

**Year-wise descriptive analysis of Rashtriya Swasthya Bima Yojana (RSBY) across states and its comparison to the recent Ayushman Bharat**

By

AKANKSHA PRAKASH

**ABSTRACT**

For a long time, India had an ineffective public healthcare system while the situation has improved over the years, people are still not willing to go to public hospitals because they carry the same impression of these hospitals from the past. We still suffer from shortage of beds, mismanagement and long waiting queues at public hospitals. As a result, even poor people at times are forced to avail private healthcare services which are expensive. A good public health insurance scheme is probably a way out and hence ‘Rashtriya Swasthya Bima Yojana’ (RSBY) was implemented in the year 2008. This was one of the first initiatives taken by the Government of India to promote Universal Health Coverage. The number of smart cards issued and the number of people hospitalized under RSBY increased over the years. While the scheme was successful in many aspects for a country which did not have any public health insurance scheme of this scale previously and brought a difference to India’s healthcare services in 2018, a more ambitious and comprehensive health insurance scheme ‘Ayushman Bharat’ was launched. While many believed that it was just a political stunt of the new Modi Government to launch a new scheme while there was a pre-existing scheme which was successfully implemented, many policy makers believed that the new scheme was implemented in order to overcome the limitations of the previous schemes which resulted in corruption and other malpractices by the government which resulted in huge loss of the tax payers money. In our analysis, we see that RSBY gained momentum after few years of implementation but Ayushman Bharat has more families enrolled, more hospitals empanelled and more number of people hospitalized in the first year of implementation only. The scheme is gaining popularity in Jammu and Kashmir and the North Eastern States which were neglected under RSBY. Since Ayushman Bharat is an entitlement based process, the chances of corruption are less and looking at the performance of Ayushman Bharat in the first year gives us a hope that India is on the road to Universal Health Coverage.

**JEL CODES:** G22, I13, I14, I15, I28, O1.

**KEYWORDS:** Health Insurance, RSBY, Ayushman Bharat, Universal Health Coverage.