Editorial

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It is my privilege to apprise the readers about another Government of India's initiative: Ayushman Bharat Yojana or National Health Protection Scheme. It is a program which aims to provide a service to create a healthy, capable and content new India. It has two goals, one, creating a network of health and wellness infrastructure across the nation to deliver comprehensive primary healthcare services, and another is to provide insurance cover to at least 40 per cent of India's population which is majorly deprived of secondary and tertiary care services.

Ayushman Bharat consists of two major elements: National Health Protection Scheme will provide cashless treatment to patients. Wellness centres will provide primary care to the patients. In fact, the government will upgrade existing Public Health Centres to Wellness Centres.

Ayushman Bharat is National Health Protection Scheme, which will cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization. It will subsume the on-going centrally sponsored schemes - Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS).

Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country. One of the core principles of Ayushman Bharat - National Health Protection Mission is co-operative federalism and flexibility to states. For giving policy directions and fostering coordination between centre and states, it is proposed to set up Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) at apex level chaired by Union Health and Family Welfare Minister. States would need to have State Health Agency (SHA) to implement the scheme. In partnership with NITI Aayog, a robust, modular, scalable and interoperable IT platform will be made operational which will entail a paperless, cashless transaction. At the national level to manage, an Ayushman Bharat National Health Protection Mission Agency (AB-NHPMA) would be put in place. States/ UTs would be advised to implement the scheme by a dedicated entity called State Health Agency (SHA). They can either use an existing Trust/ Society/ Not for Profit Company/ State Nodal Agency (SNA) or set up a new entity to implement the scheme.

Ayushman Bharat - National Health Protection Mission will have major impact on reduction of Out of Pocket (OOP) expenditure on ground of:

- Increased benefit cover to nearly 40% of the population, (the poorest & the vulnerable)
- Covering almost all secondary and many tertiary hospitalizations
- Coverage of 5 lakh for each family, (no restriction of family size)

This will lead to increased access to quality health and medication. In addition, the unmet needs of the population which remained hidden due to lack of financial resources will be catered to. This will lead to timely treatments, improvements in health outcomes, patient satisfaction, improvement in productivity and efficiency, job creation thus leading to improvement in quality of life.

Although, a well meaning scheme, we will know more about its benefits and implementation in actuality once it rolls out. As of now we look forward to it.

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