

Arogya Karnataka Health Scheme

Karnataka cabinet has decided to implement integrated Ayushman Bharat-Arogya Karnataka Yojana in the state. Arogya Karnataka scheme has 1,516 procedures and Ayushman Bharat – National Health Protection Mission (AB-NHPM) has 1,349 procedures. By integration of these 2 schemes, the total number of procedures would become 1,628. The important features and highlights of this AB-Arogya Karnataka Yojana are as follows:-

- Financial assistance for BPL families – For BPL beneficiaries, the financial assistance under Arogya Karnataka was Rs. 2 lakh p.a. This amount has now been increased from Rs. 2 lakh to Rs. 5 lakh per family per year under Ayushman Bharat – Arogya Karnataka integrated health scheme.
- Financial assistance for APL families – For APL beneficiaries, the financial assistance would still remain Rs. 1.5 lakh per family per annum. In case of emergency tertiary treatment, if a family member is suffering from acute illness then an additional amount of Rs. 50,000 would be given. For APL / General Families who are not covered under NFSA 2013, financial assistance of 30% would be given.
- Budgetary Allocation – Ayushman Bharat – Arogya Karnataka is estimated to cost Rs. 1,000 crore. In this cost, the central govt. will bear Rs. 286 crore while the remaining amount 714 crore would be borne by the state government.
- Type of care covered – AB-Arogya Karnataka Yojana will cover beneficiaries for specified secondary care, emergency care, complex secondary care and tertiary care.

Karnataka Universal Health Coverage (UHC) Scheme / Arogya Karnataka

The important features and highlights of Arogya Karnataka Scheme (Karnataka Budget 2018-19) are as follows:-

- This scheme is applicable for all people in Karnataka and is not dependent on their income.
- Subsequently, the primary objective of UHC Scheme is to ensure “Health For All”.
- Accordingly, people can avail cashless medical treatment in any govt. hospital without a maximum limit of expenditure. In addition to this, arogya karnataka scheme will also remain applicable to other govt. empaneled hospitals.
- Karnataka Govt. will issue UHC Cards to all families / individuals to enable them to avail the benefits of this scheme. Moreover, govt. will issue separate Health Cards to people who are suffering from non-communicable diseases.

- Various department such as Rural Development and Panchayati Raj, Urban Local Bodies (ULBs) and Bruhat Bengaluru Mahanagara Palike (BBMP) dept will participate to successfully execute Arogya Karnataka Scheme.
- Karnataka govt. will take every possible step to ensure that patients would receive tertiary care facilities in govt. hospitals. This will reduce dependence of people on private hospitals for surgeries and other utilities.

Highlights of Karnataka Aarogya Bhagya Scheme

- The Universal health coverage (UHC) scheme will cover around 14 million households.
- The Aadhar card will be linked with the universal health card to leverage the healthcare facilities.
- The scheme will start on 1 November at Kannada Rajyotsava day in all districts of the state.
- The state government will merge seven different existing healthcare schemes in the Aarogya Bhagya scheme, accordingly to the official notification.
- This scheme will provide benefits to everyone without any discrepancy among APL and BPL card holders.
- The beneficiary of this scheme can get healthcare treatment in government as well as private hospitals.