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THE TIMES OF INDIA

Online Newspaper Clipping Service
Dtd- Wednesday, 26th, September- 2018

Page No.16

Health activists slam Modicare scheme, question ₹5 lakh cover

'RSBY Plan Was Milked By Private Players'

TIMES NEWS NETWORK

Health activist groups on Tuesday criticised the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), saying it is based on the "discredited insurance model despite massive evidence against the effectiveness of such insurance-based schemes involving major participation of the private sector in delivery".

In a statement issued by Jan Swasthya Abhiyan (JSA), a federation of civil society groups working on public health, they pointed out that the Rashtriya Swasthya Bima Yojana, which offered a cover of Rs 30,000, had proved



The activists noted that the scheme was being rolled out while both central and state governments have shown no interest in robust regulation of private healthcare

a failure and wondered why the cover was being raised to Rs 5 lakh when past experience had shown that an overwhelming majority of claims under insurance schemes were in the region of Rs 10,000- 50,000. Such a huge increase in the potential claim amount would not translate into a windfall for patients, the activists argued.

JSA also questioned the government's claim that AB-PMJAY would be the largest health protection scheme in the world pointing out that the ongoing National Health Mission with an annual outlay of Rs 35,000 crore was

much bigger given the Rs 2,000 crore allocated for the new scheme. "Further, the scheme will only cover hospital based care, while data shows that the bulk of expenditure that patients incur is on conditions when they are not admitted to hospitals – such as patients receiving care for TB, cancers, etc.," pointed out JSA.

JSA expressed concern about the haste with which the scheme has been conceived and announced, ignoring the negative experience with existing insurance schemes. "The Niti Aayog claims that the AB-PMJAY

will be 17 times bigger than the RSBY scheme but the moot question is: how can we expect the same government to effectively run a much larger scheme when it failed entirely in case of the RSBY scheme and several state level schemes?" asked JSA.

More than just the failure of RSBY, JSA expressed concern over the quality of services provided under it and clear evidence that the scheme was being milked by unscrupulous private providers to profiteer, often through unnecessary procedures. It cited the example of thousands of women having their wombs removed by private doctors to get government health insurance money.

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