

Ayushman Bharat Scheme

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Context- The Ministry of Health has recently released data related to the achievements under the **Ayushman Bharat Scheme**.

Achievements under AB PM-JAY

- Approximately 28.45 Crore Ayushman Cards were created because of the inception of the scheme.
- A total of 26,901 hospitals including 11,813 non-public hospitals had been empanelled below AB PM-JAY
- **Gender fairness:** Women account for approximately 49% of the full Ayushman playing cards created and approximately 48% of overall authorized health facility admissions.

About AB PM-JAY

- **Health Cover:**
 - The scheme affords a health care of Rs 5 lakh in step with a family in line with 12 months for secondary and tertiary care hospitalization to greater than 12 crore households (backside forty% of the populace).
- **Packages:**
 - The scheme covers medical and surgical methods for almost all fitness conditions via a comprehensive list of one,949 packages, such as cancer care, cardiac care, neurosurgery, orthopedics, burns management, mental disorders, and many others.
- **Funding:**

- The scheme is a centrally subsidized scheme, which means that it is funded by means of both the central and state governments.
- The investment ratio is 60:40 for most states, 90:10 for northeastern states and Himalayan states, and 100:0 for union territories without a legislature.

- **IT Platform:**

- The scheme makes use of a strong IT platform to ensure seamless shipping of services and save you fraud and abuse.
- The platform includes features such as beneficiary identification gadget, clinic empanelment module, transaction control gadget, claim management machine, complaint redressal mechanism, and so forth.

- **Hospitals:**

- The scheme has a community of more than 27,000 empanelled hospitals throughout the country, out of which greater than 1/2 are private hospitals.
- The scheme additionally encourages public-private partnership models which include consider-primarily based fashions, coverage-based total models, or hybrid fashions for powerful implementation.

- **Portability:**

- The scheme has an interstate portability feature, because of this that a beneficiary registered in a single country can avail services in some other nation that has an AB-PMJAY programme.
- This has proved useful to migrants, specifically in emergencies.

- **Arogya Mitras:**

- The scheme has a devoted workforce of Pradhan Mantri Arogya Mitras (PMAMs) who guide and help the beneficiaries at every step in their journey under the scheme.
- They are liable for beneficiary verification, registration, pre-authorisation, claim submission, and so forth.

- **Monitoring and Evaluation:**

- The scheme has a monitoring and assessment mechanism to ensure accountability and transparency.
- The scheme has a public dashboard in which the implementation info can be tracked on an everyday foundation.
- The scheme additionally publishes the info of beneficiaries who've availed treatment underneath the scheme without compromising their privacy.
- The claim processing is absolutely faceless.

- **Anti-fraud:**

- The scheme has a National Anti-Fraud Unit (NAFU) that designs, implements and oversees anti-fraud initiatives.

- There are also Anti-Fraud Units at the kingdom stage.
- The NAFU uses Artificial Intelligence (AI) and Machine Learning (ML) technology to discover suspicious transactions/potential frauds.
- The NAFU additionally conducts desk and field audits (consisting of surprise ones) to test abuse.
 - More than 210 hospitals have been de-empanelled for fraud or malpractice.
- **Call Centre:**
 - The scheme has a call middle that makes calls to each beneficiary who has availed treatment within forty eight hrs of discharge to confirm the amount and excellent of the treatment.
 - Another name is made after 15 days to realize approximately the prognosis.

Components of Ayushman Bharat

- **Ayushman Arogya Mandir:**
 - The element brought about the advent of one,50,000 Health and Wellness Centres (AB-HWCs), renamed as Ayushman Arogya Mandir.
 - They are created via upgrading the Sub Health Centres (SHCs) and rural and concrete Primary Health Centres (PHCs), to carry fitness care toward the network.
 - The purpose is to offer Comprehensive Primary Health Care (CPHC) together with the availability of follow-up care to the sufferers inside the community.
 - The essential fitness offerings along with the provisioning of vital drug treatments and diagnostics are furnished closer to the network through these facilities.
- **Ayushman Bharat Pradhan Mantri- Jan Arogya Yojana (AB PM-JAY):**
 - AB PM-JAY is the most important publicly funded fitness assurance scheme within the world which offers health cover of Rs.5 lakhs per family per year for secondary and tertiary care hospitalization.
 - It covers up to a few days of pre-hospitalization and 15 days of put up - hospitalization costs such as diagnostics and drugs.
 - Benefits of the scheme are portable throughout the country i.e.a beneficiary can visit any empanelled public or private sanatorium in India to avail cashless treatment.
 - There is no limit to the family size, age or gender.
- **Eligibility:** The inclusion of households is based on the deprivation and occupational standards of the Socio-Economic Caste Census 2011 (SECC 2011) for rural and concrete regions, respectively.
 - This variety additionally includes households that have been covered within the Rashtriya Swasthya Bima Yojana (RSBY) however have now not been present inside the SECC 2011 database.

Source: PIB