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**Ayushman Bharat Scheme pave the way to get  
Universal Health Coverage and fulfill Sustainable  
Development Goal-3 and achieve.**

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## ABSTRACT

Healthcare has become one of India's largest Sector both in terms of capital and job creation. The Indian Healthcare Sector is growing at a rapid pace due to its build up coverage, services and increasing spending by Public and Private Sector. Ayushman Bharat Scheme was launch as suggest by National Health Policy 2017. To attain the goal of Universal Health Coverage this innovation has been blue print on the lines as to meet sustainable development goal and its italicize allegiance which is "Leave no one behind" the big aspiration of the Ayushman Bharat Programme presents an chance to follow the systemic reform that India require to meet its Universal Health Coverage target.

**Key Words:** National Health Policy 2017, sustainable Development Goal-3, Universal Health Coverage, Ayushman Bharat Scheme success and failure.



The size of Indian Healthcare Sector is anticipated to reach Rs. 280 Billion by 2020 as per some reports. Healthcare Industry in India contains Hospitals, Medical Tourism, Health Insurance, Medical Equipment, Telemedicine, Outsourcing Clinical Trials, Medical Devices.

Healthcare has become one of India's largest sectors both in terms of revenue and employment. The Indian Healthcare Sector is rising at a rapid pace due to its strengthening coverage services and enlarged expenditure by Public and Private Players. India's Healthcare delivery system is categorized into two major elements: Public and Private.

[1] **Public Healthcare System:** It comprises limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of Primary Healthcare Centres (PHC) in Rural Areas.

[2] **Private Sector :** Provides a majority of Secondary Tertiary and Quaternary Care institutions with major concentration in metros and Tier-I and Tier-II cities.

## Definition of Health :

According to World Health Organisation "Health is a State of complete Physical, Mental and Social well-being and not solely the absence of disease or infirmity."

An important implication of this definition is that mental health is more than just the absence of mental disorder or disabilities.

India's competitive advantage lies in its large pool of well-trained medical professionals. India is also cost-competitive compared to its peers in Asia and Western Countries. The cost of surgery in India is about 1/10 of that in the US or West Europe.

## National Health Policy-2017

Ministry of Health and Family Welfare, Government of India, initiated the 1st National Health Policy-1983. A revised Health Policy for achieving better healthcare and unmet goals has been brought out by the Government of India in 2002.



National Health Policy is an step of Central Government to build up health system in India. This step moulds various dimension of health sector like disease impediment, promotion of good health, health, health investment, strengthening human resource and Technological Advancement.

Launch in 2017 National Health Policy replace the existing policy previously establish in 2002. There are significant change brought to policy frame work and its objective.

### **What is National Health Policy :**

National Health Policy was launch in 2017 by the Central Government to replace the existing Health Policy. This policy has introduced four significant goals.

#### **[1] Changing Health Priorities :**

This policy aim to tackle the increasing non communicable and infectious disease in India.

#### **[2] Growth of Health Care Industry :**

National Health Policy Plans to Strengthen the healthcare industry by introducing newer and more advance technologies.

#### **[3] Lower Expenditure :**

This policy also aim to reduce medical expenses and other health related cost. They aim to provide superior services to poor and backward communities.

#### **[4] Economic Growth :**

It aim to enhance fiscal capacity by boosting economic growth.

### **Objection :**

[1] It aims to offer superior health service to every age group and gender.



- [2] The policy focuses on providing universal access to excellent quality health care services at a reasonable cost.
- [3] Promotion health care orientation in every development policy.
- [4] Offering access to better treatment, lowering expenses related to health care services and improving quality.
- [5] It aims to reduce premature mortality from cancer, cardiovascular diseases respiratory disease and diabetes by 25% within 2025.
- [6] The policy recognises the importance of sustainable development and time bound quantitative goals.
- [7] National Health Policy in India improve overall health status through promotive, palliative and rehabilitative services.

In 2018 the Government of India launched the Ayushman Bharat Scheme as outlined by the National Health Policy 2017 to make healthcare service more accessible and affordable to citizen and aid the country in achieving its target of Universal Health Coverage by 2030.

### **Sustainable Development Goal :**

Sustainable Development Goal are collection of 17 interlinked global design to be share draft for peace and prosperity for people and the planet now and into the future. Sustainable development goal were launch in 2015 by United Nations General Assembly and achieve by 2030. Sustainable Development Goal succeed millennium development goal with were ended in 2015.

Total 17 goal - in this SDG-3 good health and well being ensure healthy lives and promote well being for all at all ages significant pace have made in increasing life expectancy and reducing some of the common cause of child and maternal mortality. As per census 2011

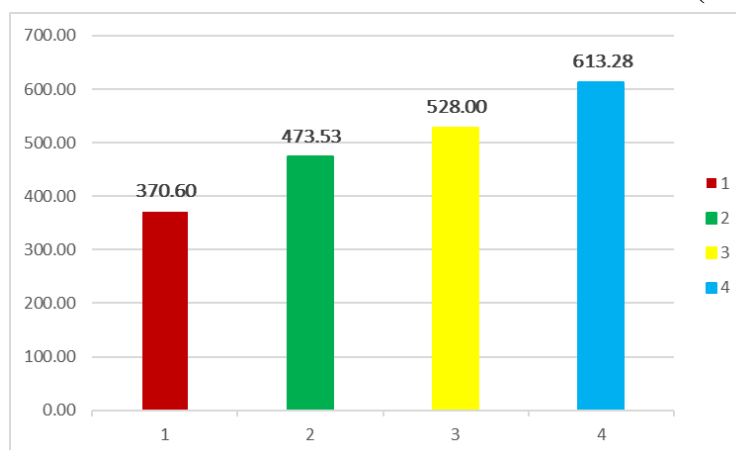


- 70% of district (448 out of 640 district) in India have reported maternal mortality rate above 70 death.

Sustainable Development Goal-3 stated ensure healthy lives and promote well being for all at all ages Pradhan Mantri Jan Aarogya Yojna is a key component of Aayushman Bharat and it is largest health scheme in the world. It aim to provide a health cover of 5 lakh per family per year to cover 10.74 cr. poor and vulnerable family and fulfill Universal Health Coverage as well as SDG.

### Estimate of value of Public Health Expenditure in India From Financial Year 2017 to 2020

(In Billion Indian Rupees)



### Universal Health Coverage :

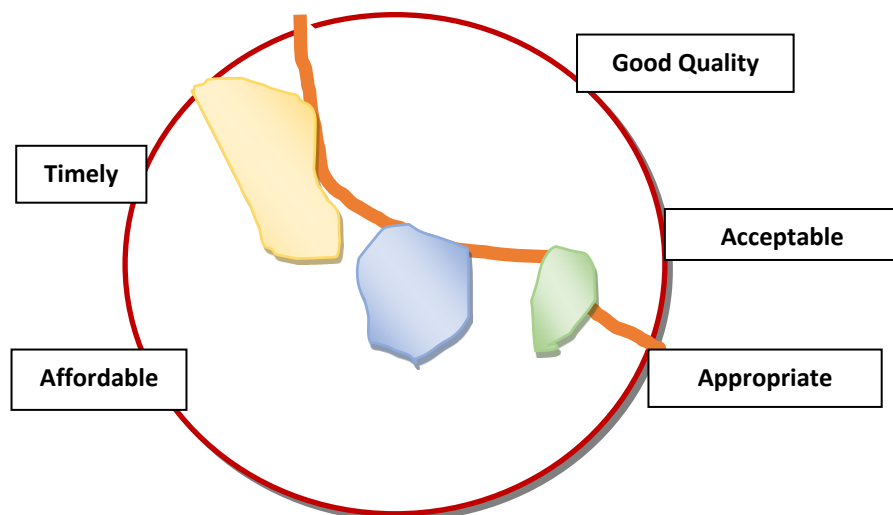
Universal Health Coverage means that all individual and communities receive the health services they need without suffering financial hardship. It includes the full range of essential quality health services from health promotion to prevention, treatment, rehabilitation and palliative care.

It enable everyone to access the services that address the most significant causes of disease and death and ensure that the quality of these service is good enough to ameliorate the health of people who receive them.

Protecting people from financial sequel of paying for health service out of their own pocket decrease the risk that people pushed into poverty because unexpected illness require them to use up their life savings, sell asset or borrow destroying their futures and often those of their children.

Achieving Universal health coverage is one of the targets the nation of the world set when adopting the SDG in 2015. If achieved by India it will result in good overall health in children and adults ultimately wrenching them out of poverty and will become the basis for long term economic development.

The right to health means access to Universal Health Coverage that is



### **Ayushman Bharat for Universal Health Coverage:**

Ayushman Bharat has two major component namely Health and Wellness Centres and PM JAY (Pradhan Mantri Jan Aarogya Yojna). Both these component work is collaboration for supporting objective of prevention treatment and management and overall well-being of population with special emphasis on the vulnerable and resource poor treatment.



## Health and Wellness Centre (HWC)

It is conceive that 1,50,000 Health and Wellness Centre would be create under Ayushman Bharat which would also involve the transformation of existing sub centre and Primary Health Centre the major aim of HWC would be provide comprehensive Primary Health Care. Closer to the residence / vicinity of the people. These centre would particularly aim at providing maternal and child health services along with delivery of health service for major non communicable disease.

## PM-JAY

It is the largest government funded health assurance scheme in the world which aim at providing a health cover of Rs. 5 Lakh per family per year for secondary and tertiary care hospitalization to over 10.74 Cr. poor and vulnerable families form the bottom 40% of India Population.

## Ayushman Bharat Success and Failure :

1. First time world's largest health insurance fully financed by Government.
2. Across Public and Private empaneled hospital in India. It provide a cover of Rs. 5 Lakh per family per year for secondary and tertiary care hospitalization.
3. Technology driven and cashless access to health care services for the beneficiary of the pain of service.
4. No cap on family size or age of member.
5. From day one pre-existing disease are covered.
6. 3 days of pre hospitalization and 15 days post hospitalization expenses such as diagraphics and medicine it covers.





## Failure :

1. India still has some basic healthcare challenges including relatively few doctors, more case of infection disease and a national budget with a comparatively low Central Government in Health Care.
2. The states participation in the plan require them to contribute fund for insurance which naturally diverts monies intended for state building health care infrastructure.
3. Basic facilities such as electricity, regular water supply is a problem in some healthcare centre.

## Conclusion :

The vast ambition of the AB-PM JAY Programme presents an opportunity to pursue the systemic reform that India regular to meet its Universal Health Coverage aim and also making good use of technology and innovation can further reduce the overall cost of healthcare.



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