

1. Pradhan Mantri Jan Arogya (PM-JAY)

Prelims Syllabus: Schemes

Mains Syllabus: GS-II Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and Bodies constituted for the protection and betterment of these vulnerable sections.

Context:

- Recently, the National Health Authority has launched an express empanelment process called Hospital Empanelment Module (HEM) Lite to bring a large number of private hospitals under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).

Highlights:

- With the launch of express empanelment process, patients suffering from serious illnesses, such as cancer, cardiac issues and diabetes that require continuous treatment, will be able to continue getting inpatient services without the fear of contracting the Covid -19 infection.
- Hospitals can empanel themselves for a temporary period of 3 months through a simpler, user friendly online system available on the scheme's website www.pmjay.gov.in.
- Using the **HEM** Lite process, the system has been built in a way to ensure that the rest of the process of approvals by concerned authorities is expeditious.
- The hospitals have the choice whether to provide regular treatment for serious illnesses such as cancer and cardiac illnesses under the scheme or convert themselves into covid-19 only hospitals providing dedicated testing and treatment to covid-19 patients.
- The government recently decided to bring testing and treatment of covid-19 under AB PM-JAY scheme.

About Pradhan Mantri Jan Arogya (PM-JAY):

- It offers a sum insured of Rs.5 lakhs per family for secondary care (which doesn't involve a super specialist) as well as tertiary care (which does).
- It is an entitlement-based scheme that targets the beneficiaries as identified by latest Socio-Economic Caste Census (SECC) data. Once identified by the database, the beneficiary is considered insured and can walk into any empanelled hospital.
- The insurance cost is shared by the centre and the state mostly in the ratio of 60:40.
- Empanelled hospitals agree to the packaged rates under PM-JAY—there are about 1,400 packaged rates for various medical procedures under the scheme.

- It also has prescribed a daily limit for medical management.

Significance of PM_JAY:

- It will be cashless and largely paperless. The poor and vulnerable stand to benefit from the scheme.
- It will be an enabler of quality, affordability and accountability in the health system.
- Ayushman Bharat is expected to advance India's pursuit of universal health coverage (UHC).
- This will ensure all people can access quality health services when and where they need them, without suffering financial hardship, which is also one of the WHO South-East Asia Region's Flagship Priorities.
- From the day PMJAY was launched, almost half of all eligible families are now covered for hospital care. Another impact of the PMJAY will be rationalisation of the cost of care in the private sector. The scheme will create lakhs of jobs for professionals and non-professionals — especially women.

About State Health Agency (SHA)

- It is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State. It will sign an MoU with express empanelled hospital for three months only. It can continue with the empanelment on mutual agreement between hospital and SHA after this period, but only after the detailed empanelment process is followed i.e. hospital has filled the entire form and District Implementation Unit (DIU) and SHA have verified the details, etc.
- These packaged rates also mention the number of average days of hospitalization for a medical procedure and supporting documents that are needed.
- These rates are flexible, but once fixed hospitals can't change it and under no circumstances can they charge the beneficiary.
- The **National Health Agency** has been constituted as an autonomous entity under the **Society Registration Act, 1860** for effective implementation of PM-JAY in alliance with state governments.

Way Forward:

- There is a Need for real-time monitoring of implementation. This will allow problems to be detected early on, thereby enhancing accountability, as well as facilitating course corrections where necessary.

- Money must be spent wisely. The investment in frontline services is cost-effective. This must be backed up by effective and affordable hospital care. Special attention is needed to build confidence in and demand for the country's primary care services.

