used as a preventive care method. Despite many features, 10% of the respondents stated that the scheme is unable to protect or minimize their out of parent cost, However, the majority of the patients stated that this scheme is very useful and extremely minimizes out-of-pocket medical expenditure in crucial times for chronic diseases.

5) PROBLEMS FACED BY THE PATIENTS

400 patients were asked to state what type of problems faced during treatment and after treatment under this scheme and presented through 5 point Likert scale method and presented in table No.5 .

Table: Problems faced by the PMJAY sample patients

S.No	Statements	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree
1	The period time for admitting the patient	(62%) 250	(15%) 60	(15%) 60	(8%) 30	-
2	No proper clarification	(25%) 100	(20%) 80	(55%) 220	-	-
3	Poor response at reception centers	-	-	-	(40%) 160	(60%) 240
4	Undue favoritism to some patients	(57%) 225	(43%) 175	-	-	-
5	Negative attitude towards AB-PM JAY patients	(57%) 225	(43%) 175	-	-	-
6	Waiting at Hospital for approvals	(70%) 280	(30%) 120	-	-	-
7	Big queues at diagnostic centers	(80%) 320	(20%) 80	-	-	-
8	Few diseases are permitted under the AB-PMJAY	(25%) 100	(50%) 200	(20%) 80	(5%) 20	-
9	Treatment of Doctors	(80%) 320	(15%) 60	(5%) 20	-	-
10	Treatment of the Nurses	(70%) 280	(20%) 80	(10%) 40	-	-

Source:Primary data

It was observed from table that 62% of the patients(250) were faced various problems during admission of the patients under PMJAY scheme.Further,55% respondents stated that they did not get any proper clarification regarding the PMJAY scheme and benefits available at recognized empaneled hospitals.

It was also observed that the reception centers at main gate of every hospitals are very effectively functioning and all most all patients stated that they didn't get any problem and KISOK centre and staff helped them to get the benefits of PMJAY scheme. Around 20% of the patients stated that some of the hospitals are having only specific treatment and they do not have a comprehensive health scheme.

Majority of the respondents stated that doctors, nurses and staff members were treating the PMJAY beneficiaries on par with other patients. They have been focusing on disease but not on schemes.

It is interesting to note that none of the patients is having a negative opinion of the scheme and opined that they should create awareness about the Scheme, Empaneled hospitals and services available under this scheme.

6) IMPACT OF THE AB-PMJAY

The beneficiaries of AB-PMJAY scheme were asked to state the impact of the scheme on various issues and presented in the Table.

Table: Impact of the AB-PMJAY in sample patients

S.No	Statements	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree
1	Reduction of Catastrophe	(30%) 120	(55%) 220	(15%) 60	-	-
2	Minimizing out of pocket expenditure	(70%) 280	(30%) 120	-	-	-
3	Improving the standard of Living	(45%) 180	(30%) 120	(15%) 60	(10%) 40	-
4	Improving the health conditions of the patients	(72.5%) 290	(27.5%) 110	-	-	-
5	Improving the family Health	(71%) 284	(30%) 120	-	-	-
6	Waiting at Hospital for Approvals	(62.5%) 250	(31.5%) 125	(6.25%) 25	-	-
8	Providing preventive rather than curative treatment	(75%) 300	(20%) 80	-	-	-
9	Emplaned Hospital's	(57.5%) 230	(22.5%) 90	(20%) 80	-	-
10	Behavior of the staff	(54%) 215	(29%) 115	(18%) 70	-	-
11	Infatuate at empaneled Hospital	(28%) 110	(20%) 80	(30%) 120	(15%) 60	(10%) 40
12	Over Satisfied	(70%) 280	(28%) 110	(5%) 20	-	-
13	This scheme should continue/Discontinue	(80%) 320	(20%) 80	-	-	-
14	Any other					

Source: Primary Data

This scheme is able to reduce the medical expenditure and reduce the catastrophe among 85% (30% strongly agree and 55% agree) of the patients in minimising the out-of-pocket cost. However, 10% of the respondents Disagree with regard to improving the standard of living and out of the total sample out 73% of the respondents stated that this scheme is helping to improve the health conditions of the patients and interns improving the health of the family members. This scheme is helping to prevent rather than curative with regards to family.

About empaneled hospitals, 58% of the patients are very happy and they strongly agree that there is a strong impact on the patients. However, 20% of the patients are unaware about the intricacies, they stated they were neutral. But 10% of the respondents do not agree and 15% of the respondents strongly disagreed regarding infrastructure of the scheme. They expressed that the empanelled hospital should provide required infrastructural facilities to the poor patients apart from existing infrastructure. 70% of the respondents stated that they strongly agreed followed by 25% stated that they agree that this scheme is having significant impact on the patients. And they are expecting that this scheme should continue with more empanelled hospitals by covering more number of diseases too.

8) CONCLUSION

This chapter has been prepared based on Primary data. The primary data was collected from 400 patients of Ayushman Bharat- Prime Minister Jan Arogya Yojana who had taken treatment at Gandhi Hospital- Secundrabad, Osmania Hospital -Afzalgunj and Care Hospital- Malakpet, Hyderabad through structured scheduled in English and vernacular language. Beneficiaries were asked to state their possessing two Wheeler, Auto, Bicycle, TV and Car. Out of total patients, 40% stated that they have two wheeler, 45% stated that they have a bicycle and 10% stated that they had Auto. To find out the Socio-economic factors, patients were asked about their family sizes, it is found that the 51% of the patient's family size is upto 3 members, 25% of the patient's family size is 3-5 members and remaining 24% of the patient's family size is more than 5 members. It indicates that patients are living under Joint family structure. Patients were asked about having a ration card. Out of 400 patients, 89% of the patients stated they are possessing the ration card. Similarly, 76% of the PMJAY patients are also having PMJAY Health card. Surprisingly, they do (55%) have Telangana State Arogyasree Health Card also and around 16% of the patients have both PMJAY and TS Arogyasree card. Quite significantly, 95% of the patients having Aadhar card.

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