**Ayushman Bharat: Health Insurance Lessons from Recent Experiences**

Gita Sen

Ramalingaswami Centre on Equity and Social Determinants of Health

PHFI

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ABSTRACT

Understanding the potential and likely outcomes of GOI’s most recent health programme initiative – Ayushman Bharat (AB) – is an urgent task, given its size, scope and implications for resources (financial, human, and management / governance). AB also has high profile as India’s approach to achieving Target 3.8 on universal health coverage (UHC) of the Sustainable Development Goals.This paper examines AB through the lens of recent Indian experiences with publicly funded health insurance at the central and state levels, as well as in light of experiences in some other countries on the path to UHC.

From the Indian experience with RSBY and state-level health insurance in some southern and western states, it identifies key lessons for efficiency, effectiveness, equity and governance. It addresses questions of financial viability, integration of health-care between primary, secondary and tertiary levels, financial risk-protection, and inclusiveness. It attempts to identify which lessons appear to have been learned, and which seem to have been missed. It also points to some key governance experiences provided not only by insurance but also by major programmes such as NRHM and NACO.

On the international side, it highlights key elements of success (in particular a focus on primary health care and strengthened public service provision capacity) and what lessons they may hold for AB’s implementation.