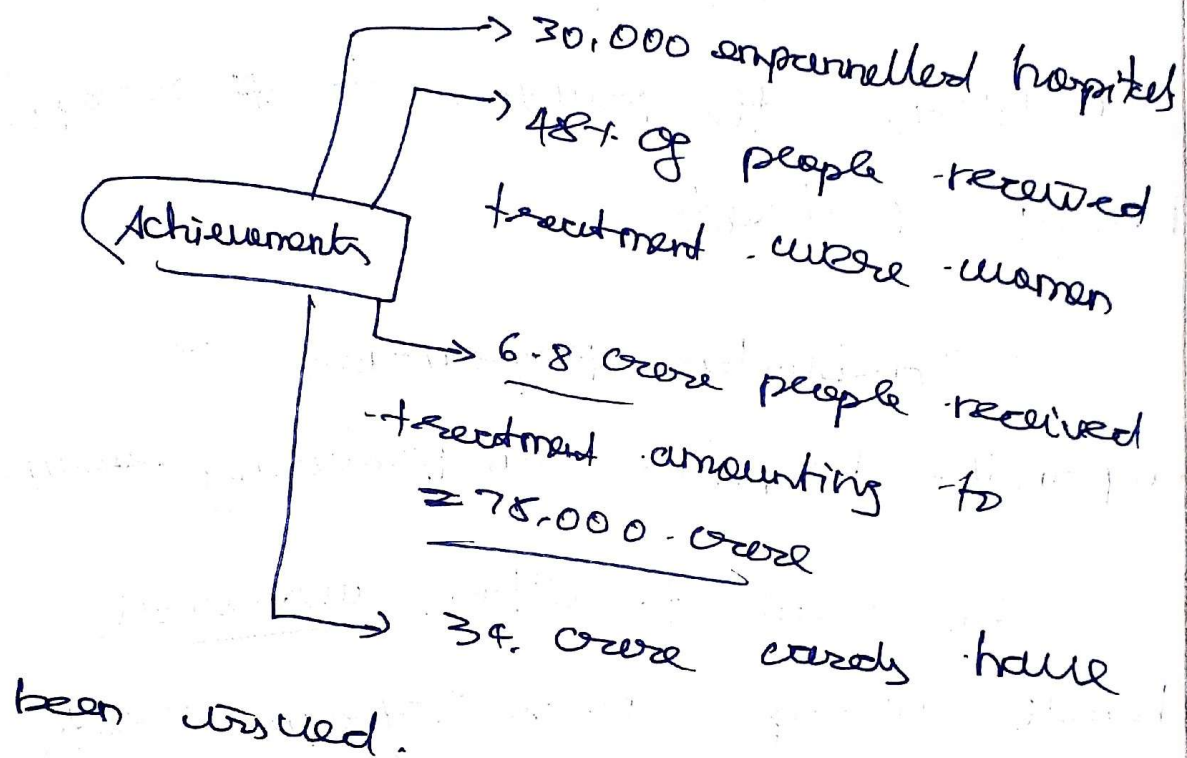


Despite significant decline it is far from comprehensive universal health coverage. Discuss challenges & suggest measures.

The Universal Health Coverage scheme - The Ayushman Bharat was launched to cover 500 crore families. The scheme has been a mixed bag of opportunities.



Despite the stronghold of the scheme, challenges prevail such as

1. Delay in claims and claims rejections. Insurance companies. The ~~hospitals~~ reject the claims that hampers the hospitals to

get money

② The ratio of patient to empanelled hospital varies in high. In River it is 1:10,000

③ Government cap on 'Out-of-pocket' treatments demotivates the private to accept PM-JAY patients.

④ Low baseline performance of empanelled hospitals in providing services.

In order to attain universal health coverage more reforms need to be done.

Improvements suggested

⑤ * Enhanced payments - this can improve the efficiency in payments and encourages more private players

to participate

* Improve public trust in hospitals by improving the infrastructure, diagnosis and treatment case among others.

* Streamlining the claim process and documentation can enhance the scheme's efficiency.

* Capacity building of both public and private hospital can boost insurance cover.

Universal Healthcare

The long pending issues of high out of pocket expenditure and increasing allocation to health along with improvements to PM-JAY can lay a path to universal health coverage.