

NHPM is a major step towards Universal Health Coverage

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New Delhi, The Union Cabinet chaired by Prime Minister ShriNarendraModi has approved the Centrally Sponsored National Health Protection Mission (NHPM) having central sector component under Ayushman Bharat, anchored in the Ministry of Health and Family Welfare. Thanking the Prime Minister ShriNarendraModi for his visionary leadership and constant guidance, ShriNadda said that NHPM is a major step towards Universal Health Coverage. It will protect around 50 crore people (from about 10 crore families) from catastrophic healthcare spending. This shall boost our resolve to serve the poorest of the poor in the country as there is an increased benefit cover to nearly 40% of the population, covering almost all secondary and many tertiary hospitalizations, he said. ShriNadda further stated that the coverage of Rs. 5 lakh for each family has no restriction of family size and age. "This will give underprivileged families the financial support required when faced with illnesses requiring hospitalization," ShriNadda added. Families belonging to poor and vulnerable population based on Socio Economic Caste Census database shall be benefitted through the Ayushman Bharat-NHPM. NHPM will subsume the on-going centrally sponsored scheme "RashtriyaSwasthyaBimaYojana" (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS). Poised to be the largest public funded health insurance scheme in the world, the Union Health Minister further said that the beneficiaries can avail of the benefits in both public and empanelled private facilities. "All public hospitals in the States implementing Ayushman Bharat-NHPM, will be deemed empanelled for the scheme. As for private hospitals, they will be empanelled online based on defined criteria," ShriNadda said. ShriNadda stated that the Ayushman Bharat-NHPM will leverage on Comprehensive Primary Health Care through Health and Wellness Centres for preventive, promotive and curative care and will ensure seamless continuum of care. He also said that this will avoid overcrowding and improve quality of care at secondary and tertiary facilities and provide universal health coverage and make services equitable, affordable and accessible. "Ayushman Bharat-NHPM is in synergy with NHM and will strengthen public health infrastructure. Various measures like identity validation through Aadhaar, cost control etc., make the Ayushman Bharat-NHPM easily accessible and transparent in approach," ShriNadda said. The Union Health Minister added that the National Health Protection Mission will ensure rapid advancement towards attaining universal healthcare as there will be substantial reduction in out-of-pocket expenditure through the National Health Protection Mission, safeguarding about 50 crore people. "Ayushman Bharat-NHPM will contribute immensely to ease of living and will enable beneficiaries to health facilities from any part of the country," he reiterated. The Health Minister said that Ayushman Bharat-NHPM will also strengthen spirit of cooperative federalism. "NHPM provides ease to be merged with the ongoing health protection or Insurance schemes in various ministries and governments," he said. ShriNadda further stated that all pre-existing conditions will be covered from day one of the policy. A defined transport allowance per hospitalisation will also be paid to the beneficiary. He further added that benefits of the scheme are portable across the country and a beneficiary covered under the Mission will be allowed to take cashless benefits from any public/private empanelled hospitals across the country. "This will lead to increased access to quality health and medication. In addition, the unmet needs of the population which remained hidden due to lack of financial resources will be catered to. This will lead to timely treatments, improvements in health outcomes, patient satisfaction, improvement in productivity and efficiency, job creation thus leading to improvement in quality of life," ShriNadda elaborated.

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