Challenges of RSBY and PMJAY

What is the issue?

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- Union government recently launched Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PMJAY).
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- The challenges for the success of Ayushman Bharat are more than just at the financial and infrastructural level.
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What is the significance of Ayushman Bharat?

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- The PMJAY scheme is considered to be the contemporary of Rashtriya Swasthya Bima Yojana (RSBY), launched in 2008.
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- The programme is aimed at making interventions to address health holistically, in primary, secondary and tertiary care systems.
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- The initiatives under the programme are:
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1. Health and Wellness Centre - The centres will provide comprehensive health care, including for non-communicable diseases and maternal and child health services.
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2. National Health Protection Scheme - The scheme provides coverage of upto Rs. 5 lakh per family per year for secondary and tertiary care hospitalization.

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- Besides, 24 new Government Medical Colleges and Hospitals will be set up, by up-grading existing district hospitals in the country.
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- This would ensure that there is at least 1 Medical College for every 3 Parliamentary Constituencies and at least 1 Government Medical College in each State of the country. Click here to know more.
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What are the issues with Ayushman Bharat?

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- Although the PMJAY is much wider in its reach than the RSBY the central framework is the same, universal health care and health rights.
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- The emerging discourse surrounding the PMJAY scheme resonates with those of RSBY.
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- The focus continues to be on the top-down, deductive reasoning of the scheme, including issues such as allocation of funds for each illness, the types of care provided, financial considerations for empanelment of hospitals, types of illnesses covered, and transaction costs, there are important missing links in the scheme.
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What challenges of RSBY need to considered by PMJAY?

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- The way beneficiaries of RSBY (Below Poverty Line households) perceived the scheme was not as a health right but in terms of the value it imparted, which was measured along multiple dimensions.
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- Already the beneficiaries of RSBY had little value for the scheme as officials who distributed the RSBY smart card did not provide information on how to use the card.
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- At the same time hospitals did not respect patients with the card, believing that they were availing medical care free of cost.
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- Sometimes they did not honour the card either due to inaccuracy of fingerprints or lack of money on the card.
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- Neighbours and family members did not discuss the utilisation of the card, making households perceive the card as just a showpiece, important to possess but not useful.
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- The lack of involvement and endorsement by local leaders further diminished the value of the card for the households.
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- The difficulty in understanding the basic facts of the card and using it led households to opt for seeking medical care without the card.
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What is the way forward?

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- The biggest challenges for the success of the PMJAY scheme are not just financial and infrastructural at the local level, but how its value is perceived by the community.
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- As the delivery of universal health care and health rights find yet another expression in India through the PMJAY scheme, it is more important than ever before to explore how citizens exercise their right to health and understand how it could be better practised.
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- Given that PMJAY was embedded within the framework of universal health care and health rights, it is appropriate to pay attention to the existence of health rights in a local set-up.
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Source: The Hindu

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