

## A Study on the Coverage & Utilization of Ayushman Bharat Scheme among Urban Families of Gujarat

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### Abstract

**Introduction:** Several public health insurance schemes have been tried in India to improve access to health services and minimize the economic impact, especially for economically vulnerable population. Government of India launched Ayushman Bharat Yojna in September 2018, this is also known as Pradhan Mantri Jan Arogya Yojana (PM- JAY) and National Health Protection Scheme (NHPS), which provide a coverage of five lakhs per household for taking health care services during hospitalization. **Aim:** The study was done to assess the coverage and utilisation of Ayushman Bharat scheme on urban families of Gujarat. **Methodology:** A cross sectional study was conducted in the urban area of Vadodara district of Gujarat. A simple random sampling was done, and 207 households were selected. Data was collected using semi- structured tool from 205 households only, after data entry the descriptive statistics were presented in frequency tables. **Results:** The study revealed that out of 205 households, only 68% of households were covered under Ayushman Bharat Scheme. Out of 205 households, 24% of households faced hospitalization during last 365 days and out of those households faced hospitalization only 60% availed the benefits of Ayushman Bharat Scheme, 26% done expenditure from household income & saving and rest 14% paid their expenditure by borrowing. **Conclusion:** Ayushman Bharat (PMJAY) is a Government funded scheme covering health insurance up to five lakhs annually to the beneficiaries. The coverage of the PM- JAY is good in majority of state in India.

**KEYWORDS:** Ayushman Bharat Scheme, Pradhan Mantri Jan Arogya Yojana (PMJAY), Health Insurance, Health Care Expenditure

### Introduction

Several public health insurance schemes have been tried in India to improve access to health services and minimize the economic impact, especially for economically vulnerable population<sup>(1)</sup>. Government of India has launched National Health Protection Scheme: Ayushman Bharat, also known as Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) on September 23, 2018. The coverage of all the public health insurance schemes was about 75 million people (roughly about 16 million household beneficiaries) in 2007 and estimated around one-fourth of population covered in 2010, covering roughly 302 million beneficiaries. In 2018, Government of India launched the ambitious Ayushman Bharat Program (ABP) which has two major components: Creation of Health and Wellness Centers (HWCs) and National Health Protection Scheme (NHPS)<sup>(4)</sup>.

The main objective of ABP is "to provide services with continuum across three levels of care bring back the attention on delivery of entire range of preventive, promotive, curative, diagnostic, rehabilitative and palliative care services"<sup>(2)</sup>.

### Aim:

A study on the coverage & utilization of Ayushman Bharat Scheme among urban families of Gujarat.

### Objectives:

- To assess the coverage and utilization of the scheme.
- To assess the access to the hospitalization.
- To assess the financial risk protection of the beneficiaries.

### Methodology:

**Study Design:** This is the community based cross sectional study.

**Study area & population:** The study was conducted in ward number-04 of Savli taluka of Vadodara district of Gujarat. Ward number 04 is a residential area under Savli municipality of Vadodara district of Gujarat. There is

total 711 families residing in ward number 04 of Savli. Sex ratio of Savli is 946 which is higher than the state average of 919. Literacy rate in 2011 was 82.01%, where male literacy rate was 88.86% and female literacy rate was 74.85% which is higher than the state average of 78.03%. The calculated sample size was 207. Simple random sampling using random number generator was used to select the household. Informed consent were obtained by the head of the family or respondents after explaining them about the study.

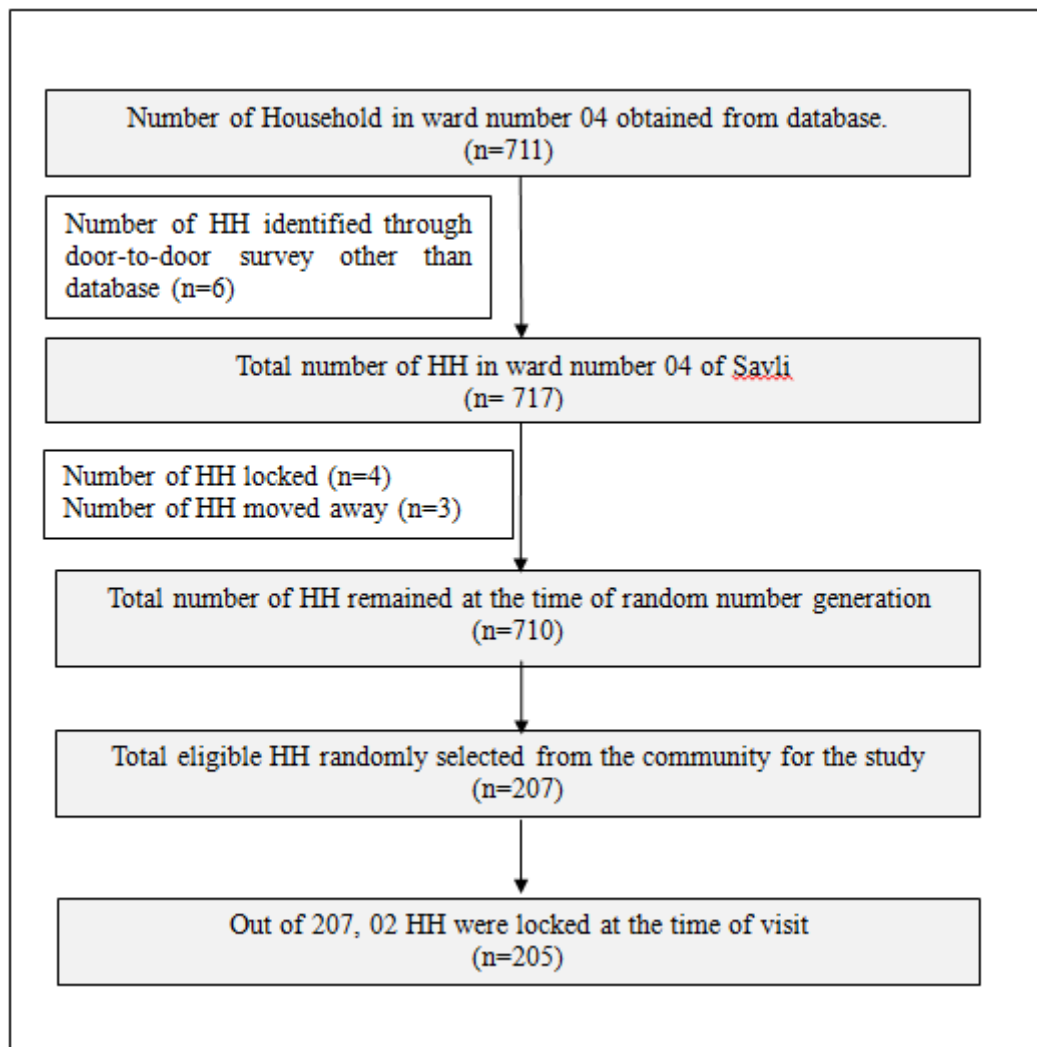
### Inclusion Criteria:

- The study includes all the household selected through sampling method.
- Household in which there is atleast a member who is 18 years and above to respond.
- Those who was able to understand Hindi, Gujarati or English.
- Those who was willing to give informed consent.

### Exclusion Criteria:

- Locked household.
- Household not having any adult to respond.

### Selection of household in Ward Number- 04 of Savli:



### Study Duration & tool:

Data was collected between December 2022 to June 2023 in a pretested semi- structured questionnaire. Data was collected by visiting house to house and the head of the family or eldest person in his absence were interviewed by using semi- structured questionnaire consisted of sociodemographic variables and questions about Ayushman Bharat, health seeking behaviour, utilization of benefits of the scheme.

**Data Analysis:**

Data entry was done, and the descriptive statistics were presented in frequency tables. The Chi-square test was used to present the statistical difference in the categorical variables and a  $P < 0.05$  was regarded as significant.

**Ethical clearance and informed consent:**

Ethical clearance was granted by Parul University Institutional Ethical Committee for Human Research-Vadodara, Gujarat. Informed consent was obtained from all the study participants after explaining them about the study.

**Result:** The study was conducted to assess the availability of Ayushman Bharat Card & its utilization in the rural area among 207 households and able to get responses from 205 households only.

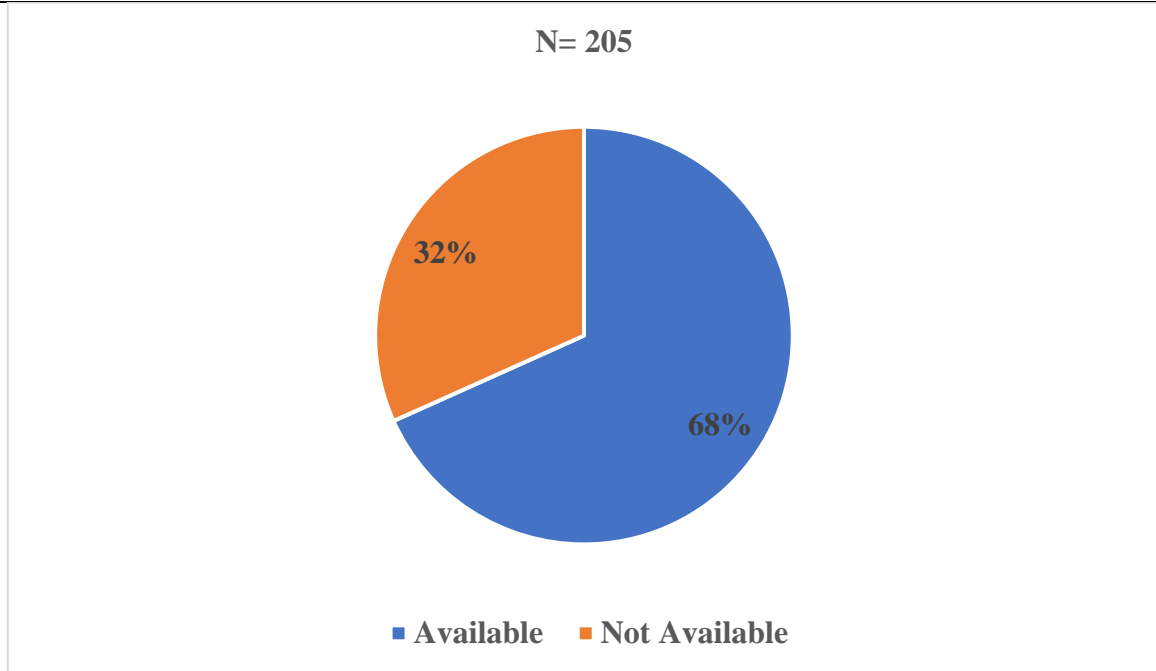
**Sociodemographic characteristics of the study participants:**

Mean age of the respondents was 42.06 (13.00) and majority of them were from others category of social group 163 (79.51).

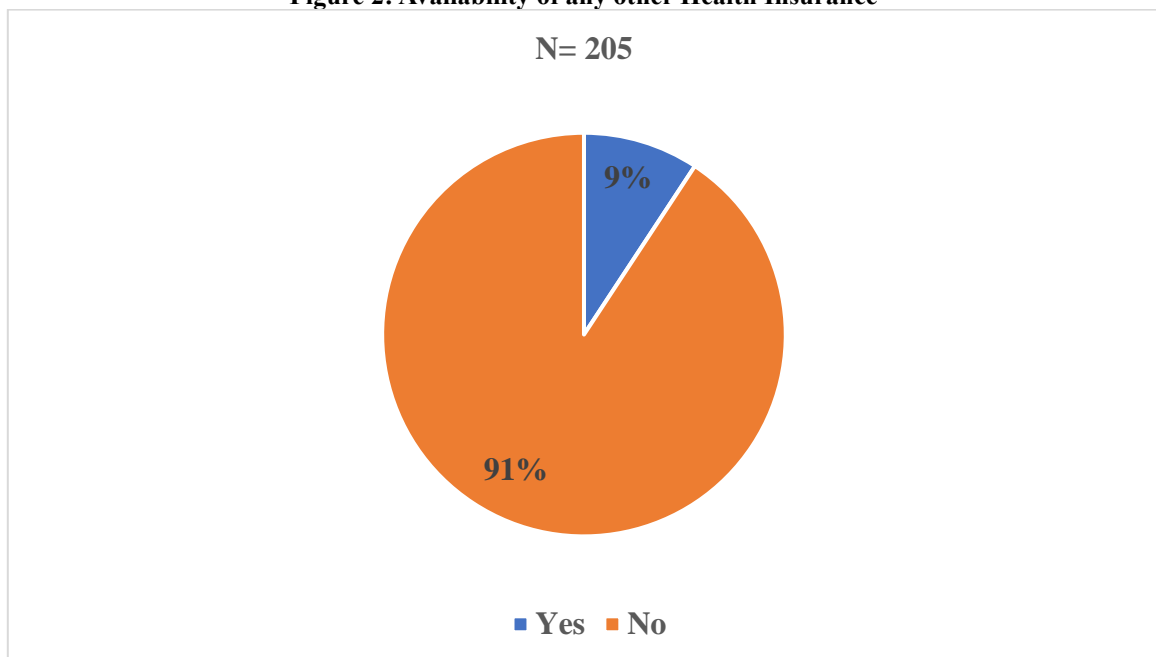
**Table 1: Socio-demographic characteristics of the study participants [n=205]**

Characteristics	Ward number- 04 of Savli (n=205)
<b>Mean Age (Sd)</b>	42.06 (13.00)
<b>Sex (%)</b>	
Male	161 (78.54)
Female	44 (21.46)
<b>Religion (%)</b>	
Hindu	158 (77.07)
Muslim	47 (22.93)
Others	0 (0)
<b>Social Group (%)</b>	
Scheduled Tribes	27 (13.17)
Scheduled Caste	12 (5.85)
OBC	3 (1.46)
Others	163 (79.51)
<b>Marital Status (%)</b>	
Married	187 (91.22)
Unmarried	01 (0.49)
Separated/ Divorced	17 (8.29)
Widowed	00 (00)
<b>Education Profile (%)</b>	
Illiterate	24 (11.71)
Primary Pass	58 (28.29)
High School Pass	115 (56.10)
Graduate/ Diploma	8 (3.90)
Post Graduate	00 (00)
<b>Family Type (%)</b>	
Joint	140 (68.29)
Nuclear	65 (31.71)
<b>Occupation (%)</b>	
Employed	186 (90.73)
Unemployed	9 (4.39)
Retired	10 (4.88)
<b>Monthly Income (Mean, SD)</b>	6,534 (5,575)

**Figure 1: Availability of Ayushman Bharat Card:**



**Figure 2: Availability of any other Health Insurance**



It has been found that 68% of the households had Ayushman Bharat Card and only 32% of households did not have it (Figure 1). Whereas only 9% of households had any other health insurance (Figure 2). Availability of Ayushman Bharat card as per the social group was showing significant relationship (Table 2).

**Table 2: Chi square test showing relationship between social group and availability of Ayushman Bharat Card**

Social Group	Availability of Ayushman Bharat Card		Total	P- Value	Pearson Chi
	1 (Yes)	2 (No)			
1	16	11	27		

2	8	4	13	0.044	8.1150
3	0	3	3		
4	116	47	163		
<b>Total</b>	<b>140</b>	<b>65</b>	<b>205</b>		

**Table 3: Chi Square Test Showing Relationship between Income and Availability of Ayushman Bharat Card in Urban Area**

Social Group	Availability of Ayushman Bharat Card		Total	P- Value	Pearson Chi
	1 (Yes)	2 (No)			
1 (0-3,000)	19	4	29	0.004	13.3265
2 (3,000-5,000)	53	19	69		
3 (5,000-10,000)	63	31	91		
4 (10,000 above)	4	11	12		
<b>Total</b>	<b>140</b>	<b>65</b>	<b>205</b>		

Income and availability of Ayushman Bharat card was showing significant relationship (Table 3).

**Table 4: Access to hospitalisation and financial risk protection by Ayushman Bharat Scheme**

Characteristics	Ward Number 04 (n=205)
Did you or any of your family member Hospitalized during last 365 days (one year) (%)	
Yes	50 (24.39)
No	155 (75.61)
Majorsourceoffinance for all theexpenses	
Household income and savings	13 (26.00)
Borrowing	7 (14.00)
Sale of physical asset	00 (00)
Ayushman Bharat scheme	30 (60.00)
Any other Insurance	00 (00)

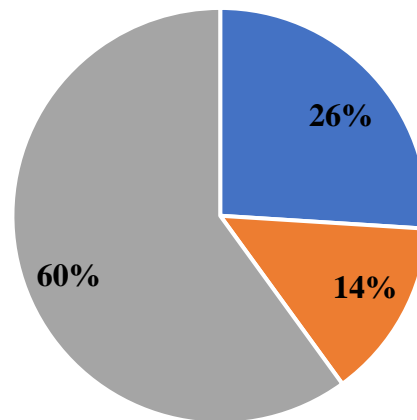
Out of total households (n=205) only 50households (24.39%) were faced hospitalization during last 365 days. Mean of total expenditure (direct expenditure + indirect expenditure) was 38,580 (Table 4). Out of total hospitalization (n=50), 30 (60%) were get the benefits of Ayushman Bharat Scheme rest households paid their bills by household income & savings (26%) and borrowing (14%).

**Table 4: Total expenditure incurred during Hospitalization.**

Variable	Observation	Mean	Std. dev.	Min	Max
Direct Expenditure	50	33,854	44,453.99	2,000	2,30,000
Indirect Expenditure	50	4,726	9,544.60	1,000	67,800
<b>Total Expenditure</b>	<b>50</b>	<b>38,580</b>	<b>51,564.74</b>	<b>3,000</b>	<b>2,97,800</b>

**Figure 3: Majorsourceoffinance for all theexpenses during Hospitalisation**

Major source of finance



■ Household income and savings ■ Borrowing ■ Ayushman Bharat Scheme

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