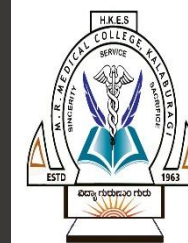


Evaluation of Pradhan Mantri Jan Arogya Yojana (PM-JAY) utilization in a teaching hospital of Kalaburagi City, Karnataka.



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Introduction

Ayushman Bharat PM-JAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs.5 lakhs per family per year for secondary and tertiary care hospitalization to over 10.74 crores poor and vulnerable families that form the bottom 40% of the Indian population. [1] A timely assessment at various hospitals and health centers will help to evaluate the impact of this public health policy among the beneficiaries.

Objectives

To assess the utilization of *Pradhan Mantri Jan Arogya Yojana (PM-JAY)* insurance scheme in Basaveshwar teaching and General hospital Kalaburagi city, Karnataka.

Materials & Methods

Study Design - Interview based questionnaire.

Duration - 10 months (Jan – October -2021)

Inclusion Criteria - All claims during the study.

Exclusion Criteria - Rejected claims

Ethical Clearance - Obtained.

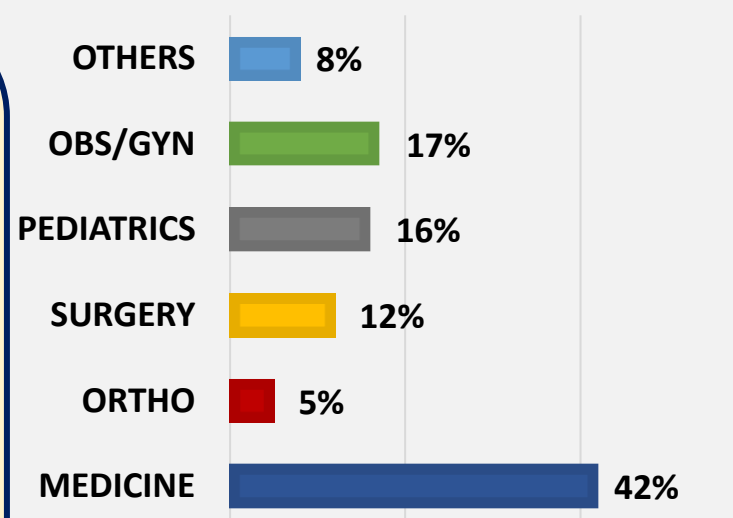
Methodology : A proper coded list is made by the hospital to categorize the eligibility for these claims. Analysis is done using Microsoft Excel program.

Results



PM-JAY Claims	Jan – April (2021)	May - Oct (2021)
Non-Covid	460	936
Covid	354	0
Total	814	936

DEPARTMENT WISE CLAIMS RATIO



Conclusion

- The key benefits of this scheme is that beneficiaries can make use of services anywhere in India.
- Creating awareness among the needy population is necessary, modification in the hospital infrastructure claim processing also plays a key role.
- During Covid-19 Pandemic it has been a boon to the underprivileged.

References

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Take home message

PM-JAY is turning out to be a very important public health policy for our community hence its evaluation and impact must be analyzed on a regular basis.