



AWARENESS AND PERCEPTION OF BENEFICIARIES REGARDING AYUSHMANN BHARAT SCHEME IN URBAN ROHTAK, HARYANA

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ABSTRACT

Background: Every year, 55–60 million Indians are pushed into poverty due to a high out of pocket expenditure on account of healthcare, especially hospitalisation expenses. India has committed to achieve UHC as part of the SDG agenda.

Methodology: a cross-sectional study was done in the urban field practice area of PGIMS, Rohtak among the beneficiaries of Ayushmann Bharat scheme. A pre-designed, pre-tested semi-structured interview schedule was used to collect the data. Data was compiled and analysed using SPSS v20.0.

Result: Out of 100 study participants, 83% were aware that their whole family was insured under AB-NMPP for amount of 5 lakhs annually. However, only 52% were aware that OPD services in private empanelled hospitals are not covered under the scheme. 52.7% participants out of 72, who have availed the services under this scheme, were satisfied with the scheme and the procedure under this scheme.

Conclusion: the awareness regarding different benefits and exceptions of the country's flagship programme among the beneficiaries is very poor. Awareness need to be raised among the beneficiaries for better implementation of the programme.

KEYWORDS : Awareness, Ayushmann Bharat, PM-JAY, Urban, India

INTRODUCTION:

Every year, 55–60 million Indians are pushed into poverty due to a high out of pocket expenditure on account of healthcare, especially hospitalisation expenses [1]. India has committed to achieve UHC as part of the SDG agenda [2]. With the intention of providing full spectrum of essential quality health services to the underprivileged groups and reduction of out of pocket expenditure, Ayushmann Bharat- National Health Protection Mission (AB-NHPM) was launched in September 2018 [3].

After 1 year of rolling the mission, the impact of it is not very much known. The current study was planned to evaluate the awareness of beneficiary regarding various benefits under AB-NHPM and their perception about it. There are relatively scarce studies related to awareness and perception of Ayushmann Bharat scheme. Hence this study was conducted to assess the awareness and perception regarding the scheme among beneficiaries of the scheme.

MATERIAL AND METHODS :

- **Study area:** Sainipura, Urban field practice area of PGIMS, Rohtak.
- **Study design:** Descriptive cross-sectional study.
- **Study period:** October 2018.
- **Study population:** All the beneficiary covered under Ayushmann Bharat Scheme and residing in Sainipura.
- **Sample size:** 100 beneficiaries were randomly selected from the study population.
- **Study tool:** A pre-designed, pre-tested, semi-structured interview schedule.
- **Data analysis:** Data were entered into MS EXCEL sheet, coded, cleansed for any error. Results are presented in frequency and percentages.

Observations:

Out of 100 study participants, 83% were aware that their whole family was insured under AB-NMPP for amount of 5 lakhs annually. However, only 52% were aware that OPD services in private empanelled hospitals are not covered under the scheme. 52.7% participants out of 72, who have availed the services under this scheme, were satisfied with the scheme and the procedure under this scheme.

It was observed that 98% of study participants believe that registration process was smooth and none of the participants need to pay any charges for the registration. Around 83% were aware of the total benefit cover provided under the scheme. While the knowledge regarding the number of family member and diseases covered under the scheme was found to be inadequate where appropriate knowledge was observed in 18% and 68% respectively. It was also observed that very less number of participants were aware about health and wellness centres and Nikshay Roshan scheme which stand at 6% and 4% respectively. Regarding availing the services it was observed that 72% of the beneficiaries had availed the services under this scheme. On basis of overall satisfaction of obtaining the benefits around 52.8% were satisfied with the scheme whereas around 47.2% were not satisfied with the scheme as shown in table 1.

DISCUSSION AND CONCLUSION:

In our study it was observed that 83% of study participants were aware of the amount covered under the scheme. This finding was in contrast to that observed by Pugazhenthirai where it was reported that only 42% were aware about the amount correctly. These findings were in contrast to that reported by Pawanda et al [4] in Meerut where around 4% have adequate knowledge and around 71% had moderate knowledge. The difference could be accounted to different set of questions used for assessment of knowledge. The awareness regarding different benefits and exceptions of the country's flagship programme among the beneficiaries is very poor.

The beneficiary have a perception that they can avail any services (OPD/IPD) from any healthcare facility free of cost which include free medicines and free diagnostic services. The Scheme was perceived in a different manner by the beneficiaries and when their expectations are not met they feel cheated, which results in downfall of any mission. Further efforts are needed for proper implementation and creating awareness about benefits and limitations of the scheme, so that the goal of universal health coverage can be achieved. However, further studies are required as the sample size of the present study was very small.

Table 1: Distribution of study participants as per their responses to various questions (ascapertaining to Ayushmann Bharat scheme.

Questions	Response of the participants	
	Yes/ Correct response	No/ incorrect response
Was the registration process smooth/easy	98	02
Did you pay any amount for registration	100	00
Do you know how much is the insurance cover under this scheme	83	17
Is there a limit for family members for benefits under the scheme	18	82
Can you avail the benefits in private sector also under this scheme	100	00
Is it applicable to all the diseases in all private hospitals	68	42
Are OPD services in empanelled hospitals covered under the scheme	52	48
Are pre-existing diseases also covered under this scheme	16	84
Heard about health and wellness centres	06	94
Have you seen any IEC material related to the scheme	92	08
Do you know about Nikshay Poshan Scheme	04	96
Have you ever availed the benefits under this scheme	72	28
Were you satisfied with the availability and ease of obtaining benefits under the scheme (N= 72)	38	34

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