

## An Analytical Study of Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY) in Maharashtra

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### Abstract

Health is an important factor of human development. The efficiency of a person is depending on health conscientiousness. Central and State Governments in India have launched various schemes related to health improvement. Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY) is one of the important health related scheme launched in Maharashtra state. In this paper, we have analyzed this scheme with the related of secondary data published by the health department. We found that, there is significant difference in the benefifisheris in different districts of Maharashtra. It is also observed that there is significant difference in the benefifisheris in different age groups. Hence there is a greater need to implement this scheme in Vidharbha and remote districts of Kankan region.

**KEYWORD:** Health, Surgeries, Gender, APL, BPL, Claim

**GEL Classification:** H50, H51, H52

### 1.0 Introduction

Food, clothing, shelter, education, pure water and health are the basic needs of the human beings. Since 1951 the Govt. of India and State Governments have launched various schemes for the development of the health in the country. Maharashtra is one of the progressive states in India in all respects. This state has made a considerable progress with the help of expansion of economic and social overheads for common man. In the present research paper we have discussed the health issue in Maharashtra with special reference to Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY).

### 1.1 Objectives

The present research paper is based on following objectives:

1. To review the Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY).
2. To study the progress of Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY).
3. To study the in balance of benefifisheris in the state.
4. To suggest the measures to improve this scheme.

### 1.2 Hypothesis

The followings hypothesis were tested with the help of secondary data

Hypo-1

H0- There is no significant difference of the beneficiaries in different districts of Maharashtra State.

H1- There is significant difference of the beneficiaries in different districts of the State.

Hypo-2

H0- There is no gender wise difference in benefifisheris of the scheme

H1- There is no gender wise difference in benefifisheris of the scheme

Hypo-3

H0- There is no age group wise difference in benefiseries of the scheme

H1- There is no age group wise difference in benefiseries of the scheme

### **1.3 Data and Methods of Analysis**

The present research paper is mostly based on secondary data sources. We focused the performance of RGJAY scheme in respect of surgeries done and claim paid to the benefiseries. Data was collected from the health services at a glance, Govt of Maharashtra and other required information was collected from the different websites and research papers and reports published. All collected data was analyzed with the help of SPSS 20. For the data analysis. We have used percentage and other descriptive tools and t test, ANOVA has been used for hypothesis testing.

#### **1.4 Rajiv Gandhi Jeevodayee Arogya Yojana (RGJAY)**

The Govt. of Maharashtra has announced the Jeevodayee Arogya Yojana in the Maharashtra State from 11th October 1997 to provide financial help to economically weaker sections of the Society and the people below poverty line, for providing Super Specialty Services for treatment of serious diseases of heart, kidney, brain, cancer and Spinal cord. Later on this scheme was converted in to Rajiv Gandhi Jeevodayee Arogya Yojana (RGJAY) since July 2012. This scheme is basically launched for free quality critical care for low income group families in the state.

##### **1.4.1 Objectives of the RGJAY:**

1. To improve access of quality medical care to BPL & APL families.
2. To provide identified speciality services requiring hospitalization for surgeries.
3. To provide consultation through an identified Network of health care providers.
4. To free health insurance up to Rs.1.5 lakh to the beneficiaries.
5. To provide health facilities up to the coverage of Rs. 1.5 Lakh per family.
6. To provide health services to the yellow and orange Ration-card holders whose income is up to Rs. 1 Lakh per year

##### **1.4.2 Scope of the RGJAY**

This scheme provides health facilities around 971 surgeries /procedures along with 121 OPDs. The health services are provided under 30 identified specialized categories i.e. General Surgery, ENT Surgery, Ophthalmology Surgery, Gynaecology And Obstetrics Surgery, Orthopedic Surgery And Procedures, Surgical Gastro Enterology, Cardiac And Cardiothoracic Surgery, Pediatric Surgery, Genitourinary System, Neurosurgery, Surgical Oncology, Medical Oncology, Radiation Oncology, Plastic Surgery, Burns, Poly Trauma, Prostheses, Critical Care, General Medicine, Infectious Diseases, Pediatrics Medical Management, Cardiology, Nephrology, Neurology, Pulmonology, Dermatology, Rheumatology, Endocrinology, Gastroenterology, Interventional Radiology. The RGJAY scheme was implemented for beneficiary families of all the 35 districts of Maharashtra.

##### **1.5 Progress of the RGJAY**

###### **1.5.1 District Wise Benefiseries of RGJAY**

Table 1 shows that the progress of RGJAY in Maharashtra since July 2012. Up to Sept. 2014, eight districts in the state have benefited mostly, they are Amravati, Dhule, Mumbai, Nanded, Nashik, Raigad, Solapur and Thane. On the contrary six districts have not benefited so much, these are of Bhandara, Chandrapur, Gadchiroli, Gondia,

Nandurbar and Sindhudurg. It indicates that the majorities of the districts in Vidharbha are less benefited of this scheme in respect of surgeries done under this scheme.

District	Surgery Done		Claim Paid	
	Numbers	Amount (Rs)	Numbers(Rs)	Amount
Ahmadnagar	12959	34,25,38,662	10275	25,66,97,916
Akola	3277	7,37,18,779	2488	5,20,95,086
Amravati	19369	43,06,75,867	16359	33,44,00,996
Aurangabad	7866	21,23,28,865	5471	13,58,45,878
Beed	5766	14,39,07,982	4380	10,17,35,559
Bhandara	1733	3,87,40,055	1240	2,57,01,697
Buldhana	5915	15,18,08,380	4326	10,39,95,474
Chandrapur	2223	5,57,20,675	1708	4,07,28,495
Dhule	19632	44,14,29,203	16886	35,37,34,989
Gadchiroli	1811	4,37,66,470	1512	3,46,11,396
Gondiya	1460	3,16,37,715	919	1,89,97,818
Hingoli	2701	6,58,74,703	1918	4,24,68,865
Jalgaon	12640	30,34,98,771	10020	22,05,08,167
Jalna	3880	11,10,16,981	2735	7,26,47,320
Kolhapur	13280	36,11,00,313	10771	27,02,49,156
Latur	5022	10,17,19,481	3854	7,28,78,460
Mumbai	90515	250,56,17,879	75438	194,11,22,894
Nagpur	7646	18,05,82,614	5068	11,47,37,898
Nanded	24330	49,92,44,041	20236	38,50,98,102
Nandurbar	1272	3,73,25,140	971	2,80,77,827
Nashik	13124	33,73,71,294	9989	24,20,65,058
Osmanabad	3789	8,07,27,649	2935	5,74,40,414
Parbhani	3862	9,00,42,345	2703	5,63,88,547
Pune	9209	24,49,10,141	6817	16,81,21,106
Raigad	15904	42,62,23,104	12400	29,48,97,763
Ratnagiri	3813	9,43,31,789	2617	6,00,82,175
Sangli	7441	19,25,11,590	5668	13,91,49,477
Satara	5657	16,88,04,420	4143	11,41,10,989
Sindhudurg	1809	4,88,48,020	1168	2,94,32,799
Solapur	27817	62,32,66,124	23023	48,22,17,894
Thane	16166	48,50,29,635	10254	28,50,76,039
Wardha	2769	6,89,64,955	2085	4,86,59,147
Washim	2885	7,43,61,871	2194	5,21,93,480
Yavatmal	5351	14,08,70,577	4078	10,14,67,740
<b>Total</b>	<b>362893</b>	<b>920,85,16,090</b>	<b>286649</b>	<b>673,76,36,621</b>
Source: <a href="https://www.jeevandayee.gov.in">https://www.jeevandayee.gov.in</a>				

**Table 2** shows that there is significant difference in the beneficiaries in the different districts of Maharashtra. The One sample tets indicates that the significant

difference at 95 of confidence about this result. The result shows that there is significant difference in number of surgeries (3.957 df 33 sig .000), Number of claims (t 3.732 df 33 sig .001) and claim paid to the beneficiaries (t 3.487 df 33 sig .001). Hence, the H<sub>0</sub> -1 rejected and H<sub>1</sub>-1 accepted.

Indicators	t	df	Sig.	Results
No of Surgery	3.957	33	.000	Null Rejected
Numbers of Claim	3.732	33	.001	Null Rejected
Claim Paid	3.487	33	.001	Null Rejected

### 1.5.2 Gender wise & Child Beneficiaries

Health facilities provided under RGJAY scheme within the three categories i.e. Male, Female and Child. Here we find the statistics in increasing trend in respect of number of surgeries and claim paid under the RGJAY. The table 3 shows that total 18627 claims have been paid for child beneficiaries, 110914 claims have been paid for female beneficiaries and 157108 claims have been paid for male beneficiaries

	Surgery Done		Claim Paid	
	Count	Amount	Count	Amount
Child	24282	77,20,72,747	18627	55,21,03,437
Female	139156	311,55,28,975	110914	228,23,91,780
Male	199455	532,09,14,368	157108	390,31,41,404
Total	362893	920,85,16,090	286649	673,76,36,621

Source: <https://www.jeevandayee.gov.in>

Table No. 4 indicates that there is no significant difference in the number of surgeries done and number of claims as well as claims paid under the RGJAY. Because the One-Sample Test shows no difference in these three variables. No of Surgery (t 2.354 df 2 sig .143), Number of claims (t 2.347 df 2 sig .143) and claim paid to the beneficiaries (t 2.321 df 2 sig .146). Hence, the H<sub>0</sub> -2 Accepted and H<sub>1</sub>-2 rejected. Due to the increasing number of beneficiaries, the amount of claim has increased hence the original statistics showing difference in the amount paid but this amount is statistically same according to the One-Sample Test.

Indicators	t	df	Sig.	Results
No of Surgery	2.354	2	.143	Null Accepted
Numbers of Claim	2.347	2	.143	Null Accepted
Claim Paid	2.321	2	.146	Null Accepted

### 1.5.3 Age Group wise Beneficiaries of the Scheme

Any developing country like India the share of child population and senior citizens in the total population is near about 45%. Hence, we may have to provide health facilities

to chile and senior citizens as well as rural people. If we evaluate the performance of the RGJAY scheme regarding different age groups which benefited, the table 5 indicates the age group wise number of surgeries done and claim paid to the beneficiaries. The Table 5 indicates that number of surgeries in the age group of below 14 is higher than the next to age groups followed by age group we observed that the number of beneficiaries have been increased continuously. Same situation we find in respect of claim paid to the beneficiaries under the scheme.

Age Group	Surgery Done		Claim Paid	
	Numbers	Amount	Numbers	Amount
Below 14	48564	154,41,45,494	37254	110,42,06,874
Age 15-25	28405	67,83,34,092	21992	47,95,57,181
Age 26-35	44513	100,55,36,492	34812	72,28,56,005
Age 36-45	67807	155,28,50,445	53707	113,78,69,468
Age 46-55	74833	192,37,48,408	59816	143,21,24,394
Age 56-65	76017	207,26,97,163	60399	153,65,25,513
Above 65	94072	240,65,53,486	74592	175,32,01,246
<b>Total</b>	<b>362893</b>	<b>920,85,16,090</b>	<b>286649</b>	<b>673,76,36,621</b>

Source: <https://www.jeevandayee.gov.in>

**Table 6** shows that there is significant difference in the beneficiaries in the different age groups. The One sample test indicates that the significant difference at 95 of confidence about this result. The result shows that there is significant difference in number of surgeries in respect of different age groups (t 7.293 df 6 sig .000), Number of claims in respect of different age groups (t 7.105 df 6 sig .000) and claim paid to the beneficiaries in respect of different age groups (t 6.831 df 6 sig .000). Hence, the H0-3 rejected and H1-3 accepted.

Indicators	t	df	Sig.	Results
No of Surgery	7.293	6	.000	Null Rejected
Numbers of Claim	7.105	6	.000	Null Rejected
Claim Paid	6.831	6	.000	Null Rejected

### 1.6 Findings and Suggestions

1. Maharashtra is one of the leading states in respect of implementing RGJAY scheme. This scheme is implemented in all 35 districts of Maharashtra.

2. This scheme has been most beneficial to BPL and APL families of low income groups.
3. RGJAY scheme is most benefited to 8 districts of Maharashtra state; the remaining districts should be benefited.
4. Age group wise beneficiaries and claim paid amount has increased according to age and beneficiaries.
5. The amount spent for surgeries in age group of below 14 and above 65 is greater than other groups.
6. Overall data indicates that the RGJAY scheme is beneficial for health improvement and efficiency enhancement as well as human resource development.
7. There are only 30 specific surgeries included in this scheme but there is a need of expansion of the number of surgeries to be included in this scheme.

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