

Ayushman Bharat-National Health Protection Mission (NHPM) Salient Features:

Impact:

- Major step towards universal health coverage.
- Poised to be the largest public funded health insurance scheme in the world.
- In synergy with Comprehensive Primary Health Care (through the 1.5 lakh Health & Wellness Centres), will strengthen the public health infrastructure.
- Substantial reduction in out-of-pocket expenditure on healthcare services.
- Will contribute immensely to ease of living and will enable beneficiaries to health facilities from any part of the country.
- Will cater to the unmet needs of the population which remained hidden due to lack of financial resources.
- Will lead to:
 - a. timely treatments;
 - b. improvements in health outcomes;
 - c. patient satisfaction;
 - d. improvement in productivity and efficiency, and;
 - e. job creation thus leading to improvement in quality of life.

Salient features:

- Aimed to protect the poorest from catastrophic healthcare spending.
 - a. will protect about 50 crore people (from more than 10 crore families).
 - b. these people belong to the poor and vulnerable sections, identified through Socio Economic Caste Census (SECC) data.
- This will give underprivileged families the financial support required when faced with illnesses requiring hospitalization.
- Proposed benefit coverage: Rs. 5,00,000/- per family, per year.
- Increased benefit cover to nearly 40% of the population, covering almost all secondary and many tertiary hospitalizations
- No family size:
 - a. ensuring all members of designated families specifically girl child & senior citizens get coverage. Suggested to preferably make woman as the head of family.
- Services shall be:
 - a. cashless & paperless.
 - b. at point of service.
 - c. in both public and empanelled private facilities.
 - d. portability anywhere in the country.
- Provision for providing e-card to all enrolled families.
- AB-NHPM will subsume the on-going centrally sponsored scheme "Rashtriya Swasthya Bima Yojana" (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS).
- AB-NHPM will leverage on Comprehensive Primary Health Care through the 1.5 lakh Health and Wellness Centres for preventive, promotive and curative care and will ensure seamless continuum of care. This will avoid overcrowding and improve quality of care at secondary and tertiary facilities, and provide universal health coverage and make services equitable, affordable and accessible.
- Proposed to do away with smart card based identification system as under RSBY and move to SECC database & Aadhaar based identification system. However, no person will be denied benefits in the absence of Aadhaar.
- States will be free to choose the modalities for implementation.
- They can implement through insurance company or directly through Trust/ Society or use mixed mode.
- Strengthening of Public Health Care System - Public hospitals will get additional funds through claims received from insurance companies/ Trust for treatment given to beneficiaries.
- A well-defined Complaint & Public Grievance Redressal Mechanism, actively utilising electronic, mobile platform, internet as well as social media, is proposed to be put in place.
- AB-NHPM would create robust safeguards to prevent misuse/ fraud/ abuse by providers and users.
- Pre-Authorisation will be made mandatory for procedures with moral hazard.