

Mahatma Jyotiba Phule Jan Arogya Yojna: A Novel Health Scheme

¹Ashwini Sapkal, ²Swati Deshpande

How to cite this article: Sapkal A, Deshpande S. Mahatma Jyotiba Phule Jan Arogya Yojna: A Novel Health Scheme. Int J Educ Res Health Sci 2018;1(4):156-158.

Source of support: Nil

Conflict of interest: None

INTRODUCTION

Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY) is a unique health insurance scheme which meets the health expenses of the below poverty line/above poverty line families for identified diseases. It was formerly known as Rajiv Gandhi Jeevodayee Arogya Yojana (RGJAY) and has been renamed from 1st April 2017. It is implemented and administered by the Chief Executive Officer (CEO) of State Health Assurance Society.¹ The CEO is responsible for the management, administration, and control of the day to day affairs of the MJPJAY in accordance with the rules, regulations, orders, and instructions issued by the Governing Council of the State Health Assurance Society.²

The underlying principle is providing primary care through free screening and consultation. The scheme is implemented through effective use of IT-based solution which is unique to the scheme in reaching out to the beneficiary. The scheme has many unique features to its credit to proactively reach beneficiary and guide the beneficiary to avail the services in a cashless manner.³

SCOPE OF THE SCHEME

The eligible beneficiaries of Maharashtra state can avail the health insurance coverage for around 971 medical/surgical procedures/therapies, and around 121 follow-ups. These include the following:

The 132 government reserved procedures are to be performed only in Empanelled Government Hospital/

(1) General Surgery	(13) Gastroenterology
(2) Ophthalmology	(14) General Medicine
(3) Orthopedic	(15) Genitourinary system,
(4) Cardiac and Cardiothoracic	(16) Nephrology
(5) Pediatric medical and Surgical	(17) Burns
(6) Gastroenterology	(18) Polytrauma
(7) ENT	(19) Pulmonology
(8) Endocrinology	(20) Oncology: Radiation and Surgical
(9) Dermatology	(21) Rheumatology
(10) Critical Care	(22) Plastic Surgery
(11) Neurosurgery	(23) Infectious diseases
(12) Interventional radiology	(24) Prosthesis

Government Medical College subjects to availability of facility and procedures.⁴⁻⁸

BENEFICIARY FAMILIES

Families belonging to any of the 36 districts and farmers from agriculturally distressed districts of Maharashtra and holding the following cards:⁹

- Yellow ration
- *Antyodaya anna yojana* (AAY),
- *Annapurna*
- Orange ration

The identification for farmers will be based on white ration card along with 7/12 extract bearing the name of the beneficiary/head of the family or certificate from the concerned *talathi/patwari* stating that the beneficiary is a farmer or a family member of a farmer with valid photo ID proof of the beneficiary.

SALIENT FEATURES

- *Sum insured:* Rs. 1,50,000/
- *Period of insurance:* 1 year
- *Run off period:* 1 month
- Cashless transaction
- Online claim settlement

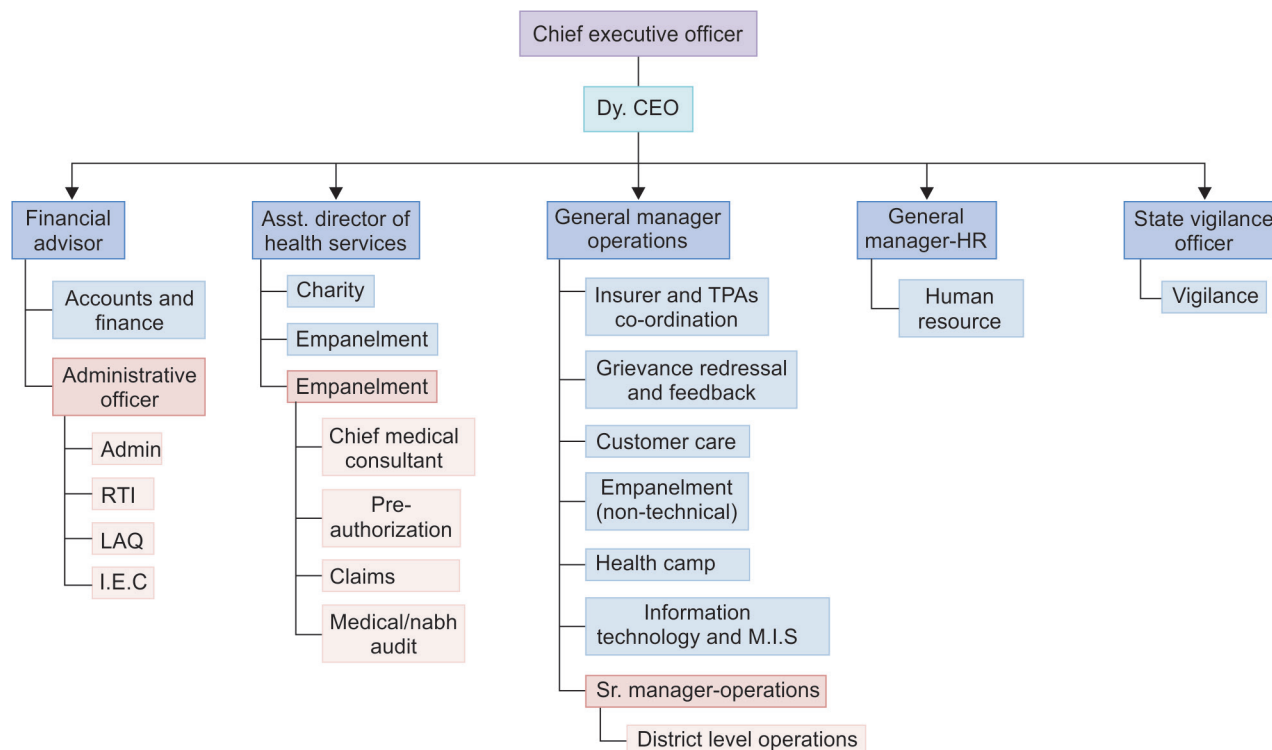
All hospitalization expenses up to 1,50,000 per family per year (subject to package rates of the Empanelled Hospital) on cashless basis are covered. This can be availed either individually or collectively

¹Junior Resident, ²Associate Professor

^{1,2}Department of Community Medicine, Seth GSMC and KEMH, Mumbai, Maharashtra, India

Corresponding Author: Swati Deshpande, Associate Professor, Department of Community Medicine, Seth GSMC and KEMH, Mumbai, Maharashtra, India, e-mail: drswatideshpande@rediffmail.com

Rajeev Gandhi Jeevandayee Arogya Yojana Society Organizational Chart



Protocol for availment of MJPJAY services at KEM Hospital, Parel, Mumbai

Process	Requirements
Enrollment/registration	(1) Meet Arogyamitra and obtain enrolment approval letter at the venue (2) Ration card and ID proof are essential
Pretreatment/presurgery	(1) Get the on bed photo of the patient at the venue (2) Get the file of the patient and the preauthorization form filled by the doctor
After surgery/after treatment	(1) Scan the file of the patient and all reports at the venue (2) Submit one copy and keep one with the patient/ relative
Discharge	(1) Get a discharge photo along with doctor concerned and the Arogyamitra at the venue with MJPJAY banner. (2) Submit a copy of the discharge sheet
Death case	In case a patient dies during treatment then please submit a death certificate at the venue

Venue for MJPJAY services in KEMH:

OPD 16, in front of gate no. 2

Contact number: 022-24100187

(floater basis). The insurance company will settle the claim online within 15 days on receiving complete claim and other necessary documents and will honor the claim for 1 month after the expiry of the policy period.

SERVICES UNDER MJPJAY

Arogyamitras (Facilitator Services)

- This is a concept unique to MJPJAY. Arogyamitras Act as facilitators for the patients.
- There are two categories of Arogyamitras
 - In PHCs/RHs/GHs/SDHs/WHs/DHs
 - In network hospitals
- Arogyamitras in PHCs/RHs/GHs/SDHs/WHs/DHs:* They are recruited by TPAs from the local area of each PHC to ensure performance efficiency and acceptability among local communities.
- The following qualifications are prescribed for a PHC Arogyamitra:
 - Graduate
 - Native and resident of the same PHC area
 - Good communication skills
 - Prefers to move around the villages
 - Functional knowledge of computers
- Arogyamitras in Network Hospitals:* TPAs has to select and post at least three Arogyamitras in each Network Hospital under the scheme to monitor the patients round the clock

- The Arogyamitra needs to counsel the patient as a friend or a guide regarding the entire process through which the patient would be treated. This is the initial point of contact so Arogyamitra should try to gain patients trust and should assure the patient regarding the cashless facility.
 - Round the clock call center with toll-free helpline: Contact number for emergency telephonic approvals 08275089088.
 - Health camps conducted by network hospitals.
 - Follow-up by elaborate field mechanism.
 - End-to-end cashless packages.
 - Services of Medical Coordinator (MCO) and Medical Camp Coordinator (MCCO) in the network hospitals.
 - Closed User Group (CUG) connectivity to all the field staff, MCO and MCCO.
 - Placement of MJPJAY kiosk with network connectivity.
 - Robust IT-based solution, capturing patient details right from reporting to the hospital till claim settlement and follow-up.
- Social auditing through feedback letter from the beneficiary.

REFERENCES

1. <http://www.freepressjournal.in/mumbai/rajiv-gandhi-health-scheme-renamed-to-mahatma-jyotiba-phule-by-state-govt/867183>.
2. <http://www.asianage.com/mumbai/rajiv-scheme-named-after-phule-maharashtra-govt-535>.
3. <https://www.jeevandayee.gov.in/RGJAY/NetworkHospitals/>.
4. <https://timesofindia.indiatimes.com/city/nagpur/RGJAY-formulated-after-a-lot-of-research/articleshow/26118406.cms?from=mdr>.
5. <http://www.dnaindia.com/mumbai/report-maharashtra-government-to-include-joint-replacements-physiotherapy-in-rajiv-gandhi-yojana-2101760>.
6. <http://indianexpress.com/article/cities/pune/cancer-tops-list-of-surgeries-for-poor-under-states-rgjay/>.
7. <https://mumbaimirror.indiatimes.com/mumbai/others/State-caps-knee-hip-implant-prices/articleshow/48078803.cms>.
8. <http://www.thehindu.com/news/cities/mumbai/news/jeevandayee-to-add-270-procedures-drop-130/article8213542.ece>.
9. <https://www.jeevandayee.gov.in/RGJAY/>.