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Ayushman Bharat: the big budget scheme

Health insurance coverage of up to ₹5 lakh a family a year, and setting up of health and wellness centres

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Lakhs of families borrow or sell assets to receive inpatient treatment and the government is concerned about the consequent "impoverishment of poor and vulnerable families", Finance Minister Arun Jaitley said while announcing the National Health Protection Scheme that will cover over 10 crore poor and vulnerable families, or around 50 crore people.

Adequate funds will be provided for the scheme, set to be the world's largest government-funded healthcare programme, he said. A provisional allocation of ₹2,000 crore has been made for the

scheme in the Budget. Coverage of up to ₹5 lakh a family a year will be provided for secondary and tertiary-care hospitalisation.

Under the existing Rashtriya Swasthya Bima Yojana (RSBY), poor families get an annual coverage of ₹30,000. Several State governments have implemented or supplemented health protection schemes that provide varying coverage.

"My government has now decided to take health protection to a more aspirational level," Mr. Jaitley said, announcing the proposed National Health Protection Scheme and committing ₹1,200 crore for health and wellness centres. Compre-

hensive health care, including for non-communicable diseases and maternal and child health services, and free essential drugs and diagnostic services are to be provided at the centres.

These two, he explained, were part of the 'Ayushman Bharat' programme to address health holistically, in primary, secondary and tertiary care system, covering both prevention and health promotion.

Industry hails initiative

Top executives in the health-care and insurance industry hailed the initiatives. Bajaj Allianz General Insurance MD and CEO Tapan Singhel said people in countries that

provided higher health insurance cover had a higher life expectancy. "The same will happen in India now with this announcement. As an insurer, we will deliver exceptionally good services and facilities for people who are covered and make it a great success."

He also welcomed the increase in the tax exemption limit for health insurance under Section 80 D for senior citizens and introduction of micro-insurance services for Jan Dhan account holders.

Apollo Hospitals vice-chairman Preetha Reddy described the Scheme as "nothing short of path-breaking,"

while Dr. Reddy's Laboratories chairman Satish Reddy said Ayushman Bharat was a "game changer".

CEO and co-founder of BankBazaar, Adhil Shetty, said the scheme would create tremendous awareness of health insurance, the same way Jan Dhan did for bank accounts. "On life insurance, the Pradhan Mantri Jeevan Jyoti Bima Yojana, including ₹2 lakh

life cover, is being pushed across a larger base which is a great sign. ₹2 lakh critical cover is also being extended to a larger base," he said.

The emphasis on bringing more under health cover is a

pointer to the focus of policymakers on ensuring adequate protection against health hazards, said Bhargav Dasgupta, MD and CEO of ICI Lombard General Insurance.

Mr. Jaitley said the government would work towards covering all poor households, including SC/ST households, under the Pradhan Mantri Jeevan Jyoti Bima Yojana and the Pradhan Mantri Suraksha Bima Yojana.

It would expand the coverage under Pradhan Mantri Jan-Dhan Yojana by bringing all 60 crore basic accounts within its fold.

(With Oommen A. Ninan in Thiruvananthapuram)



HEALTH