

International consortium to examine implementation process and impact of India's new health insurance scheme – Pradhan Mantri Jan Arogya Yojana Abhiyan (PMJAY)

Bonn/London/Delhi, 15 April 2019. The Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ), on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), has tasked an international research consortium with documenting implementation processes and assessing the short-term impact of the India government's ambitious countrywide health insurance scheme, Pradhan Mantri Jan Arogya Yojana Abhiyan (PMJAY) – colloquially also known as “ModiCare”. The consortium, which is led by Heidelberg Institute of Global Health (Faculty of Medicine, Heidelberg University) includes the German Development Institute / Deutsches Institut für Entwicklungspolitik (DIE), City, University of London, IQVIA (India) and Nielsen (India).

PMJAY was officially launched on September 23rd, 2018. It is expected to become one of the largest insurance efforts ever implemented in the world, offering coverage for secondary and tertiary care to 500 million households. To date, PMJAY has been adopted by 29 out of 32 States and 7 Union Territories in India, often implemented in conjunction with existing State insurance schemes to ensure broader population reach and service coverage. This scheme guarantees eligible households cashless access to inpatient services delivered by either private or public empanelled hospitals up to a ceiling of 500,000 rupees per year (EURO equivalent). India already introduced a public health insurance scheme, the Rashtriya Swasthya Bima Yojana (RSBY), in 2008. About 41 million households were insured under this scheme. A key feature, in comparison to the RSBY, is the absence of a family limit, meaning that all members of eligible household are granted insurance coverage under PMJAY.

Planned research activities stretch over four distinguished, yet highly intertwined components: **1)** a systematic scoping review of social health insurance schemes in South Asia, with specific focus on India; **2)** a process documentation, describing the sequence of events that led to the scheme launch and early experiences with its implementation; **3)** a household assessment, estimating the impact of the scheme on health service use and out-of-pocket expenditure; **4)** a hospital assessment, estimating the impact of the scheme on health service provision. The latter two components will rely respectively on a sample of 16,000 households and 168 hospitals distributed in seven States. The overall evaluation relies on a mixed and multi-method approach, integrating qualitative and quantitative methods of data collection and analysis.

The official launch of the research project took place in January 2019 in Delhi and was hosted by GIZ. The launch workshop stretched over five days and offered the opportunity to all partners of the research consortium to gain an insight into the new scheme and to refine study objectives and related tools.

The results of the evaluation will be instrumental both in shaping further health policy developments within India and in informing German development cooperation work in the field of social health protection.



Participants of the launch workshop in Delhi (January 2019)