

Indo-German Programme on Universal Health Coverage

Improved financial access to quality healthcare for the poor and vulnerable sections of the society



Reducing catastrophic health expenditures...

More than 60 percent of India's health expenses are paid out-of-pocket¹, which is among the highest worldwide. Due to these catastrophic costs, more than 60 million Indians are pushed into poverty each year. COVID-19 has accelerated this effect and underlined the importance of strong and universal health care systems.

...through the world's largest health insurance/assurance programme.

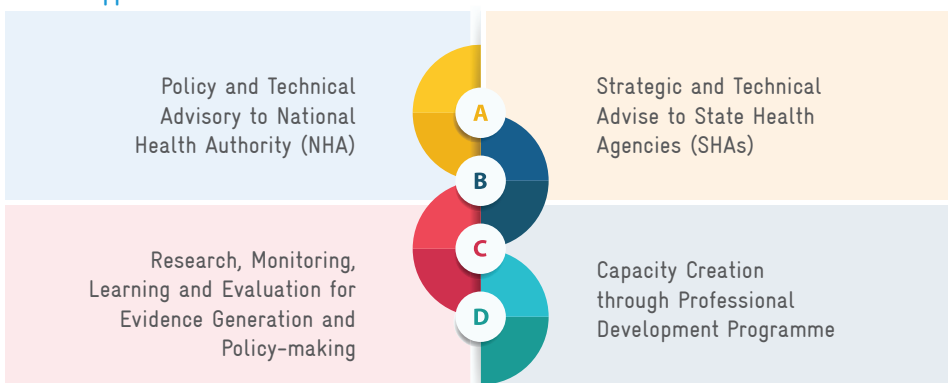
In September 2018, India launched Pradhan Mantri Jan Arogya Yojana (PM-JAY). Covering nearly 100 million vulnerable families (~500 million people), PM-JAY is the world's largest

government funded health insurance scheme. Every family is entitled to utilise inpatient health services in public and empaneled private hospitals for up to INR 500,000 (ca. EUR 6,300) per year. In spite of impressive progress in the last three years, due to the complex health (including pandemic) and socio-economic environment, the scheme utilisation has not been optimal.

Programme Objective

Indo-German Programme on Universal Health Coverage (IGUHC) aims to improve the conditions for achieving Universal Health Coverage in India by strengthening the implementation of the PM-JAY, in terms of quality, scope and availability of health services.

IGUHC's approach:



1. Evolution and patterns of global health financing 1995-2014: development assistant for health, and government, prepaid private, and out-of-pocket health spending in 184 countries, published in the Lancet on April 19, 2017.
2. Quantifying the financial burden of households' out-of-pocket payments on medicines in India: A repeated cross-sectional analysis of National Sample Survey data, 1994-2014.



500+
million beneficiaries
covered under the scheme



€~8 billion
spent on hospitalisation by
the government



54 million
hospitalisations
as of July 2023



27,000+
empaneled healthcare providers
targeted under quality
certification programme

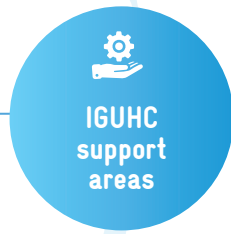


33/36
states/UTs
implementing PM-JAY



54%
increase in number of
registered hospitals from
2019 to 2023

PM-JAY Scheme design
 Strengthening Institutional Structure
 Training & Capacity Building
 Technology Enablement
 IEC strategy & design
 Convergence



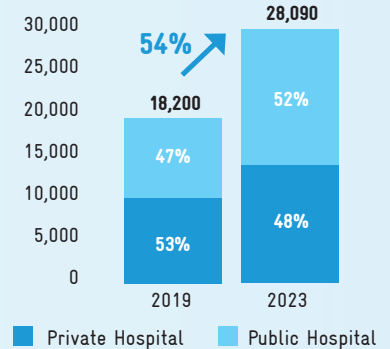
- Quality of Care & Costing
- Monitoring & Evaluation
- Research & Studies
- Knowledge Exchange
- Events & Workshop
- SHA Strengthening

Technical Advisory for implementation of PM-JAY:

Supporting the Ministry of Health and Family Welfare, the National Health Authority and the State health agencies by advising on beneficiary empowerment, provider engagement and digitisation & automation along with convergence of health insurance schemes among various stakeholders. The project has been advising partners since 2008 towards the design, development and implementation of social protection schemes.

- Facilitated convergence of PM-JAY with other schemes such as Central Government Health Insurance Scheme (CGHS), Central Armed Police Forces Health Insurance Scheme (CAPF), Organised Workers Health Insurance Scheme (ESIC) and various other State schemes
- Initiated technology enabled claims adjudication process which supports informed decision making including auto adjudication of claims
- Supported in roll-out of Quality Certification programme
- An even split of 50% female and 50% male beneficiaries
- AI based automated fraud detection system which identifies potential frauds based on extensive triggers
- Roadmap for increased beneficiary coverage (up to 700 Mio.) developed
- IGUHC supported in roll-out of National Digital Health Mission

Hospital Empanelment in PM-JAY



Capacity Creation through Professional Development Programme

Creating a pool of trained professionals to strengthen institutional structures and for effective implementation of the scheme. The project identifies, provides training and mentors young professionals with specialised skills to fill crucial positions within the NHA and SHAs.

- **10 professionals currently deployed** with specialised skills in **4 states/UTs**
- **Mentorship of future leaders** in social health insurance

Research, Monitoring, Learning and Evaluation for Evidence Generation and Policy-making

Commissioning research and generating data for evidence-based policy-making and shared learning. The project develops learning and training materials, conducts workshops for individual capacity building and develops communication tools for increased public awareness.

- Research collaborations with **John Hopkins University, German Development Institute, University of Heidelberg, Indian Institute of Management, Indore and Deloitte**
- **Master trainer modules** on five thematic areas for 20 target audiences designed
- Guidelines and implementation plan for **online learning platform "Arogya Shiksha"** developed
- **Supporting international and regional exchange** workshops, **review and peer learning** workshops, major **PM-JAY events** and annual planning meetings

Special Initiative: COVID-19 Response and Pandemic Preparedness

During the COVID-19 pandemic, IGUHC extended support by strengthening IT-systems for pandemic monitoring and response through IT project monitoring units and deploying call centers on urgent basis. The project aided in improving public hospital infrastructure by upgrading paediatric ICU ward, supplying bio-medical equipment and 500 oxygen concentrators and strengthening testing capacities of 16 laboratories.

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Project Region	India, Asia
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Lead Implementing Agency	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
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Budget	EUR 12,65 Mio. (incl. EUR 2,54 Mio. BMGF)