



Essay on NaMo Care

Key Points

1. Introduction

- 1) Presenting the Budget, Finance Minister Arun Jaitley announced that the government will launch flagship **Ayushman Bharat National Health Protection Scheme (AB-NHPS)** intended to cover 10 crore poor and vulnerable families and 50 crore beneficiaries. (will be launched on **2nd Oct 2018**). It will be a **cashless scheme**.
- 2) Under the scheme, 10 crore families will be provided Rs 5 lakh cover per family annually for treatment.
- 3) The program is being touted as the world's largest government funded health protection scheme.
- 4) Monitored by Ministry of Health and Family Welfare & Ministry of Finance.

2. Body

- **About the Scheme** -
- The government might use Socio Economic and Caste Census (SECC) 2011 for enrolment of beneficiaries, but it should opt for an authentic data base like Aadhaar, to help eliminate frauds.
- The states would have to bear a part of the financial burden (60:40).
- **2) Present Situation** -
- Out-of-pocket payments for healthcare services are very high in our country (about 70% population).
- Nearly 75% of out-patient department care and 55% of in-patient department care in India is exclusively from the private sector.
- **3) Challenges** –
- Premium payment terms and standardization of treatments, no clarity regarding the premium charges.

- Lack of **good hospitals** and **inadequate facilities** in existing hospitals. Most public healthcare facilities have significant shortage of doctors, nurses and other health workers. Possibility of misuse.
- Failure of **Aadhar authentication**. Aadhar registration for infants/childs.

3. Conclusion

- 1) The NHPS should be considered a significant move towards universal health coverage. Boost for pharma manufacturing, hospitals etc.
- 2) If implemented well, insurance can save lives and improve financial well-being. For this, Aadhaar should be made readily available to demographics where it does not exist.
- 3) More hospitals and medical staffs are needed.
- 4) With better planning and implementation this scheme will transform the Indian Healthcare sector.

SSC SARATHI