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IMPACT OF AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA (ABPMJAY) ON SENIOR CITIZENS IN ASSOCIATION WITH THE FINANCIAL BEHAVIORS AND MENTAL HEALTH CARE

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ABSTRACT

The Government of India (GoI) has taken several measures to achieve senior citizens health by leveraging knowledge to build new India. The central government has initiated the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) to enhance the quality of health sector and to provide more medical facilities to development the health of the Indian Citizens and to develop the health industry in India. The research tried to analyze the role of ABPMJAY in transformation of health sector development. The study mainly focuses on identifying the awareness, beneficiaries and its achievement of ABPMJAY in Tirupur Government Hospital, Coimbatore District. In this situation, an effort is made to study the role ABPMJAY scheme and Health Sector Development in association with the ABPMJAY and Senior Citizens benefits and their healthy standard of living in India.

Keywords: Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) Senior Citizens, Health Sector, Government Hospitals, Health Care

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1.1 INTRODUCTION

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) is a scheme that aims to help economically vulnerable Indians who are in need of healthcare facilities. The Honorable Prime Minister Shri Narendra Modi rolled out this health insurance scheme on 23 September 2018 to cover

about 50 crores (*in Numbers*) citizens in India and already has several success stories to its credit. As of September 2019, it was reported that 18,059 (*in Numbers*) hospitals have been empaneled, over 4,406,461 lakhs (*in Numbers*) beneficiaries have been admitted and over 10 crore (*in Numbers*) e-cards have been issued. It is entirely funded by Government and the funding is shared between Centre and State governments as per prevailing guidelines of Ministry of Finance. ABPMJAY adopts a continuum of care approach, comprising of two inter-related components, which are

(a) Health and Wellness Centers (HWCs)

(b) Pradhan Mantri Jan Arogya Yojana (PMJAY) and

(c) Health and Wellness Centers (HWCs)

- **Health and Wellness Centers (HWCs)**

In February 2018, the Government of India announced the creation of number of 1,50,000 (*in Numbers*) Health and Wellness Centers (HWCs) by transforming existing Sub Centers and Primary Health Centers. These centers would deliver Comprehensive Primary Health Care (CPHC) bringing healthcare closer to the homes of people covering both maternal and child health services and non-communicable diseases, including free essential drugs and diagnostic services.

- **Pradhan Mantri Jan Arogya Yojana (PMJAY)**

The second component is PMJAY, which aims at providing health insurance cover of Rs.5 lakhs per family per year for secondary and tertiary care hospitalization to over Rs.10.74 crores (*in Numbers*) poor and vulnerable families [approximately 50 crore (*in Numbers*) beneficiaries]. There is no gap on the family size under the scheme. This scheme was earlier known as National Health Protection Scheme (NHPS) before it was rechristened to PMJAY. This scheme was launched on 23rd September 2018 by the Honorable Prime Minister Shri Narendra Modi in Ranchi, Jharkhand.

The Ayushman Bharat Yojana National Health Protection Scheme (ABNHPS), which has now been renamed as Pradhan Mantri Jan Arogya Yojana (PMJAY), plans to make secondary and tertiary healthcare completely cashless. The Pradhan Mantri Jan Arogya Yojana (PMJAY) beneficiaries get an e-card that can be used to avail services at an empaneled hospital, public or private, anywhere in the country. With it, you can walk into a hospital and obtain cashless treatment. The coverage includes three days of pre-hospitalization and 15 days of post hospitalization expenses. Moreover, around 1,400 (*in Numbers*) procedures with all related costs like Operation Theater (OT) expenses are taken care of. All in all, ABPMJAY and the e-card provide coverage of

Rs.5 lakh per family, per year, thus helping the economically disadvantaged obtain easy access to healthcare services. (*Welfare, Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)*, 2018)

1.2. LITERATURE REVIEW

The review of literature has been categorized into five categories based on need of the study. They are

1.1.1 ABPMJAY Features, Benefits and Awareness

1.1.2 ABPMJAY towards Health Care

1.1.3 ABPMJAY Opportunities and challenges

1.1.4 Controversies of ABPMJAY and

1.1.5 Implementation and Empanelment of ABPMJAY in Hospitals

1.1.1 ABPMJAY Features, Benefits and Awareness

The study examined Ayushman health system in prevention of diseases and enhancing the accessibility of quality medical education and health care, upgrading existing district hospitals in the country. It also determines the benefits for Ayushman researcher and educational organizations. It explained expected future positive outcome and role of central and concerned state government in implementation of the project. (Bhutada, 2019) PMJAY provided an overview of differences in utilization of it across India's states and the financial risk protection which equalizing force in India's health system architecture is identified. The analyses of which states need and are utilizing PMJAY the most are estimated. PMJAY's early experience in this regard is similar to findings for other centrally sponsored schemes. (Smith & Dong, 2019)

1.1.2 ABPMJAY towards Health Care

The study tried to understand the role of ABPMJAY and its path to achieve National Health Policy through the concept of Universal Health Coverage. It examined and analyzed critical reflections, suggestions and way forward for rapid and effective implementation of Ayushman Bharat program. (Lahariya, 2018). ABPMJAY research work provides the critical analysis of policy initiative, philosophy, key implications, impact, concerns, constraints and paving the way for future healthcare solutions are identified. (Tabish, 2018) The report on ABPMJAY is the hope for millions

and exciting new prospects for Neuro-Healthcare. The study noted that ABPMJAY encompasses comprehensive Primary Healthcare through HWCS, as its second pillar and it also specifically examined Primary Neuron Healthcare. (Paul, 2019)

1.1.3 ABPMJAY Opportunities and Challenges

The Challenges in effective implementation of Ayushman Bharat Yojana in National Health Policy is examined. It also discusses about the advantages and disadvantages of trust model and insurance model. The publicly financed health insurance schemes in India is stated in tabulated form regarding state, programname, primary care, secondary care and tertiary care with maximum benefit.(McNulty, 2018). The study mentioned NHA is inked three separate MoUs with Bharti Foundation and also the Akshay Patra Foundation and Help Age India to raise awareness about ABPMJAY scheme and beneficiary enrolment. The study stated that the partnership with the Akshaya Patra Foundation, Bharti Foundation, and Help Age India has provided an opportunity to reach out to the potential beneficiaries. It also mentioned that these organizations' long-term presence in the rural areas and their grassroots connection will help in achieving the desired awareness level for the scheme across the country. (Akshay& Foundation, 2020)

1.1.4 Controversies of ABPMJAY

The Ayushman Bharat National Health Protection Scheme and Health and Wellness Centre Scheme. It also analyzed the critical area under ABNHPS and HWCs.(Bakshi H, Sharma R, Kumar P,2018)The study investigated that how the scheme of Ayushman Bharat Yojana reach in India and some controversies of PMJAY is identified. This initiative has been designed on the lines as to meet SDG and its underlining commitment, which is "leave no one behind".(Bharat, Mantri, &Arogya, 2018)The study analyzes and provides critical reflections, suggestions and way forward for rapid and effective implementation of Ayushman Bharat. It also mentioned that there must be effective and impactful in achieving the desired health outcomes and also need for getting both design and implementation of Ayushman Bharat Program right, from the very beginning. The study stated that if implemented fully and supplemented with additional interventions, the program can prove a potential platform to reform Indian healthcare system and to accelerate India's journey towards universal health coverage. (Lahariya, 2018)

1.1.5 Implementation and empanelment of ABPMJAY in Hospitals

The overview of the PMJAY process flow at Empaneled Hospitals is explained with flowchart clearly. The beneficiaries can provide feedback regarding overall quality of care and also to further improve the quality of care is studied. (Kiosk, Kiosk, Mantri, & Mitra, 2018) The study of beneficiaries of the hospital insurance scheme can avail healthcare services from both public and empaneled private health facilities are examined. This scheme is one of the largest government sponsored health insurance schemes in the world is stated. The study also made ethical analysis of ABNHPs and the reasons for the current provisioning of Ayushman Bharat Scheme. (Gopichandran, 2019). The study examined that NHPM under Ayushman Bharat will subsume the on-going centrally sponsored scheme RSBY and SCHIS and also studied individual, household and community level factors influencing the enrolment under RSBY. The study found out strong association between socio economic status measured as mean per capita consumption expenditure quartile and awareness level about RSBY of head of family with RSBY enrolment. (Sarwa, Aggarwal, Prinja, Insurance, & Bharat, 2020)

1.3 OBJECTIVES OF STUDY

The main objectives of the study are-

01. To know the awareness level, satisfaction and usage of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) among the select Senior Citizens of Tirupur;
02. To understand the role of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) and its consequence on Senior Citizens;
03. To find out the ABPMJAY scheme's association of with financial behavior and mental health among the senior citizens;
04. To discern the level of implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) in medical sector; and
05. To study Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) impact on Health Care sector.

1.4 HYPOTHESIS OF STUDY

01. H_{01} : ABPMJAY schemes robustly provides various medical facilities under Health Care sector to Senior Citizens;

- H_{a1} : ABPMJAY does not robustly provides various facilities under Health Care sector to Senior Citizens;
01. H₀₂ : ABPMJAY firmly associated with financial behavior and Mental Health of Senior Citizens;
- H_{a2} : ABPMJAY does not firmly associated with financial behavior and Mental health of Senior Citizens;
02. H₀₃ : ABPMJAY has strongly associated with improving the financial position and Health improvement of Senior Citizens;
- H_{a3} : ABPMJAY has not strongly associated with improving the financial position and Health improvement of Senior Citizens;

1.5 DATA BASE OF THE STUDY

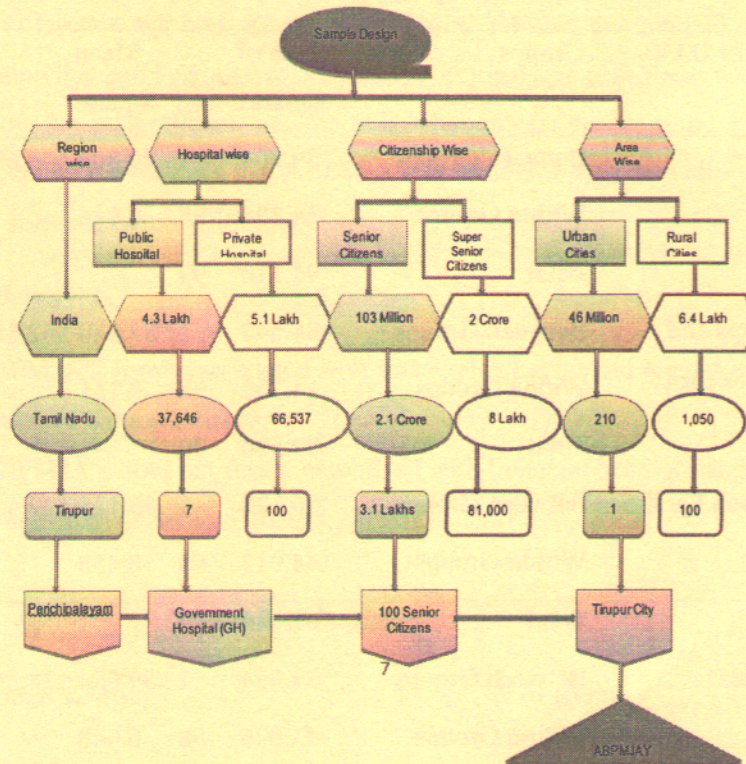
The present research study is based on exploratory and descriptive nature. Accordingly, the data is collected from both primary as well as the secondary data. The information's are collected from the senior citizens by using structured research instruments and from the relevant reports viz., Magazines, newspapers, business dailies, books and journals, e-media and other literature available in this field constitute secondary sources for the present study, The merits and demerits are studied with the help of research instrument of structured questionnaire for people will be used to collect the data from them. The primary data has been collected, through a separate pretested Questionnaire from 136 selected Senior Citizens located in Tirupur division of Tamil Nadu.

1.6 SAMPLE DESIGN AND SIZE

The Multi-Stage Sampling technique was adopted for Selection of Senior Citizens for the present research study. The purpose of the study is divided into four phases. In first phase, Region-Wise was selection done in Tirupur. In Second phase, Hospital Wise carried out, where government hospital was chosen for the study. In third Stage, Citizenship Wise was selection done where it focused on the senior citizens only. In fourth stage, area wise was selected and it focuses on urban area alone. In India, there are 4.3 lakhs Public Hospitals and 5.1 lakhs Private Hospitals, out of 37,646 Public Hospitals and 66,537 Private Hospitals were in Tamil Nadu, out of seven Public Hospitals and 100 Private Hospitals were in Tirupur, among seven Public Hospitals, Government Hospital (GH) in Perichipalayam is purposively selected for the study. In India, there are 103 Million Senior Citizens and 2 Crore Super Senior Citizens, out of 2.1 crore Senior Citizens and 8

lakhs Super Senior Citizens were in Tamil Nadu, out of 3.1 lakhs Senior Citizens and 81,000 Super Senior Citizens were in Tirupur, among 3.1 lakhs Senior Citizens, 100 Senior Citizens in Perichipalayam is purposively selected for the study. In India, there are 46 Million urban area and 6.4 lakhs Rural Area, out of 210 Urban Area and 1,050 Rural area were in Tamil Nadu, out of one Urban Area and 136 Rural Area were in Tirupur, among 1 Urban Area, Tirupur City is purposively selected for the study.

Figure 1 Sample Design



1.7 ANALYSIS AND TESTING OF HYPOTHESIS

(A) Test of Hypothesis – I

- 01. H_{01} : ABPMJAY schemes robustly provides various medical facilities under Health Care sector to Senior Citizens;
- H_{a1} : ABPMJAY does not robustly provides various facilities under Health Care sector to Senior Citizens;

Reliability Statistics	
Cronbach's Alpha	No. of Items
0.948	6

The Cronbach's Alpha in the above table indicated that there is an excellent internal consistency of data to apply the One – Way ANOVA.

Table 1: ABPMJAY provides various medical facilities under Health Care sector to Senior Citizen

ANOVA						
Facilities of ABPMJAY	Groups	Sum of		Mean		Sig.
		Squares	df	Square	F	
E-Cards	Between Groups	79.804	1	79.804	546.699	0.000
	Within Groups	14.306	98	0.146		
	Total	94.110	99			
Personalized alters and notifications on Security	Between Groups	84.640	1	84.640	562.354	0.000
	Within Groups	14.750	98	0.151		
	Total	99.390	99			
Online Transaction Facilities	Between Groups	56.125	1	56.125	122.459	0.000
	Within Groups	44.915	98	0.458		
	Total	101.040	99			
Payment Facilities	Between Groups	59.034	1	59.034	134.303	0.000
	Within Groups	43.076	98	0.440		
	Total	102.110	99			
Transaction can be done anywhere (both public and private Hospitals)	Between Groups	58.141	1	58.141	127.726	0.000
	Within Groups	44.609	98	0.455		
	Total	102.750	99			
Coverage for Pre and Post Hospitalization Expenditure	Between Groups	30.988	1	30.988	84.421	0.000
	Within Groups	35.972	98	0.367		
	Total	66.960	99			

Source: Survey Data, January – March, 2021

Inference

ABPMJAY provides various medical facilities under Health Care sector to Senior Citizens in the select area. The ANNOVA results shows that calculated value of F statistics is more than the significant value at 5 percent level with degree of freedom and hence could have arisen due to chance. This analysis rejects the null – hypothesis and conclude that ABPMJAY does not robustly influences the senior citizens and provides various medical facilities under this scheme. By simply inspecting the means in the descriptive table, got with the ANOVA output, and should suspect that the difference between the low and high difference of opinions groups might be significant, since that is the biggest difference, but how about the difference between the low and medium groups. This is the information that can be got from our multiple comparison tests. From the table – 1, the p – value for all items are insignificant. So, the null – hypothesis was rejected and alternative – hypothesis was accepted. It concludes that ABPMJAY does not robustly provides various facilities under Health Care sector to Senior Citizens.

(B) Test of Hypothesis – II

02. H_{02} : ABPMJAY firmly associated with financial behavior and mental health of Senior Citizens;

H_{a2} : ABPMJAY does not firmly associated with financial behavior and mentalhealth of Senior Citizens;

Reliability Statistics	
Cronbach's Alpha	N of Items
0.932	4

The Cronbach's Alpha in the above table indicated that there is an excellent internal consistency of data to apply the Correlation. In order to test the above hypothesis Bivariate Correlation was applied.

Table – 2

ABPMJAY associated with financial behavior and mental health of Senior Citizens

SCH & PA	HSB	PHT	PHA	PATA		
M	Df	C				
HSB	0.35	96	1			
PHT	0.53	96	0.653	1		
PHA	0.55	96	0.627	0.915	1	
PATA	0.58	96	0.712	0.874	0.875	1

* M – Mean; Df – Degree of Freedom; C – Correlation Value

* HSB – Health Service Benefited; PHT – Psychological Aspects of Health Treatment; PHA – Psychological Aspects of Health Assurance; PATA – Psychological Aspects of Avail Treatment Anywhere

Inference

From the table – 2, it explained that, the correlation of financial behavior and mental health of Senior Citizens with respect to the ABPMJAY. It is identified that there is a high degree of positive correlation between senior citizens mental health and their financial behaviour. It is inferred that there is significant relationship between Senior Citizens Health and their psychological aspects. So alternative – hypothesis is rejected and null – hypothesis is accepted.

(C) Test of Hypothesis – III

01. H_{03} : ABPMJAY has strongly associated with improving the financial position and Health improvement of Senior Citizens;

H_{a3} : ABPMJAY has not strongly associated with improving the financial position and Health improvement of Senior Citizens;

Reliability Statistics

Cronbach's Alpha	N of Items
.973	6

The Cronbach's Alpha in the above table indicated that there is an excellent internal consistency of data to apply the Correlation. In order to test the above hypothesis Bivariate Correlation was applied.

Table – 3

* ABPMJAY associated with improving the financial position and Health improvement of Senior Citizens

FPHI	ROPE	CPPE	OT	BQAHT	HACHC	ATH		
	M	Df	C					
ROPE	0.45	94	1					
CPPE	0.48	94	0.869	1				
OT	0.53	94	0.869	0.886	1			
BQAHT	0.53	94	0.924	0.858	0.843	1		
HACHC	0.55	94	0.840	0.884	0.849	0.915	1	
ATH	0.58	94	0.822	0.849	0.822	0.874	0.875	1

* M – Mean; Df – Degree of Freedom; C – Correlation Value

* ROPE – Reduce of Out of Pocket Expenditure; CPPE – Coverage for Pre and Post Hospitalization Expenditure; OT – Easy Access for Online Transaction; BQAHT – Better Quality and Availability of Health Treatment; HA – Health Assurance Coverage for HealthCare; HTA – Immediately can Avail treatment at any Hospitals at any time

Inference

From the table – 3, explained that, the correlation of improving the financial position and Health improvement of Senior Citizens. It is identified that there is a high degree of positive correlation between improving the financial position and Health improvement of Senior Citizens. It is inferred that there is significant relationship between improving the financial position and Health improvement of Senior Citizens. So alternative – hypothesis is rejected and null – hypothesis is accepted.

1.8 MAJOR FINDINGS OF THE STUDY

The findings of the study are presented below -

(A) Socio – Economic Profile of Selected Senior Citizens

- It is evidenced from the study, that in Tirupur District, the selected Senior Citizens is about 17 percent who falls under the age group from 60 – 70 years and 11 percent who falls under the age group from 71 – 80 years using ABPMJAY Facilities and Services;
- The overall ABPMJAY Beneficiaries in Tirupur are almost equal male Senior Citizens and female Senior Citizens. In that, male Senior Citizens about 14 percent and female Senior Citizens about 14 percent.
- In terms of Educational Qualification of the selected Senior Citizens, 18 percent of Senior Citizens are qualified up to SSLC and 3 percent of Senior Citizens are degree holders were using ABPMJAY Facilities and Services;
- In case of Occupation of the selected Senior Citizens, 9 percent of Senior Citizens were Agriculturist and only 4 percent of Senior Citizens were Employees. In terms of Monthly Income generation, the beneficiaries of ABPMJAY, 10 percent of Senior Citizens are belonging to No income group and 9 percent of Senior Citizens are belong to the income group of up to Rs. 10,000 using ABPMJAY Facilities and Services;
- The Family size of ABPMJAY Beneficiaries, 13 percent of Senior Citizens belongs to the family size of up to 3 and only 5 percent of Senior Citizens belongs to the family size 6 and above using ABPMJAY Facilities and Services; and In case of Marital Status of the Selected Senior Citizens, 26 percent of Senior Citizens are married and only one percent of Senior Citizens are unmarried who are using ABPMJAY Facilities and Services.

(B) ABPMJAY Awareness Level among Selected Senior Citizens

- Senior Citizens were 44 percent aware about ABPMJAY while remaining 56 percent of Senior Citizens were not at all aware about ABPMJAY.
- In terms of Modes of Awareness, according to 15 percent of Senior Citizens, Television is a great mode to extremely aware about ABPMJAY. As per 14 percent of Senior Citizens, they extremely aware about ABPMJAY through Advertisement. At the same time, only four percent of Senior Citizens were not at all aware about ABPMJAY through Family Members and SMS.

(C) Awareness Level of ABPMJAY Facilities and Services among Selected Senior Citizens

- Senior Citizens were 36 percent aware about ABPMJAY facilities and services while remaining 64 percent of Senior Citizens were not aware about ABPMJAY facilities and services. In the terms of awareness about ABPMJAY Facilities and Services of the selected Senior Citizens of Tirupur District, 9 percent of Senior Citizen strongly agrees that E-Cards, Personalized alerts & Notifications on Security facilities and Newborn Expenses and Services were much useful. At the same time, only one percent of Senior Citizens strongly disagree with all Services provided under ABPMJAY.

(D) Awareness Level of ABPMJAY Transactions Options among Selected Senior Citizens

- The present study clearly showed that Senior Citizens were aware about ABPMJAY Transaction Options about 34 percent while remaining 66 percent of Senior Citizens were not aware about ABPMJAY Transaction Options.
- In the terms of awareness about ABPMJAY Facilities and Services of the selected Senior Citizens of Tirupur District, 12 percent of Senior Citizens strongly agree that Online Transaction is easy to use and 11 percent of Senior Citizens strongly agree that Transaction can be done anywhere is easy to avail treatment across the country. And it is evidenced that states that 25 percent of Senior Citizens agree that they feel Payment Facilities is easy to transfer money.

(E) Beneficiaries List of Selected Senior Citizens under ABPMJAY

- In Tirupur District, 30 percent of Senior Citizens were enrolled in ABPMJAY while remaining 70 percent of Senior Citizens were not enrolled in ABPMJAY.
- In the terms of Beneficiaries list in General Treatment under ABPMJAY, 19 percent of Senior Citizens were strongly benefited in General Surgery and 11 percent of Senior Citizens were strongly benefited in Otorhinolaryngology (head and neck). At the same time, it is evidenced that states that 19 percent of Senior Citizens were strongly not benefited in Plastic and Reconstructive, Ophthalmology (diagnosis and eye disorder) and 18 percent of Senior Citizens were strongly not benefited in Neuro Surgery.
- In the terms of Beneficiaries list in Emergency purpose under ABPMJAY, 17 percent of Senior Citizens were strongly benefited in Cardiothoracic Surgery (heart and lung disease) and Neo – Natal (newborn babies).

- It's clear that from the study, 23 percent of Senior Citizens were strongly not benefited in Pediatric Medical Management (infants, children, adolescents) and 19 percent of Senior Citizens were strongly not benefited in Burns Management (cause by fire).

(F) Satisfaction Level of the Selected Senior Citizens of ABPMJAY Facilities and Services

- It is evidenced that states that 25 percent of Senior Citizens were highly satisfied with Facilities of E – Cards and Financial Services and 21 percent of Senior Citizens were highly satisfied with Health Services while 17 percent of Senior Citizens were satisfied with Personalized Alerts and notifications on Security Facilities.

(G) Perception towards ABPMJAY in Empaneled(Enrolled) Hospitals

- In Tirupur District, 8 percent of Senior Citizens were highly satisfied with services offered by ABPMJAY in Selected Government Hospital and 20 percent of Senior Citizens were satisfied with services offered by ABPMJAY in Private Hospitals.

(H) Psychological Aspects of Selected Senior Citizens towards Improvement of their Health under ABPMJAY

- It is evidenced that states that, 30 percent of Senior Citizens agree that their psychological aspects of ABPMJAY results in Improvement of their Health.
- According to Psychological aspects of Selected Senior Citizens, 10 percent of Senior Citizens were strongly agree that ABPMJAY results in Better Quality and Availability of Health Treatment; 15 percent of Senior Citizens were agree that ABPMJAY results in Health Assurance coverage for Health Care while 12 percent of Senior Citizens were agree that Immediately can Avail Treatment at any Hospitals at any time.

(I) ABPMJAY provides financial position and it improve Financial Positions of Selected Senior Citizens

- It is evidenced that states that 28 percent of Senior Citizens agree that ABPMJAY results in Improvement of their Financial Position. In terms of Financial Positions provided under ABPMJAY, 12 percent of Senior Citizens were strongly agree that ABPMJAY results in Reduce of Out of Pocket Expenditure and 9 percent of Senior Citizens were strongly agree that

ABPMJAY provide Coverage for Pre and Post Hospitalization Expenditure and make Easy Online Transactions.

(J) Consequences and Benefits of ABPMJAY provided to Selected Senior Citizens

- It's clear that from the study, 30 percent of Senior Citizens found that ABPMJAY Facilities and Services are essential. In the terms of Consequences and Benefits of ABPMJAY provided to the selected Senior Citizens, 16 percent of Senior Citizens states that ABPMJAY results in Reduces of out of Pocket Expenditure is very important; it also reveals that ABPMJAY provides Irrespective of Family Size is very important rated by 15 percent. It is evidenced that states that all consequences of ABPMJAY are very important. At the same time only one percent of Senior Citizens said ABPMJAY Covers all Pre – Existing Diseases is of little important.

(K) Challenges and Opportunities faced by Selected Senior Citizens

- The Beneficiaries of ABPMJAY opinioned that only 3 percent of Senior Citizens disagrees that the most of Senior Citizens prefer Bank Account is Basic Requirement under ABPMJAY is an important Challenge faced by Selected Senior Citizens and only 7 percent of Senior Citizens strongly agrees that there is Loopholes in basic infrastructure and services in Health Wellness.
- ABPMJAY provides lots of opportunities to the Beneficiaries of selected Senior Citizens, where it proved that 17 percent of Senior Citizens strongly agrees that ABPMJAY Beneficiaries can Avail Treatment for Pre – Existing Diseases at anytime, anywhere; 15 percent of Senior Citizens agrees that they can get Cashless and Paperless Access to ABPMJAY Services in Empaneled Hospital. At the same time only one percent of Senior Citizens strongly disagrees that Beneficiaries under ABPMJAY can get Health Coverage up to Rs .5 lakh per family per year.

(L) Ideas for Improvement over ABPMJAY of Selected Senior Citizens

- In the present study, clearly showed that 100 percent of Senior Citizens agrees that there should be more Improvement in ABPMJAY.
- The selected Senior Citizens in Tirupur Districts opinioned that 49 percent of Senior Citizens agree that it is very important to Revise Procedural Rates under ABPMJAY and 30 percent of Senior Citizens states that ABPMJAY should Reach in Local Areas. It is evidenced that states

that 44 percent of Senior Citizens opinioned that it is important to improve strict legal action against those who fail to comply with guidelines. At the same time only five percent of senior Citizens states that it is not at all important to Include advanced technology to keep tracking ABPMJAY transactions.

1.9 CONCLUSION

In contour with the global medical sector move in acquiring the latest advanced technology to stay ahead of competitors, hospital throughout the world and India have notably been moving in the same direction. Evidently, ABPMJAY is considered a new era in medical field, in which government are spending considerable amount of money to have it available to the public and to reduce their pocket-out expenditure. Unfortunately, evidences have shown that a large number of Senior Citizens do not use ABPMJAY for various reasons, despite its benefits. To sum up, the present research study focused on Role of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY) in Tirupur district, where it reveals that selected Senior Citizens have impact on the awareness, perception, satisfaction level of ABPMJAY. The study mainly focused on the role of ABPMJAY in Tirupur Government Hospitals and its impact among selected Senior Citizens in Tirupur. It also stated that there is no specific finding under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana. (ABPMJAY)

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