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A STUDY OF AWARENESS LEVEL OF AAYUSHMAN BHARAT AMONG THE BENEFICIARIES OF SATNA MADHYA PRADESH

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Abstract: This study focuses on beneficiaries of Ayushman Bharat scheme in satna(mp), it evaluates beneficiaries awareness level by analyzing socio demographic profiles, understanding of the scheme, sources of information, enrollment experience, perceived benefits and barriers. The study reveals that the majorities of beneficiaries are aware about the benefits, processes, and authorized hospitals. However there are areas for the improvement, such as ensuring that local authorities disseminate all relevant information to the public in a timely manner. Including clearly identifying the hospitals authorized under the scheme. The research suggests possible measures to further refine these processes, ensuring that the government continues to launch new policies to help underprivileged people and improve their lifestyles.

Keywords: Ayushman Bharat, authorized hospitals.

1. INTRODUCTION:

1.1 Background of the Study

World Health Organization aims to ensure all the individuals in the world can access primary healthcare services. In many developing countries like India government initiatives such as Aayushman Bharat Schemes are accepted to provide affordable healthcare services. These steps are essential to reduce poverty and to improve the overall quality of life.

AAYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA

Aayushman Bharat Pradhan Mantri Jan Arogya Yojana, also colloquially known as Modicare, is a national public health insurance scheme of the government of India that aims to provide free access to health insurance coverage for low income earners in the country. It provides health coverage up to 5 lakhs per family per year and protects vulnerable sections of society. The plan covers hospitalization expenses for secondary and tertiary care. The scheme primarily targets the poorest 40% of the country's population.

Health and Wellness Centers (HWCs) are primary healthcare facilities in India, under the Ayushman Bharat program, that provide comprehensive, free, and close-to-home services including preventive, promotive, curative, and rehabilitative care.The National Health Protection Scheme is the former name for the Indian government's Pradhan Mantri Jan Arogya Yojana (PM-JAY), which is the health insurance component of the larger Ayushman Bharat program.

1.2 Statement of the Problem:

Even with the scheme's extensive range, lack of awareness is often a crucial challenge to accessing its benefits and is a challenge in implementation. Specifically define the obligation to study the awareness level among beneficiaries in the Satna district.

2. OBJECTIVES & SCOPE OF THE STUDY:

- To analyse the overall level of awareness of the Ayushman Bharat scheme among eligible beneficiaries in Satna.
- To determine the beneficiaries' knowledge relating to key features (e.g., coverage, eligibility, services, and benefit amount).
- To identify the sources of information about the welfare program.
- To evaluate the relationship between awareness and socio-demographic factors (e.g., age, education, income, area of residence).

3. LITERATURE REVIEW:

- **Srivastava, s.et.al.(2023) : Health research policy and systems(PMC)** Implementation & Governance: Explores the early roll-out of PM-JAY, identifying that contextual elements, institutional memory of previous schemes, and varying state capacities significantly influenced implementation, including leadership styles and autonomy.

- **Angell,b.i&prinja, S.et al.(2019) :The ayushman bharat Pradhan mantir jan arogya yojna and the path(PMC)**Universal Health Coverage & Financial Protection: Discusses the scheme's role in the path to Universal Health Coverage (UHC) and the challenges of stewardship and governance. The scheme aligns with UHC principles by providing financial protection to economically vulnerable sections.

- **Ojha, s. & prasad, g.(2025)Challenges of policy implementation for pm jay in rural Uttar Pradesh (JJRTI)** Governance Challenges in Rural Areas: Argues that institutional fragmentation, lack of local capacity, and inadequate coordination significantly hinder effective delivery in rural settings. Limited health insurance literacy and social exclusion also exacerbate access barriers.

- *Verma, n. Et. Al.(2022) :***Indian journal of community health** Hospital Perspective & Challenges: Focuses on implementation bottlenecks from the perspective of empanelled hospitals, noting that a high percentage of hospitals were not satisfied with the Health Benefit Packages and reported poor grievance reprisal and claim settlement compared to private insurance.

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4. RESEARCH METHODOLOGY:

Research methodology is a structured approach and perspective of the research process to collect the information and data for the purpose of resolving issues. It refers to the guiding principle which will shape the research.

Sample Designing:-It involves representing a subset from a larger population to receive relevant research findings.
Sample Method: Questionnaire
Sampling Area: Sarthak Hospital Satna M.P
Sample Size: 58 respondents

Collection of Data :-

- **Primary Data-** The data which is collected by researchers for the very first time . These data possess a major contribution in understanding the awareness level of beneficiaries about ayushman bharat scheme.

- **Secondary Data-** Data which is already collected and analyzed previously by someone else is referred to as secondary data.

Method of Data Presentation - Tabular Presentation
Method of Sample Analysis - Percentage Analysis

5. DATA ANALYSIS & INTERPRETATION:

1. Highest Education Level

Sr. No	Education Level	Percentage	No. of Responses
1	Illiterate	0%	0
2	Primary School (1st–5th)	3.5%	2
3	Middle School (6th–8th)	0%	0
4	High School (9th–10th)	0%	0
5	Intermediate (11th–12th)	15.5%	9
6	Graduate and Above	81%	47

Interpretation :- The sample is largely well-educated, with 81% being graduates or above. Only 3.5% studied up to primary level, and none fall below high school.

2. Are you aware of the Ayushman Bharat Scheme (Pradhan Mantri Jan Arogya Yojana - PMJAY) ?

Sr. No.	Response Option	Percentage	No. of Responses
1	Yes	96.6%	56
2	No	3.4%	2

Interpretation :- Awareness of the Ayushman Bharat Scheme is extremely high, with 96.6% of respondents aware of it. Only 3.4% are unaware, showing that the scheme has reached almost the entire surveyed population.

3. How did you first hear about the Ayushman Bharat Scheme ?

S.NO	Source of Information	No. of Responses	Percentage
1	Community Health Workers (ASHA/Anganwadi)	15	25.9%
2	Government Hospitals / Health Camps	13	22.4%
3	Television / Radio / Newspaper	20	34.5%
4	Friends / Family / Neighbors	24	41.4%
5	Panchayat / Local Leaders	6	10.3%
6	Other (Please specify)	5	8.6%

Interpretation :- Most respondents learned about the scheme through friends/family and mass media, with smaller contributions from health workers and hospitals. This shows that personal networks and media are the main sources of awareness.

4. What is the key benefit of the Ayushman Bharat Scheme?

S.NO	Key Benefit	No. of Responses	Percentage
1	Free food grains	2	3.4%
2	Free electricity connection	7	12.1%
3	Free health insurance/treatment up to ₹5 Lakh per family per year	46	79.3%
4	Cash transfer for education	3	5.2%

Interpretation :- Most respondents (79.3%) correctly recognized the scheme's main benefit ₹5 lakh health insurance showing strong awareness. Very few associated it with other benefits, indicating a clear understanding of its primary health focus.

5. Do you know if you possess an Ayushman Card (Golden Card) ?

Sr.No.	Response Option	No. of Responses	Percentage
1	Yes, I have it	29	50%
2	No, I don't have it	22	37.9%
3	I am not sure	7	12.1%

Interpretation: - Half of the respondents have the Ayushman Card, while many either don't have it or are unsure, showing a need for better outreach and clearer verification support

6. If you have the card, how easy was the process of getting the Ayushman Card?

Sr. No	Rating (1-5)	No. of Responses	Percentage
1	1	7	13%
2	2	6	11.1%
3	3	18	33.3%
4	4	11	20.4%
5	5	12	22.2%

Interpretation: - Most respondents found the Ayushman Card process fairly easy, but about **24%** faced difficulties, indicating the need to further simplify the card issuance process.

7. How satisfied are you with the information provided about the scheme?

Sr. No	Rating (1-5 Stars)	No. of Responses	Percentage
1	1 Star	0	0%
2	2 Stars	2	3.5%
3	3 Stars	14	24.6 %
4	4 Stars	15	26.3%
5	5 Stars	26	45.6 %

Interpretation: - Most respondents were satisfied with the scheme's information, with nearly 72% giving high ratings. Only a few rated it low, indicating generally clear and helpful communication with minor scope for improvement.

8. Which of the following services are covered under the Ayushman Bharat Scheme ?

Sr. No	Service Type	Covered	Not Covered	Not sure
1	Hospitalization expenses	48	3	7
2	Pre - hospitalization expenses	27	17	8
3	Post-hospitalization expenses (follow up care)	31	12	10
4	Daycare Treatments	29	9	11

Interpretation: - Most respondents know hospitalization is covered, but many are unsure about other services—showing the need for clearer communication about full benefits.

9. On a scale of 1 to 5, how confident are you about knowing where to go to avail treatment under the scheme ?

Sr. No.	Confidence Level	No. of Responses	Percentage
1	1	5	8.8%
2	2	7	12.3%
3	3	12	21.1%
4	4	12	21.1%
5	5	21	36.8%

Interpretation: - Most respondents are confident about where to seek treatment, but about 1 in 5 still lack clarity and need better guidance.

10. If you have *not* used the Ayushman Card for treatment yet, what is the main reason?

S.NO	Reason	No. of Responses	Percentage
1	No major illness / need for treatment yet	23	43.4%
2	Unsure how to use the card	7	13.2 %
3	Lack of nearby authorized hospitals	7	13.2 %
4	Prefer private healthcare	7	13.2%
5	Other (please specify)	9	17%

Interpretation :- Most respondents haven't used the Ayushman Card because they didn't need treatment (43.4%). Others face issues like lack of knowledge, limited hospital access, or preference for private care. Some had other personal reasons

6. FINDINGS & SUGESSTIONS

- 81% are graduates and 15.15% are intermediate respondents. 3.4% are high school respondents.
- 96.6% respondents are aware about the scheme and 3.4% are not.
- 25.9% of the respondents get to know about the scheme through community health workers (ASHA/Anganwadi). 39.5% through the government hospitals.
- 79.3% of the respondents know about the benefits covered under the scheme.
- 37.9% respondents do not possess the Ayushman card and 12.1% are not sure if they have it or not.
- Process of getting the card was easy for 44.4%, and 34.1% struggled in getting the card.
- 45.6% of the respondents are not satisfied with the information provided about the scheme.
- 60% of respondents are confident about where to go to avail treatment under the scheme, and 40% are not.
- 43.14% of the respondents have not used the scheme due to no major illness. 17% have their own reasons.
- 12.1% don't know how to use the card. 13.2% prefer private healthcare.
- 13.2% are not using the card because of lack of nearby authorised hospitals.

SUGGESTIONS –

- Advertisement of scheme is needed by every aspect like including community health workers, government hospitals, and government.
- Benefits covered under the scheme should be clear to everyone.
- Authorities need to ensure that they run many programs about the scheme awareness.
- Need to ease the process of getting the card.
- The authorities should take steps to ensure the public is well informed about authorized hospitals.
- The authorized hospitals should need to improve treatment quality.

7. LIMITATIONS

- The study is based on a limited number of respondents, which is 58, and may or may not represent the entire population of the area.
- The area is very large, but this study is limited to a specific region.
- Young-age people participated, so their views may be biased because they are not very experienced.
- Time constraints hindered the depth of analysis and restricted the inclusion of additional variables.
- Results may not be applicable across different populations.
- Limited access to certain relevant data sources restricted the scope of the analysis.
- Personal interpretation may influence data analysis.

8. CONCLUSION

The study concerns the awareness level of beneficiaries about the Ayushman Bharat scheme at satna. The study indicates that the people are aware about the scheme and benefits covered under it. However , there are gaps which need improvements like the process of getting the card and it is essential that local authorities ensure the timely dissemination of all relevant information to the public, including clear identification of the hospitals authorized under the scheme."

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