

# A Study to Assess the Level of Awareness and Utilization Regarding Pradhan Mantri Jan Arogya Yojana Among Community People in Selected Villages of Bardoli Taluka, Gujarat

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## ABSTRACT

Pradhan Mantri Jan Aarogya Yojana - Ayushman Bharat” (PM JAY-AB), it is also known as “Ayushman Bharat” or National Health Protection Scheme which consist of two major parameters. National Health Protection Mission – to provide cashless treatment to patients and Wellness Canters - to provide primary care to the patients. In India, there is lack of awareness of any scheme launched by government especially in the rural areas. with a view to this; the study was conducted to assess the level of awareness and utilization regarding PMJAY among community people. To find out the association between level of awareness with their selected socio demographic variables. To find out the association between level of utilization with their selected socio demographic variables.

**METHODOLOGY:** A quantitative research approach and survey research design was adopted. Non-probability convenience sampling technique was used to select the sample. Total sample size was 385. The setting of the study was villages of Bardoli Taluka, Gujarat. The tool was consisted of selected item 9 socio-demographic variables along with structured knowledge questionnaire for awareness, inventory checklist for utilization of Pradhan Mantri Jan Arogya Yojana. The data analysis was done using descriptive and inferential statistics.

**RESULTS:** The findings of the study revealed that out of 30,960 beneficiaries screened through the survey, only 385 reported utilizations of the Pradhan Mantri Jan Arogya Yojana (PM-JAY). The demographic data showed that the majority of participants were male (68.3%), married (81%), and aged between 18–65 years. A significant proportion (42.9%) had no formal education, 67.5% were Hindus, and 35.9% were engaged in business. Additionally, 39% belonged to joint families, and 53.2% had a monthly income of less than Rs.3,000. Health personnel were the main source of information about PM-JAY for 69.1% of the respondents. The mean awareness score regarding PM-JAY was 13.86, indicating that 59% had poor awareness, 34.8% had average awareness, and only 6.2% had good awareness. The mean utilization score was 6.12, with 8.8% showing poor utilization, 79% average utilization, and 12.2% good utilization. Chi-square analysis revealed a statistically significant association between awareness and occupation only. No significant association was found between utilization and any socio-demographic variables.

**CONCLUSION:** There was awareness regarding PM-JAY had poor awareness and utilization score was showing poor utilization regarding PM JAY Yojana in selected villages of Bardoli Taluka, Gujarat

**KEY WORD:** Awareness, utilization, Pradhan Mantri Jan Arogya Yojana, community people

## **INTRODUCTION:**

According World Health Organization The economic burden of diseases and premature deaths attributable to smoking and smokeless tobacco use by persons over 35-years of age in India at over 1% of India's GDP, estimates the Economic Costs of Diseases and Deaths Attributable to Tobacco Use in India study by World Health Organization (WHO). The direct health expenditure on treating tobacco related diseases alone accounts for 5.3% of total private and public health spending in India in a year a drain on both the public health system and the economy, which no country can afford.<sup>1</sup>

A major risk factor for non-communicable diseases (NCDs), tobacco-use causes the death of over 8 million people per year around the world. In India, tobacco-related cancers accounted for 27% The study was conducted using a quantitative descriptive research design. Purposive sampling was used to choose 30 people from the Laws pet urban population The information was gathered via a self-structured questionnaire. Researcher found Among the 30 participants, according to the data analysis results show that 86% of people did not have enough information, 12% had limited knowledge and only 2% had enough information about Ayushman Bharat. No association of schools of knowledge with selected demographic variables. The study conducted among 30 general population. There was a inadequate knowledge among Ayushman Bharat health scheme.<sup>2</sup>

A national Economic Survey article on 'High out-of-pocket expenses for health can lead to poverty' India has one-of-the highest level of Out-Of-Pocket Expenditures (OOPE) contributing directly to the high incidence of catastrophic expenditures and poverty, notes the economic survey. It suggested an increase in public spending from 1% to 2.5-3% of GDP as envisaged in the National Health Policy 2017 can decrease the OOPE from 65% to 30% of overall healthcare spend. The Survey states about 65% of deaths in India are now caused by non-communicable diseases (NCDs) with ischemic heart diseases, chronic obstructive pulmonary disease (COPD) and stroke being the leading causes.<sup>3</sup>

Due to the above scenario in year 2014 Mr. Narendra Damodardas Modi announced dream project for health care insurance naming "Pradhan Mantri Jan Arogya Yojana- Ayushman Bharat" (PMJAY-AB). One of the most ambitious health insurance programme of the world. The programme aims to help the 100 million poor families of India to get the benefits of medical services for their health and take the treatment of disease which they cannot afford.<sup>2</sup>

Pradhan Mantri Jan Arogya Yojana - Ayushman Bharat" (PMJAY-AB), it is also known as "Ayushman Bharat" or National Health Protection Scheme which consist of two major parameters:-

According National Health Protection Mission – to provide cashless treatment to patients and Wellness Centres - to provide primary care to the patients.<sup>13</sup>

## **METHODOLOGY:**

**STUDY DESIGN:** Descriptive survey research design was adopted for this study.

**SUBJECTS:** A total of 385 community people was conducted in selected villages of Bardoli Taluka, Gujarat. The participated were selected through a non-probability convenience sampling technique. In this study inclusion criteria includes community people who are Beneficiary of Pradhan Mantri Jan Arogya Yojana willing to participate in the study.

**STUDY TOOL:** A self-structured social demographic to obtain the awareness regarding Pradhan Mantri Jan Arogya Yojana. To collected socio-demographic variables included were: age group, gender, marital

status, religion, education qualification, occupation, types of family, monthly family income in rupees, sources of information regarding PM JAY.

A self-Structured knowledge questionnaire for assess the level of awareness and inventory checklist for utilization on PM JAY Yojana.

**DATA ANALYSIS:** The finding based on the descriptive and inferential statistical analysis was presented with number and percentage, mean and Standard deviation. Chi square test were used to find out the level awareness and level of utilization regarding PM JAY Yojana among community people according their socio demographic variable.

## RESULTS

### SECTION- I

**THIS SECTION DEALS WITH DATA RELATED TO UTILIZATION OF PM JAY YOJANA AMONG COMMUNITY PEOPLE**

**Table 1: Total beneficiary utilization of PM JAY Yojana among community people**

Number of beneficiary community people	Number of beneficiary community People	% of utilization of PM JAY
30962	423	$\frac{423}{30960} \times 100 = 1.366\%$

Above table 30962 people were BPL in community were survey out of them 385 of them were utilized Pradhan Mantri Jan Arogya Yojana.

### SECTION II

**THIS SECTION DEALS WITH THE DATA RELATED TO SOCIO-DEMOGRAPHIC VARIABLES OF COMMUNITY PEOPLE OF PM JAY YOJANA.**

**TABLE 2 : Distribution of community people according their socio demographic variable**  
n=385

Sl. No	Demographic variables	Frequency	Percentage
<b>1</b>	<b>Age groups</b>		
	18-27 years	20	5.2
	28-37 years	19	4.9
	38-47 years	108	28.1
	Above 48 years	238	61.8
<b>2</b>	<b>Gender</b>		
	Male	263	68.3
	Female	122	31.7
<b>3</b>	<b>Marital status</b>		
	Unmarried	37	9.6

	Married	312	81.0
	Widow	28	7.3
	Divorce	8	2.1
<b>4</b>	<b>Religion</b>		
	Hindu	260	67.5
	Muslim	83	21.6
	Christian	32	8.3
	Others	10	2.6
<b>5</b>	<b>Education qualification</b>		
	Nor formal education	165	42.9
	Primary education	121	31.4
	Secondary education	25	6.5
	Higher secondary	41	10.6
			Cont..P/2

Sl. No	Demographic variables	Frequency	Percentage
	Graduate	14	3.6
	Post graduate	19	4.9
<b>6</b>	<b>Occupation</b>		
	Student	15	3.9
	House work	79	20.5
	Business	138	35.9
	Private service	101	26.2
	Government service	22	5.7
	Others	30	7.8
<b>7</b>	<b>Type of family</b>		
	Nuclear	107	27.8
	Joint	150	39.0
	Extended	128	33.2
<b>8</b>	<b>Monthly income in Rupees</b>		
	Below Rs.3000	205	53.2
	Rs.3001- Rs.5000	75	19.5

	Rs.5001-Rs.7000	47	12.2
	Rs.7001-Rs.9000	25	6.5
	Above Rs.9000	33	8.6
<b>9</b>	<b>Source of information regarding PM JAY</b>		
	Mass media	28	7.3
	Health personal	266	69.1
	Friends/ relatives/ Teacher	57	14.8
	Others	34	8.8

Result of awareness regarding pm jay yojana Age group of community people varied from 18-65 years Majority 61.8% of community people belonged to age group of above 48 Years, Majority 68.3 % of community people were males, Majority 81% of community people were married community people, Majority 42.9% of community people did not have formal education, Majority 67.5 % of community people were belonging to Hindu religion, With regard to their occupation majority 35.9% of community people were doing occupation business, Majority 39% of community people were living in joint family, Majority 53.2% of community people had a monthly income of below Rs 3000, Majority 69.1% of community people got information from health personal.

### SECTION III

#### THIS SECTION DEALS DATA RELATED TO AWARENESS REGARDING PRADHAN MANTRI JAN AROGYA YOJANA AMONG COMMUNITY PEOPLE

**TABLE 3: Distribution of community people according to their awareness regarding Pradhan Mantri Jan Arogya Yojana**

N=385

<b>What is Pradhan Mantri Jan Arogya Yojana</b>		
<b>Questions</b>	<b>Frequency</b>	<b>Percentage</b>
What is Pradhan Mantri Jan Arogya Yojana(PM-JAY): National health protection scheme	176	45.7
Who launched the PM JAY Yojana: Mr. Narendra Modi	226	58.7
PM JAY Yojana is also know as : Ayushman Bharat Yojana	232	60.3
Which year PM JAY was launched :2018	230	59.7

Who are eligible to avail the benefits of PM JAY Yojana: earning monthly income below Rs. 10,000	274	71.2
What is full form of PM JAY: Pradhan Mantri Jan Arogya Yojana	212	55.1
How the PM JAY provide benefits: Financial protection and quality of services provide hospitalization	261	67.8

Above table shows in item wise analysis of structured knowledge questionnaire to assess awareness regarding introduction of Pradhan Mantri Jan Arogya Yojana.

What is PM JAY National Health Protection Scheme: 45% of community people aware about scheme.

Pradhan Mantri Jan Arogya Yojana launched by Mr. Narendra Modi :58.7% correct response given by community people.

PM JAY is also known as Ayushman Bharat Yojana: were 60% correct response given by community people.

PM JAY was launched year 2018: were 59.7% correct response given by community people.

Eligible to avail the benefits of PM JAY provided who are earning monthly income below Rs.10,000 :71.7% correct response given by community people.

PM JAY Full form was Pradhan Mantri Jan Arogya Yojana: were 55.1% correct response given by community people.

PM JAY provide benefits are financial protection and quality of services provide during hospitalization: were 67.8% correct response given by community people.

**TABLE :4 Distribution of community people according to their regarding benefits of PM JAY awareness.**  
N=385

Questions	Frequency	Percentage
Which benefits including under PM JAY Yojana: provide free medical health services	248	64.4
What amount of PM JAY Yojana provide for health care and free hospitalization: Rs.5,00,000 lakh	216	56.1
How are the beneficiary identified under PM JAY: only 1 room with kaccha wall and roof, below poverty line, landless household deriving income from manual labour	238	61.8
What are the benefits available under PM-JAY: pre and post hospitalization health treatment	224	58.2

What are the critical diseases cover under PM JAY : corona virus disease and heart disease	177	46.0
Where can beneficiaries avail of services under PM JAY : only empanelled hospital and government hospital	150	39.0
How much time PM JAY Yojana will take to activate of PM JAY: 15 days	180 0	46.8
Cont....P/2		
What are the restriction is not including for beneficiary under PM JAY: family size, gender, and age	263	68.3
Who are not eligible under PM JAY Yojana: those have kishan card credit limit 50,000 Rs, monthly family income above 10, 000 Rs, Government employee	232	60.3

Benefits including under PM JAY Yojana Provide free medical health services: were correct response 64.4% given by community people

Amount of PM JAY Yojana provide for health care and free hospitalization Rs.5,00,000 lakh: 56.1% correct response given by community people

The beneficiary identified under PM JAY only 1 room with kaccha wall and roof, below poverty line, landless household deriving income from manual labor: were 58.2% correct response given by community people

The benefits available under PM-JAY pre and post hospitalization health treatment: were 58.2 % correct response given by community people.

The critical diseases cover under PM JAY corona virus disease and heart disease: were 46% correct response given by community people.

Beneficiaries' avail of services under PM JAY only empanelled hospital and government hospital were 39% correct response given by community people.

PM JAY Yojana will take time to activate 15 days: were 46.8% correct response given by community people

The restriction is not including for beneficiary under PM JAY Yojana: family size, gender, and age were 68.3% correct response given by community people.

Not eligible under PM JAY Yojana those have kishan card credit limit 50,000 Rs, monthly family income above 10, 000 Rs, Government employee: were 60.3% correct response given by community



**TABLE -5 Distribution of community people according to their regarding benefits of PM JAY awareness.**

**N=385**

Question	Frequency	Percentage
What are the treatment of maternity benefits under PM JAY Yojana: normal delivery and high risk delivery	150	39.0
Do beneficiaries need to pay any fee for obtaining PM JAY Gold e-card: no pay	223	57.9
What is first step of PM JAY Yojana e-card process: visit e- Seva Kendra center	221	57.4
How many days follow up care is provide in post hospitalization under PM JAY Yojana: 15 days	210	54.5
What are the disease beneficiary can avail in the PM JAY Yojana: oncology and heart attack	186	48.3
Which card utilize under PM JAY Yojana: golden e card	170	44.2
Can the hospital charge any money from beneficiaries for treatment under PM JAY Yojana: all beneficiaries for free services for critical disease hospital care	205	53.2
What are the documents are required in hospitalization under PM JAY Yojana: ration card, passport size photo, Aadhar card	231	60.0
Which are the types of treatment are available for a beneficiary under PM JAY Yojana: medical and surgical procedure	219	56.9

The treatment of maternity benefits under PM JAY normal delivery and high-risk delivery: were 39% correct response given by community people

Beneficiaries fee for obtaining PM JAY Gold e-card no need to pay: were 57.9% Correct response given by community people

First step of PM JAY e-card process visit e- Seva Kendra center: were 57.4% correct response given by community people.

Days follow up care in post hospitalization under PM JAY provide 15 days: were 54.5% correct response given by community people.

The disease beneficiary can avail in the PM JAY oncology and heart attack: were 48.3% community people given correct response

Card utilize under PM JAY: golden e card were 44.2% correct response given by community people

The hospital charge money from beneficiaries for treatment under PM JAY provide all beneficiaries for free services for critical disease hospital care: were 53.2% correct response given community people



The documents are in hospitalization under PM JAY required ration card, passport size photo, Aadhar card: were 60% correct response given by community people

The types of treatment for a beneficiary under PM JAY in available medical and surgical procedure: were 56.9% given correct response by community people.

**TABLE 6: Distribution of community people according to level of awareness regarding Pradhan Mantri Jan Arogya Yojana among community people**

N=385

Classification of Level of awareness	Scoring	Frequency	Percentage
Poor	(0-13)	227	59.0
Average	(14-20)	134	34.8
Good	(21-25)	24	6.2

Above table deals with classification of overall awareness regarding Pradhan Mantri Jan Arogya Yojana among community people and 59% community people was having poor awareness and 34.8% community people was having average awareness. 6.2% community people were having good awareness.

**TABLE 7: Range, mean, standard deviation, median and mean percentage of awareness score regarding Pradhan Mantri Jan Arogya Yojana among community people**

N=385

Range	Mean	Standard Deviation	Median	Mean percentage
0-23	13.86	3.67	12.0	55.4

With regard to the awareness, the range was 0-23, mean was 13.86, Standard deviation 3.67, median 12 and mean percentage was 55.4.

## SECTION-IV

**TABLE 8: Distribution of community people according their utilization of PM JAY Yojana**

N=385

Sl. No	Statement	Frequency	Percentage
1	Have you ever availed the PM JAY benefits under this scheme? Yes	385	100.0
2	Was the PM JAY registration process smooth/easy? Yes	357	92.7
3	Did you pay any amount for PM JAY registration?: Yes	117	30.4

4	Can you avail the PM JAY benefits in private sector also under this scheme? Yes	265	68.8
5	Can the benefits be availed by cancer patient? Yes	342	88.8
6	Did you receive the PM JAY prescribed Medicines at the time of discharge? Yes	290	75.3
7	Did you pay money for hospitalization during Pradhan Mantri Jan Arogya Yojana? Yes	28	7.3
8	Can you avail the activation of Pradhan Mantri Jan Arogya Yojana within 10 to 15 days? Yes	206	53.5
9	Did you received transportation facility when discharge from Hospital? Yes	335	87.0
10	Did you bring the Medication from outside hospital?: Yes	33	8.6

Above table deals with distribution of participants according to utilization of Pradhan Mantri Jan Arogya Yojana. With regard to the utilization of PM JAY, percentage of the sample have utilized, for 92.7% of people the registration process was smoothly/easy, 88.8% reported that cancer patient can benefit from it, 87% of them received transportation upon discharge from hospital, 75.3% received prescribed medicine at the time of discharge, 68.8% of the people reported that they benefited, 30.4% of them paid for registration, only 8.6% has purchased medicine from outside hospital and 7.3% of them had to pay for their hospitalization.

**TABLE 9: Distribution of samples according to level of utilization regarding Pradhan Mantri Jan Arogya Yojana among community people**  
N=385

Classification Level of Utilization	Scoring	Frequency	Percentage
Poor	0-4	34	8.8
Average	5-7	304	79.0
Good	8-10	47	12.2

Above table with regard to the level of utilization 79% of them had average level, 12.2% good level and 8.8% of them had poor level of utilization. With regard to the level of utilization 79% of them had average level, 12.2% good level and 8.8% of them had poor level of utilization.

**Table 10: Range, mean, standard deviation, median and mean percentage of utilization of Pradhan Mantri Jan Arogya Yojana among community people**

N=385

Score Range	Mean	Standard Deviation	Median	Mean percentage
2-9	6.12	1.20	6.0	61.2

Above table reveal distribution of mean, standard deviation, median and range score by inventory checklist to assess level of utilization of Pradhan Mantri Jan Arogya Yojana among community people. With regard to utilization scores range was 2-9, mean score was 6.12, standard deviation was 1.20, median was 6.0 and mean percentage was 61.2%.

## DISCUSSION:

The present study was conducted to assess the level of awareness and utilization of the Pradhan Mantri Jan Arogya Yojana (PMJAY) among community people residing in selected villages of Bardoli Taluka, Gujarat. A total of 385 beneficiaries were surveyed using a structured tool. The findings revealed that the majority of participants (61.8%) belonged to the age group above 48 years, 68.3% were males, and 81% were married. These findings are partially supported by a study conducted by Vipin Jain (2021), which found that 43.1% of patients were in the 20–30 years age group, 57.7% were male, and 63.8% were unmarried, indicating demographic variations by region and age group. In terms of education, only 2.9% of the participants in the current study had non-formal education, which is supported by Mr. Ramesh Bidari (2021), who reported that 27% had only primary education. Regarding occupation, 35.9% of the participants were engaged in business, whereas Bidari found that 45% were working in the private sector. In terms of economic status, 53.2% of the participants earned below ₹3,000 per month, which aligns with Bidari's finding that 39% had an annual family income of less than ₹60,000. A significant number of participants (69.1%) received information about PMJAY from health personnel, a finding that is also supported by Bidari study (45% from health professionals), emphasizing the important role of healthcare workers in awareness generation. Additionally, 67.5% of participants in the present study were Hindu, which is consistent with the findings of Jaismul Haque (2019), where 92% of the respondents belonged to the Hindu religion. Overall, the study highlights that PMJAY is reaching its intended beneficiaries, particularly those who are older, male, married, have lower income, and are informed primarily through healthcare workers. The findings of the present study revealed that awareness regarding the Pradhan Mantri Jan Arogya Yojana (PMJAY) among community people ranged from a score of 0 to 23, with a mean score of 13.86 and a SD of 3.67. The median score was 12, and the mean percentage was calculated as 55.4%. Based on these scores, it was found that 59% of the community people had poor awareness, 34.8% had average awareness, and only 6.2% had good awareness. These results indicate that despite the Yojana being in operation for several years, a large portion of the target population still lacks adequate knowledge about it. The findings are supported by a similar study conducted by Jasimul Haque (2019), which revealed that 84% of people had inadequate awareness, 14% had moderate awareness, and only 2% had adequate awareness regarding the Ayushman Bharat Yojana. This comparison highlights a consistent pattern of low awareness levels across different regions and populations, underscoring the need for intensified community-level education and promotion of the scheme through health workers, media, and

local governance systems to ensure better outreach and utilization. The present study explored the association between awareness levels regarding the Pradhan Mantri Jan Arogya Yojana (PMJAY) and selected socio-demographic variables using the Chi-square test. The findings revealed that there was no statistically significant association between awareness levels and variables such as age, gender, education, religion, marital status, income, and source of information. However, a significant association was found with occupation, indicating that an individual's work profile may influence their level of awareness about PMJAY. This is supported by Jasimul Haque (2019), who conducted a similar study and found no significant association between knowledge scores and socio-demographic factors such as age, sex, education, religion, marital status, and source of information regarding the Ayushman Bharat Yojana. These findings suggest that occupation may play a more direct role in shaping awareness levels, possibly due to differing exposure to information channels. Association between Utilization and Socio-Demographic Variables. The study further analysed the relationship between utilization of PMJAY services and socio-demographic variables. The Chi-square test results showed that there was no significant association between utilization and any socio-demographic variable, including age, gender, education, occupation, marital status, or income. This indicates that utilization of the scheme does not significantly vary across different demographic categories. These results suggest that while awareness may be influenced by occupational factors, the actual utilization of PMJAY services could depend on other non-demographic factors such as accessibility of services, administrative processes, or individual health needs.

## CONCLUSION :

The study assess awareness, utilization community people. The study concluded saying that the there was significant identify the awareness, utilization of community peoples, the results revealed that level awareness and utilization  $P < 0.05$  level. From the finding of the study, and researcher find out the majority community people have average awareness data were analysed by using Descriptive and Inferential statistics.

**CONFLICT OF INTEREST STATEMENT:** The authors have no conflict of interest to declare.

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