



Mains Marathon

Day 10: The Covid-19 Pandemic has demonstrated the dilapidated state of the healthcare system of India. Do you agree with the view that PM Jan Arogya Yojana (PMJAY) has the potential to cure the state of the healthcare system in India? (250 Words)

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Approach / Explanation / Answer

- Introduce how Covid-19 revealed the dilapidated state of the healthcare system of India.
- Briefly write PMJAY and discuss how it can cure the state of the healthcare system in India.
- Comment on the drawbacks that prevent the full realisation of the goal of the scheme.
- Also discuss the ways for effective implementation of the scheme and realise the goal of universal healthcare system.

Answer

PM-JAY is the world's largest health insurance/ assurance scheme fully financed by the government and 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).

Under PMJAY, cashless and paperless access to services is provided to the beneficiaries at the point of service.

Covid-19 pandemic has revealed dilapidated state of the healthcare system of India in various ways:

- Shortage of essential items like PPE-kits, masks, hospital beds, medical oxygen and essential drugs like antiviral medicine called remdesivir and vaccines.
- India's doctor-population ratio is **1:834** against WHO norm of 1:1,000 doctor population ratio and 2/3rd of the allopathy doctors concentrated in urban areas and left unserved rural area.
- Govts. Health expenditure on is less than 2.5% of GDP as recommended in National Health Policy.
- Only 41 per cent, of households in India have at least one individual covered by a health insurance plan or health scheme, as per National Family Health Survey-5 (NFHS-5).
- India's dependency on the foreign players for medical technology and for its bulk drug or active pharmaceutical ingredient (API) requirement mainly on China.

Potential of PMJAY to cure the state of healthcare system in India

- **During Covid:**
 - Under the **PM-JAY** approximately **20.32 lakh Covid-19 tests** and 7.08 lakh treatments

were authorised from April 2020 to July 2021.

- **PMJAY** has continuously **provided low cost and high frequency medical services like kidney dialysis etc.**
- Scheme PM-JAY is **portable**, which ensures benefits of it to all **eligible migrant worker in any empaneled hospital across the country**, irrespective of their state of residence. It promotes Universal Health Program for Indians.
- PMJAY has provisions for the **creation of 150,000 Health and Wellness Centers (HWCs)** by transforming the existing Sub Centers and Primary Health Centers. These HWCs will provide basic primary care and cover both maternal and child health services and non-communicable diseases.
- It covers over 10.74 crore poor and vulnerable entitled families (approximately 50 crore beneficiaries) are eligible for these benefits. (A major segment of the unserved population.)
- Along with mandatory health services, the scheme also led to expansion of medical knowledge to poor like family planning, prevention from vector borne diseases like dengue, malaria etc. and it also makes them aware about deadly diseases like AIDS, Hepatitis, with its prevention as per economic survey 2021.
- PM-JAY envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year due to out-of-pocket expenditure on health services.
- PMJDY will reduce non-communicable disease (NCDs) because 65% of deaths in India are caused by NCDs.
- There is no restriction on family size, age or gender, which leads to more holistic coverage of the citizens and their dependents.
- Services include approximately 1,393 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.

These provisions show the promising change in the health service of India and that can fill maximum voids in India's health system. Although the scheme seems noble, it is not without drawbacks.

What needs to be done, to make it more holistic

- The scheme mainly focused on the secondary and tertiary health services but did not give equal impetus to the primary health services. In the prevention or curation of any health diseases primary care has major significance.
- Scheme criticised on the ground of the “missing middle”. Missing middle are the segment of population that wear high out of pocket expenditure and have no health insurance either by govt. or personal.
- Scheme becomes ineffective due to lack of awareness among the beneficiaries due to their low socio-economic condition and harassment by the ground level health workers.
- The private health facilities don't encourage admission of patients under PMJAY due to formalities, lack of trained personalities, etc.
- States are unwilling to implement the scheme on political and economic ground. Ex. West Bengal, Telangana etc.
- The ill-equipped public sector health capacities call for necessary partnerships and coalitions with private sector providers.
- In such circumstances, the provision of services can be ensured only if the providers are held accountable for their services.

Covid-19 was one of the once in a century crisis. So, we have to develop a multi-aspect and universal health system that works for most illnesses and diseases to realise the universal health coverage and sustainable development goals.