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## Ayushman bharat scheme pdf

The Ayushman Bharat programme is an umbrella health system for the Government of India. It was launched in 2018 by Prime Minister Narendra Modi. State systems are an important part of the UPSC curriculum, and every year questions are asked about them in the UPSC exam. This article provides you with all the information you need for the Ayushman Bharat program. To know more about the Ayushman Bharat program (PM Jan Arogya Yojana), you can visit the official website – . The Ayushman Bharat program launched in 2018 to address health issues at all levels – primary, secondary, and tertiary. It has two components: Pradhan Mantri Jan Arogya Yojana (PM-JAY), formerly known as the National Health Protection Scheme (NHPS) Health and Wellness Centres (HWCs) Ayushman Bharat is an integrated strategy that includes health insurance and primary, secondary and tertiary health care. HWCs aims to improve access to low-cost and quality health services at primary level. PM-JAY will cover financial protection for the use of secondary and tertiary health services. Ayushman Bharat is the largest government-funded health program in the world with over 50 crore recipients. It's been called Modicare. The need for Ayushman Bharat The 71st round of the National Sample Survey Office (NSSO) showed many dismal figures about the country's health system. Around 86% of rural households and 82% of urban households do not have access to health insurance. Over 17% of the country's population spends at least 1/10th of their household budgets on leveraging health care. Unexpected and serious care problems often lead families to debt. More than 19% and over 24% of households in urban and rural areas meet their financial needs in health care through borrowing. To address these serious problems, the government, according to national health policy 2017, launched the Ayushman Bharat program along with its two sub-missions, PMJAY and HWCs. Pradhan Mantri Jan Arogya Yojana (PM-JAY) PMJAY is one of India's most ambitious health sector systems. It was launched as the National Health Protection Mission and was later renamed. It is the largest government-funded health insurance system in the world. The system offers eligible families insurance coverage of Rs. 5 lakh per year per family. This amount is intended to cover all secondary and most tertiary care expenses incurred. There is no ceiling on the size and age of the family under the scheme, to ensure that no one is left behind. The cover will include pre and post hospitalization costs. It will also cover all pre-existing conditions. 3 days of pre-hospitalization and 15 days after hospitalization as drugs and diagnostics are covered. Components of treatment covered by the system: Medical examination, consultation, and treatment Medical consumables and pharmaceuticals Intensive and Services Medical Implant Services Lab and and investigations Complications arising from treatment Housing benefits and food services The recipient will also receive a fixed transport allowance per hospital. Recipients can take cashless treatment from any empanelled hospital anywhere in the country. This includes both public and private hospitals. By default, all state hospitals in the states that implement the system will be empanelled. PM-JAY qualification criteria PM-JAY is an eligibility-based system. The eligible families are determined based on the deprivation criterion in the Socio-Economic Caste Counting Database (SECC). The detailed categories in both urban and rural areas are given below: Families with only 1 room with kutcha ceilings and walls. Families without adult members between 16 and 59 years. Households led by women without male adult members between 16 and 59 years of age. Families with disabled members and no adult able-bodied members. SC/ST household. Landless households who receive a large part of their income from manual temporary work. Rural families with any of the following: Households without protection Destitutes Live on handouts Manual cleansing Primitive tribal groups Legally released bonded workers In urban areas, 11 professional categories are eligible for the scheme: Beggars/Ragpicker/Domestic Worker Street vendor/hawker/shoemaker/Other service provider working on the streets Construction workers/Plumbers/Mason/Worker Painter/Welder/Security Guard Coolie and other main loader workers Sweeper/sanitation worker Mali/home-based worker Craftsman/craftsman/Tailor Transport worker/driver/conductor/assistant to driver and conductor/trolley/trolley puller/rikshaw-puller Shop worker/assistant/Pion in small plant/Auxiliary/Attendant/waiter Electrician/Mechanic/assembler/repairer/Washing machine/Chimney sweep/Chowkidar According to secc 2011 data, certain beneficiaries are excluded. They include households with a motorized vehicle, fishing boat, who pay income tax/professional tax, with a refrigerator, landline, a earning member who earns more than Rs.10000 per month, owns land over a certain limit, government employees, etc. PM-JAY Benefits PM-JAY is a visionary system designed to meet the concept of Universal Health Coverage (UHC). It offers many advantages, as discussed below. It will reduce medical spending for many families, as currently they are, mostly out-of-the-pocket expense. Eligible families can take advantage of quality medical services without getting into debt. The insurance cover provided by this scheme covers items that are generally excluded from ordinary medi claims (e.g. pre-existing conditions, internal congenital diseases and mental health conditions). The system requires hospitals to meet a minimum standard. Insurers and third-party administrators will have access to the large new market that opens due to the system. The system has the potential to reforms in India's health system. After a year of the system's inception, beneficiary families are said to have saved over Rs.13000 crores. Over 60% of treatments have been done by private hospitals. The private sector has played an active role in this system and they have also benefited from it. In many Tier II and III cities, private hospitals have observed increased footfall. Economically weaker sections of society can access high-quality health services without financial difficulties. The system has also led to the creation of more jobs. In 2018, it generated more than 50,000 jobs. This number is expected to increase as the government plans to build 1.5 lakh HWCs by 2022. 90% of jobs are in the health sector and the remaining in allied sectors like insurance. The system is supported by a robust IT framework. IT supports recipient identification, maintaining processing records, processing claims, complaint addresses, etc. There are systems for detecting fraud, prevention and control at both central and state level, which is crucial for preventing fraud. PM-JAY Criticism There are some criticisms and challenges in the implementation of PM-JAY. They are briefly described below. There has been criticism that while the distribution of funds for PM-JAY has increased exponentially, the Fund for the National Rural Health Mission (NRHM) has gone up only by 2%. So, the system has eaten in the means of NRHM. Under this system, the private sector has been given a major role in providing primary care to the people. This has been protested by many people in different states, because the regulation of the private sector is marginal. There is a shortage of health professionals and staff needed to implement a comprehensive system like this. There is also a problem with infrastructure because many primary health centres go without even the basic facilities such as electricity, regular water supply, etc. The scheme excludes the economically weaker sections covered by the organised sector which do not have access to health insurance. HWC-hwccs (Health and Wellness Centres) HWCs are being created by transforming the existing primary health centres and subcentres. They provide comprehensive primary care (CPHC) including a child and maternal health, non-communicable diseases, and even diagnostic services, and free essential drugs. Services offered by HWCs: HWCs are important because they offer CPHC which is critical to improving health outcomes. Primary care plays an important role in preventing many medical conditions. Providing CPHC reduces morbidity and mortality at a lower cost and greatly reduces the requirement for secondary and tertiary care. Sign up for BYJU's Mains Test Series 2020 today! Ayushman Bharat - Govt. Schemes:- Download PDF Here Ans. Ayushman Bharat is an umbrella health system that has two subcomponents: Pradhan Mantri Jan Arogya Yojana (PM-JAY) and Health and Centers (HWCs). What is health insurance to eligible beneficiaries and also primary care to people. Ans. Yes, pregnancy is covered by the Ayushman Bharat Scheme.Ans. Indu Bhushan is ceo of PM-JAY. Ans. The full form of PM-JAY is Pradhan Mantri Jan Arogya Yojana, formerly known as the National Health Protection Scheme (NHPS). Ans. Under the scheme, health services such as pre- and post-hospitalisation, day care surgeries, newborn child services, etc. are covered. Ans. Health services such as cosmetic surgeries, drug rehabilitation, fertility treatment and organ transplantation from the Ayushman Bharat Yojana system. System.

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