

ಕುವೆಂಪು ವಿಶ್ವವಿದ್ಯಾಲಯ

**KUVEMPU UNIVERSITY**

Jnana Sahyadri, Shankaraghatta-577451, Shivamogga (Dist.)

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A Two-Day International Conference**

on

**"REACHING THE UNREACHED THROUGH EDUCATION"**

15<sup>th</sup> & 16<sup>th</sup> March 2019

**CERTIFICATE**


This is to certify that Dr./Prof./Mr./Ms./Mrs. Roopashree N  
II<sup>nd</sup> Year M.com Kuvempu University has

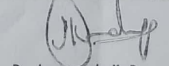
participated as a delegate/Rapporteur/Chairman for technical session/key note speaker/invited speaker of a plenary session/presented a paper in a two-day International Conference on "REACHING THE UNREACHED THROUGH EDUCATION" held on 15th and 16th March 2019 organized by Department of Education, Kuvempu University, Jnanasahyadri, Shankaraghatta-577451, Shivamogga Dist. Karnataka State, India.

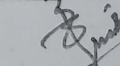
Presented a paper on the topic "Ayushman bharat - arogya Karnataka health insurance scheme for The poor in Karnataka - an empirical study" in the Conference.

Prof. Jogan Shankar

Hon'ble Vice Chancellor, Kuvempu University

  
Dr. Geetha C  
Organising Secretary

  
Dr. Jagannath K. Dange  
Organising Secretary

  
Prof. S.S. Patil  
Conference Director





## Ayushman Bharat - Arogya Karnataka Health Insurance Scheme for the Poor in Karnataka- An Empirical Study

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**ABSTRACT:** In India, various Government sponsored health insurance schemes has been introduced by the state and central government for the poor. Most of the health insurance schemes are not reached the poor. But some of the state government sponsored health insurance schemes are effective and reached some segment of the population. In this context, Ayushman Bharat - Arogya Karnataka health insurance scheme is one of the prioritize scheme, which has reached some segment of the population in Karnataka. The present study is an attempt to understand the awareness level and perceptions of Residents of Shivamogga District towards Ayushman Bharat - Arogya Karnataka Health Insurance scheme in Karnataka. The study has great relevance as the majority of beneficiaries are illiterates, has critical challenges in awareness about utilization of various benefits, diseases covered, and empanelled hospital list etc. The one sample's' test result highlights that majority of Residents of Shivamogga District knowledge and awareness is very low about Ayushman Bharat - Arogya Karnataka scheme benefits, diseases covered and about empanelled hospitals etc. The people of Shivamogga district specified negative perceptions about the scheme. Finally, the study recommends valuable suggestions in this regards such as create awareness through media, newspaper, special camps, through Anganwadi workers, and educate the poor people's about health insurance etc.

**Keywords:** Ayushman Bharat - Arogya Karnataka Scheme, Knowledge and Awareness, perception, and Health Insurance schemes

### 1. Introduction

There is a felt need to provide financial protection to families living below poverty line for the treatment of major ailments, requiring hospitalization and surgery. In order to bridge the gap in provision of tertiary care facility and the specialist pool of doctors to meet the state wide requirement for the treatment of such diseases particularly in rural areas of Karnataka. Health assurance could be a way of removing the financial barriers and improving accessibility to quality medical care by the poor. Hence, Government of Karnataka has taken initiative to provide health protection to families living below poverty line. For this reason, the Government of Karnataka implemented health assurance scheme named Arogya Karnataka Health Insurance for the BPL and APL families of Karnataka in the year 2017. The enrollment is based on person's Adhaar card number. The beneficiary will not be required to carry his Adhaar card or Food card the next time he visits the hospital for treatment. The objective of the scheme is to reach those who lack any other health insurance coverage. When a person applies for the card, she/he has to give a declaration stating that they are not beneficiaries of any central/state government or empaneled private health insurance scheme. Now, when an unregistered patient is hospitalized, we need to see the Public Distribution System (PDS) card and Aadhaar card to cross check if the patient is from BPL or APL family or if she/he or has any other insurance scheme.

### Review of Literature

There are various studies carried out by researchers to examine the awareness level and perception about various Health Insurance schemes in Karnataka, India and overseas. And most of the studies has been done related to the awareness level, enrollment status, designing of the schemes, utilization, satisfactions level among beneficiaries and claims settlement mechanism of the different health insurance schemes for the poor. Some of the important article shows that Out pocket expenditure on health is very high among poor (Devadasan 2013, Bawa 2011, Thersia 2011), awareness level is very low about Vajpayee Arogyashree scheme if compare to other schemes such as Yeshasvini, RSBY and other government health insurance scheme in Karnataka (Rajashekar et al 2012), enrollment rate and utilization of benefits of government health insurance scheme also very low (Acharya 2005, Aradhana 2010). And some of them suggest that government should take initiative to reach the poor and reduced the out of pocket expenditure on health and



help them to understand the concept of health insurance schemes (Devadasan 2011, Ranson 2003, Ekman 2004).

### Statement of the Problem

The major portions of the people who have enrolled under government health insurance schemes are Residents of Shivamogga District. This implies that the Residents of Shivamogga District were still falling back in receiving the benefit of health insurance. This may be because of various reasons like unawareness, misconception towards health insurance or lack of effective schemes. These issues may arise mainly because of understanding the concept of health insurance is very difficult for Residents of Shivamogga District. Thus, with this background and perspective, this present study has been undertaken to study the awareness level and perception of BPL enrolled members about Ayushman Bharat - Arogya Karnataka Health Insurance scheme and find out the relevant problems. This study helps to identifying the issues arising while utilization of Ayushman Bharat - Arogya Karnataka Health Insurance scheme benefits. Also it aimed to study in detail the level of knowledge and awareness, and perception about scheme mechanism.

### Objectives of the Study

1. To analyze the knowledge and awareness level about Ayushman Bharat - Arogya Karnataka Health Insurance Scheme;
2. To study the perception of Residents of Shivamogga District about mechanism of Ayushman Bharat - Arogya Karnataka Health Insurance Scheme.

### Hypotheses of the Study

H<sub>1</sub>: "There is no significant knowledge and awareness level about Ayushman Bharat - Arogya Karnataka Health Insurance Scheme among respondents".

H<sub>2</sub>: "There is a negative perception about mechanism of Ayushman Bharat - Arogya Karnataka Health Insurance Scheme among respondents"

### Research Methodology

The study was confined to the state of Karnataka. It is designed as a descriptive and analytical one. Its attempt to capture the opinion of households towards level of knowledge and awareness and their perception about mechanism of Ayushman Bharat - Arogya Karnataka Health Insurance scheme in Shivamogga district. The present research will be carried out with the help of both primary and secondary sources of data. Simple random sampling method has been applied for the selection of the sample. A total sample of 80 respondents has been taken for the study. The statistical analyses that have been used include one sample 't' test, mean and standard deviation.

### Data Analyses

The data has analyzed with the different factors of knowledge and Awareness level and Perception of Residents of Shivamogga District towards Ayushman Bharat - Arogya Karnataka Health Insurance scheme.

### Descriptive statistics - Knowledge and Awareness about Ayushman Bharat - Arogya Karnataka Health Insurance scheme

#### One Sample t test (n=80, df =79)

Knowledge and Awareness about ABAK Scheme						
Variables	Mean	Mean difference	Std. Deviation	Std. Error Mean	T	Sig. (2 tailed)*
I am aware of not to pay any premium amount to ABAK	2.62	.047	.784	.088	-.560	.080
I am aware about Eligibility of the scheme	2.41	.072	.901	.093	-.590	.067
I know the public and private hospitals empanelled	2.71	-.166	.637	.094	-.867	.088
I am aware of diseases covered in the schemes	2.21	-.114	.913	.070	1.808	.101

Special Issue