



Fall in Treatment Under Ayush Bharat Yojana

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Why in News

According to recent data provided by the **National Health Authority (NHA)**, the number of treatments for non-Covid procedures by both private and government facilities across the country dropped by over 20 % between February, 2020 and April, 2020.

Key Points

- The Covid-19 pandemic and the lockdown have adversely affected the **Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana's (AB-PMJAY)** ability to cater to critical patients below the poverty line.
 - Cardiology treatments offered under AB-PMJAY declined by 45%.
 - General Surgeries' declined by 23%.
 - Procedures related to gynaecology and obstetrics declined by 25%.
- The only category of treatment that showed an increase was **'General Medicine'**.
- The treatments available under AB-PMJAY can be accessed at several private care hospitals. However, because of lockdown, private hospitals across the country are largely shut down.
- The government itself is encouraging people with **'non-critical' illness** to access hospitals via **telemedicine** or only partake of essential treatments (dialysis or non-elective surgeries) at hospitals.
- Moreover, with several reports of Covid-19 infections in healthcare workers and doctors across private and public hospitals, the number of visits to hospitals in general saw a decline.

Ayushman Bharat Pradhan Mantri Jan Arogya

- PM-JAY offers a sum insured of **Rs.5 lakh per family** for secondary care (which doesn't involve a super specialist) as well as tertiary care (which involves a super specialist).

- It is an entitlement-based scheme that targets the beneficiaries as identified by latest **Socio-Economic Caste Census (SECC) data**.
Once identified by the database, the beneficiary is considered insured and can walk into any empanelled hospital.
- The insurance cost is shared by the **centre and the state mostly in the ratio of 60:40**.
- **Packaged rates (Rates that include everything so that each product or service is not charged for separately):**
 - They also mention the number of average days of hospitalization for a medical procedure and supporting documents that are needed.
 - They are flexible, but they can't charge the beneficiary once fixed by the hospitals.
 - The scheme also has prescribed a daily limit for medical management.
- **The National Health Authority (NHA)** has been constituted as an autonomous entity under the Society Registration Act, 1860 for effective implementation of PM-JAY in alliance with state governments.
- **The State Health Agency (SHA)** is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State.

Source: TH