

Ayushman Bharat scheme launched



The flagship Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) healthcare scheme was launched by PM Modi for entire country on Sunday. Touted as "world's largest government-funded healthcare program", the ambitious scheme will ensure health insurance for more than 500 million citizens from all over the country.

The level of deception during the launch of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) at Ranchi on Sunday didn't fail to match the high standards of PM Modi as he claimed the healthcare scheme to be "world's largest government-funded healthcare initiative". Under this project, the government aims to benefit a total of over 500 million people from 100 million families with about Rs 5 lakh worth of health insurance and financial support for medical expenses every year, on an average.

The budget allocated to the PMJAY scheme for the year 2018-19 is Rs 2000 crore, which is double compare to Rs 1000 crore for Rashtriya Swasthya Bima Yojana. However, if a total of 500 million (50 crore) people use the 1% i.e. Rs 50,000 of Rs 5 lakh provision under Ayushman Bharat, then the total expense will be Rs 50,000 crore annually - which is 25 times more than the budget allocated in the current financial year. While NITI Aayog wants to rise the annual budget for PMJAY to Rs 10,000 crore in coming years, it will still be peanuts if everyone uses the complete provisions granted under the healthcare scheme.

Besides providing annual health coverage to needy households for secondary and tertiary care hospitalization, the other component of Ayushman Bharat scheme is developing 15000 healthcare and wellness centres all over the country. For the development of these centres, the government has set aside a provision of Rs 1200 crore that will be sent in 2018-19 ? which sums up to Rs 80,000 per centre. This will essentially be just enough to add a new coat of paint to the existing healthcare centres. All in all, even if Rs 10,000 crore budget is passed for all 10 crore households, it will mean Rs 1000 per home - or Rs 200 per person for healthcare round the year. While Ayushman Bharat might be the biggest government-funded healthcare scheme in world, it doesn't even suffice primary first-aid expenses and is certainly not the best healthcare scheme.