

Healthy Economy: Strengthening Vikasit Bharat

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Abstract

Healthy Economy strengthens the development of India. Health is a human right. It's accessibility and affordability has to be ensured. The escalating cost of medical treatment is beyond the reach of common man. While well to do segment of the population both in Rural and Urban areas have accessibility and affordability towards medical care, the same cannot be said about the people who belong to the poor segment of the society. Health care has always been a problem area for India, a nation with a large population and larger percentage of this population living in urban slums and in rural area, below the poverty line. The government and people have started exploring various health financing options to manage problem arising out of increasing cost of care and changing epidemiological pattern of diseases.

Swasth Bharath or Healthy India is an important constituent for the resolution of Viksit Bharath 2047. For India to be healthy, for the coming generation to be healthy, it is equally important that health services are also made highly accessible. The people of India can get access to modern hospitals and modern facilities for treatment, they will be healthier, their energy will be used in the right direction to get highly productive and will get high income standards, and they will be higher. In this standard the total economy will shine with development.

The concept of Health Insurance was proposed in the year 1694 by Hugh the elder Chamberlin from Peter Chamberlain family. In 19th Century "Accident Assurance" began to be available which operated much like modern disability insurance. This payment model continued until the start of 20th century. Health Insurance in India was launched in the year 1986. The health insurance industry has grown phenomenally due to liberalization of Economy and general awareness among the public. In India we have standalone health insurers along with Government sponsored health insurance providers. The General Insurance Corporation of India and the Insurance Regulatory and development Authority conducted an awareness campaign for all sections of the Society to improve the awareness of health insurance and reduce the procrastination for buying the health insurance. Health insurance in India has shown a huge transition due to introduction of private health care financing, increased income, health consciousness among the different classes of the society, price liberalization and reduction in bureaucracy.

1. Objectives

The paper presents and main objective is Healthy economy. Strengthens with the revolution in the health sector in India based on the Viksit Bharath Vision mentioned health insurance schemes and health care improvements given to the development of India.

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An Individual and a family can lead a peaceful life when they live a healthy life without having to worry about any unforeseen medical issues. Unforeseen medical needs may adversely effect on financial commitments and it leads to immediate cash flows. The regular savings are withdrawn which hinders to achieve our long term financial goals. So Health insurance overcomes such limitations. It will help in maintaining the good health without disturbing the financial stability. With health issues becoming more complex in nature now-a-days it has become a necessity to plan for your health. Health insurance policies are available that offer both individual and family coverage.

Health is a human right. It's accessibility and affordability has to be ensured. The escalating cost of medical treatment is beyond the reach of common man. While well to do segment of the population both in Rural and Urban areas have accessibility and affordability towards medical care, the same cannot be said about the people who belong to the poor segment of the society. Health care has always been a problem area for India, a nation with a large population and larger percentage of this population living in urban slums and in rural area, below the poverty line. The government and people have started exploring various health financing options to manage problem arising out of increasing cost of care and changing epidemiological pattern of diseases. The control of government expenditure to manage fiscal deficits in early 1990s has led to severe resource constraints in the health sector. Under this situation, one of the ways for the government to reduce under funding and augment the resources in the health sector was to encourage the development of health insurance.

Swasth Bharath is an important constituent for the resolution of Viksit Bharat 2047. In India to be healthy, for the coming generation to be healthy, it is equally important that health services are also made highly accessible. When the people of India get access to modern hospitals and modern facilities for treatment, they will be healthier, their energy will be used in the right direction, and productivity will also be higher. With this thinking, in the last 11 years, such modern systems have been established in the health sector, where the aspirations of the poorest of the poor are being realized because inclusion is the root of the health reforms of the new India. The revolution in the health sector has now become a milestone of the most vibrant journey of making India a developed nation in Amrit Kaal, from a healthy India, to a harmonious India, from harmonious India to a strong India and from a strong India to a prosperous India. With the motto of 'Your health, our resolve', the world's largest health scheme – Ayushman Bharat, launched on September 2018, is completing 7 years. With this the initiative of the Central Government in the health sector is becoming a strong driver for Viksit Bharat.

Ayushman Bharat Protective Cover of Jan Arogya-Ayushman Bharat has ushered in a health revolution towards achieving the goal of a Viksit Bharat, creating a global healthcare where the nation is naturally saying –Ayushman Bhavan. India rolled out the largest healthcare well-being scheme in the world thanks to the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which is working towards universal health coverage. Offering over 60 crore people nationwide free treatment coverage of up Rs. 5 lakh is not merely a programme; it is the self-confidence of new India. It sends a strong message; instead of being shattered and move forward.

A strong health infrastructure in any country is not only important for citizen welfare but also contributes to economic progress and social stability. With this thought, many such initiatives were taken in the past 11 years, which laid the foundation of a new revolution in the health sector in India. India's healthcare system has transformed in the last 11 years. The Ayushman Bharat scheme was launched on 23rd September 2018 by Prime Minister Narendra Modi from Ranchi, Jharkhand; the world's largest health insurance scheme has become a guarantee of quality healthcare for the poor and underprivileged. Ayushman Bharat scheme is benefiting about 41 crore people. It emphasizes insurance, disease prevention, and digital technology, which have provided affordable and easy treatment to needy people. From the very beginning, the Ayushman Bharat scheme was aimed at addressing two major problems- the lack of good

healthcare in villages and the high cost of treatment for poor families. Before 2018, people living in villages often faced these difficulties. To solve this problem, the government launched the Pradhan Mantri Jan Arogya Yojana (PMJAY), under which every family can get free treatment up to Rs.5 lakhs every year. In just seven years, the number of people getting Ayushman cards has exceeded 41 crores. It is not just an Ayushman card; it is a life cover for the poor.

Out-of-Pocket Expenditure on treatment by Citizens has reduced: The biggest reason for the achievements in the health sector is that people no longer have to spend as much out of their pockets on treatment as before. In 2014 when the Ayushman Bharat scheme was not launched, people used to bear about 62 percent of their treatment expenses themselves. Now it has come down to just 38 percent people across the country have saved more than Rs1.25 lakh crore with the help of Pradhan Mantri Jan Arogya Yojana. Along with this, people have saved more than Rs. 38000 crore by purchasing cheap medicines from Jan Aushadhi Kendras. Under the "Ayushman Arogya Mandir" initiative about 2 lakh wellness centres have opened. These centers screen people in villages and mohallas, especially for diseases like high blood pressure, diabetes,. Due to this scheme, more than 200 crore tests have been done so far, which helps in early identification of diseases and reduces the need for expensive treatment. Also, under the "Pradhan Mantri Ayushman Bharat Health Infrastructure Mission" launched in October 2021, hospitals in the country have been improved by spending more than Rs.64000 crores. In areas that were previously left behind, special arrangements for critical patients, monitoring centers, and primary health units have now been created. Every elderly person gets relief from health worries. The number of elderly people will be 17 crore by 2026, about 23 crore by 2036, and 35 crore by the year 2050, that is more than 20 percent of the total population. In the last few years, the main reasons for the continuous increase in the population of senior citizens are the impactful schemes related to health, pension, and self-employment and self-reliance by the central government for them. Senior citizens should not only live a long life but also live a safe, respectful, creative, and dignified life. For this, a revolutionary step was taken under the Ayushman Bharat scheme at the end of 2024. Now every Indian citizen of 70 years and above has been included in this scheme, irrespective of their income or background. With this, about 6 crore elderly people started getting treatment facilities. At this stage of age, when health concerns are high, it has become a sensitive effort to get rid of it. Now the elderly will be able to get free treatment even in big hospitals. By January 2025, more than 40 lakh elderly people had enrolled in this scheme, so that they did not have to worry about health issues.

2. Ayushman Arogya Mandir

A large number of Ayushman Mandirs are being established under this scheme to provide primary healthcare services near homes. As of 1 July 2025, 178,154 Ayushman Arogya Mandirs have been started in the country. Comprehensive primary health care is being strengthened through the sub-health center and primary health center. A total of 1 types of diseases are being taken care of in it, along with communicable and non-communicable diseases and reproductive and child health services.

The 71st survey of the National Sample Survey Organization (NSSO) found that 85.9 percent of rural families and 82 percent of urban families do not have health insurance. More than 17 percent of the Indian population spends at least 10 percent of their household budget on health services. Excessive expenditure on health services pushes families into debt. More than 24 percent of the population in rural India and 18 percent of the population in urban areas meet their health care expenses through some kind of loan. Now about 60 crore of the population is covered under it, which has relieved them of their worries about health expenses.

Scheme Became a Boon for Women: Women and frontline health workers have been the major strengthen and beneficiaries of the Ayushman Bharat Scheme. Under this scheme, about 49 percent of Ayushman cards belong to women. In February 2024, the government also included 37 lakh Asha workers, Anganwadi workers, and helpers in this scheme, recognizing their important role. By providing security to these workers, this scheme is strengthening

primary health services in India. Another major success of India's healthcare sector is the inclusion of Delhi in the Ayushman Bharath Scheme. Early, the people of Delhi were not getting the benefits of this scheme due to political reasons and had to depend on expensive private treatment, but under the leadership of Prime Minister Modi, the central government extended this scheme to Delhi, which has now ensured free and good-quality treatment to the economically weaker people.

3. Conclusion

A healthy person is not a burden on their family and plays an active role in the process of nation-building. By aligning this reality with policies and schemes, the Central Government has initiated a new revolution in the health sector over the last 11 years. Today, the campaign to provide better health facilities to every poor person in the country is going on at a fast pace. For this major reforms have been made a significant increase in medical seats in the country. Under Affordable medicines are being made available to the poor and middle class through the Jan Anushadhi Yojana. There is a digital platform to track the vaccination of pregnant women and children. Crores of people have a unique digital health identity. With telemedicine, no one is far away from access to a doctor now. There has been encouraging progress due to the initiatives of the Central Government. This scheme of social concern have changed the face, Healthy thought is prerequisite for a healthy mind. An unhealthy society or an uneducated society can be the biggest impediment to the journey of Viksit Bharat. In 21st century, India the ability to fulfill dreams starts from the individual and family, but if the population is not educated, not healthy, then neither is that house happy, nor is that country happy. The central Government Scheme has bought about revolutionary changes by implementing various to health. Ayushman Bharat, Sabka Jeevan Kavach, sensitive and reliable health security for women, the elderly, and children, so that people of all ages and every family can remain worry-free. Now there is no heavy out- of -pocket expense on treatment, Ayushman Bharat has given lifelong peace and health security to families in India, India in the shining in the strengthening the economy in Vikasit Bharat Vision.

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