



JHARKHAND STATE LEGAL SERVICES AUTHORITY

PROJECT  
NIROGI BHAWAH

(FOR BENEFIT OF HEALTH SCHEMES TO WOMEN,  
CHILDREN, SC, ST & ELDERLY PERSONS )

YEAR OF PUBLICATION : 2020  
FOR PRIVATE CIRCULATION : EDUCATIONAL PURPOSE ONLY

## 1. Why this Project

Central Government formulated the National Health Policy 2017 to provide healthcare in an “assured manner” to all. It envisages providing larger package of assured comprehensive primary health care through the ‘Health and Wellness Centres’ and denotes important change from very selective to comprehensive primary health care package which includes care for major NCDs [non-communicable diseases], mental health, geriatric health care, palliative care and rehabilitative care services.

The policy proposes free drugs, free diagnostics and free emergency and essential health care services in all public hospitals in a bid to provide access and financial protection. It also envisages a three-dimensional integration of AYUSH systems encompassing cross referrals, co-location and integrative practices across systems of medicines.

Ayushman Bharat, a flagship scheme of Government of India, was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). This scheme aims to undertake path breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level. Ayushman Bharat adopts a continuum of care approach, comprising of two inter-related components, which are -

- Health and Wellness Centres (HWCs)
- Pradhan Mantri Jan Arogya Yojana (PM-JAY)

## 2. Health and Wellness Centers (HWCs)

In February 2018, the Government of India announced the creation of 1,50,000 Health and Wellness Centres (HWCs) by transforming the existing Sub Centres and Primary Health Centres. These centres are to deliver Comprehensive Primary Health Care (CPHC) bringing healthcare closer to the homes of people. They cover both, maternal and child health services and non-communicable diseases, including free essential drugs and diagnostic services.

Health and Wellness Centers are envisaged to deliver an expanded range of services to address the primary health care needs of the entire population in their area, expanding access, universality and equity close to the community. The emphasis of health promotion and prevention is designed to bring focus on keeping people healthy by engaging and empowering individuals and communities to choose healthy behaviours and make changes that reduce the risk of developing chronic diseases and morbidities.



## 2. Pradhan Mantri Jan Arogya Yojana (PM-JAY)

The second component under Ayushman Bharat is the Pradhan Mantri Jan Arogya Yojna or PM-JAY as it is popularly known. This scheme was launched on 23rd September, 2018 in Ranchi, Jharkhand by the Hon'ble Prime Minister of India, Shri Narendra Modi.

Ayushman Bharat PM-JAY aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to over 10.74 crores poor and vulnerable families (approximately 50 crore beneficiaries) that form the bottom 40% of the Indian population. The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively. The coverage mentioned under PM-JAY, also, includes families that were covered in RSBY but are not present in the SECC 2011 database. PM-JAY is fully funded by the Government .

### Key Features of PM-JAY

- PM-JAY is fully financed by the government.
- It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.
- Over 10.74 crore poor and vulnerable entitled families (approximately 50 crore beneficiaries) are eligible for these benefits.
- PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- PM-JAY envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year.
- It covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines.
- There is no restriction on the family size, age or gender.
- All pre-existing conditions are covered from day one.
- Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.
- Services include approximately 1,393 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic

services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.

- Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

## Benefit Cover Under PM-JAY

PM-JAY provides cashless cover of up to INR 5,00,000 to each eligible family per annum for listed secondary and tertiary care conditions. The cover under the scheme includes all expenses incurred on the following components of the treatment.

- Medical examination, treatment and consultation
- Pre-hospitalization
- Medicine and medical consumables
- Non-intensive and intensive care services
- Diagnostic and laboratory investigations
- Medical implantation services (where necessary)
- Accommodation benefits
- Food services
- Complications arising during treatment
- Post-hospitalization follow-up care up to 15 days

The benefits of INR 5,00,000 are on a family floater basis which means that it can be used by one or all members of the family.

In view of the nature and scope of PM-JAY, it is possible to link all the poor and marginalized sections of Society with the Scheme.

Therefore, this Project Nirogi Bhawah is an initiative to bridge the gap between the PM-JAY and all the poor and marginalized sections of Society.

## 2) Definitions

- 1) “**Act**” means the Legal Services Authorities Act, 1987.
- 2) “**State Authority**” means the Jharkhand State Legal Services Authority

- 3) **“District Authority”** means a District Legal Services Authority constituted under section 9 of the Act.
- 4) **“Para-legal volunteers”** refers to ‘PLV’ as defined and trained under the NALSA Scheme for Para Legal Volunteers (Revised) and Module for the Orientation – Induction – Refresher Courses for PLV Training.
- 7) **“Taluka Legal Services Committee”** means a Taluka Legal Services Committee constituted under section 11-A of the Act.
- 8) The terms Legal Services Clinics, Front Office, Panel Lawyers and Retainer Lawyers will mean the same as defined under the National Legal Services Authority (Free and Competent Legal Services) Regulations, 2010 and National Legal Services Authority (Legal Services Clinics) Regulations, 2011.

### 3. Objectives of the Project Nirogi Bhawah

- 1) To connect the person / family with the PM-JAY who are not yet connected with the Scheme.
- 2) To strengthen legal aid and support services for the rural or tribal or forest areas.
- 3) To spread awareness about the benefits of PM-JAY through the District Authority, Taluka Legal Services Authority, Panel Lawyers, Social Workers, Para-Legal Volunteers, and students in Legal Aid Clinics;
- 4) To undertake and organise training and orientation programs, for panel lawyers, para-legal volunteers, student volunteers in legal aid clinics for their skill enhancement and for developing a sense of deeper engagement amongst them for implementing this Project ; and
- 6) To develop effective co-ordination and interface with all government bodies or functionaries, institutions, authorities, NGOs and other organisations concerning or entrusted with the responsibilities relating to Ayushman Bharat Yojna.

### 4) Goal

This Project envisages as its goal the attainment of the highest possible level of health and well-being for the women, children, SC, ST and elderly persons. through a preventive and promotive initiatives to save them from facing financial hardship as a consequence of illness . This would be achieved through connecting all the eligible persons with the PM-JAY and helping them avail the benefit of the Scheme.



## **5) Organisation of Awareness programmes**

- 1) JHASA in collaboration with the DLSAs of Jharkhand shall take steps for conducting awareness programmes to generate awareness about various Health Schemes available in that District. Steps shall also be taken by Taluka Legal Services Committees to create awareness regarding the availability of legal services for accessing benefits of Schemes in Panchayat Meetings, Town Hall Meetings, Pulse Polio Camps, Festival Gatherings or other village gatherings.
- 2) All DLSAs shall send a list of such programmes organised in their respective jurisdictions every six months to the State Authority.

## **6) Machinery for Implementation of the Project**

- 1) Every District Legal Services Authority and Taluka Legal Services Authority shall constitute a Team for each of the Block of the District or Sub division for the purpose of this Project.
- 2) Such Team shall comprise of Panel Lawyer, Para Legal Volunteer, Retired Govt Employee and member from the Civil Society.
- 3) District Legal Services Authority shall conduct specialised training programs for the teams referred to above in co ordination with the Civil Surgeon of the District.
- 4) Each team shall chalk out strategy for optimal outcome in the Block and present the same to the DLSA.
- 5) End to end legal services shall be provided to the beneficiaries , that is to say, they shall be assisted right from the filling up of the forms to availing the benefits.

## **7) Maintenance of Records**

It shall be the duty of the Secretary, DLSA to maintain the records of the :

- Persons/Family assisted;
- Kind of assistance;
- How the DLSA reached the vulnerable person;

## 8) Any person in need of assistance may contact :

Member Secretary, JHALSA on his Mobile No. 8986601912 (this is whatsapp no. as well) or on email- jhalsaranchi@gmail.com

Email ID of District Legal Services Authorities and Contact Number of DLSA Secretaries are as follows :

| NAME OF DLSA    | EMAILS                            | CONTACT NO OF SECRETARY                        |
|-----------------|-----------------------------------|--|
| DLSA bokaro     | <dlsabokaro@gmail.com>            | Shri Bishwanath Oraon, 9431350935              |
| DLSA Chaibasa   | <dlsachaibasa@gmail.com>          | Ms Kumari Jiv 9431162084                       |
| DLSA chatra     | <dlsachatra@gmail.com>            | Sri Kumar Kranti Prasad 9430734303             |
| DLSA Deoghar    | <deoghardlsa@gmail.com>           | Sri Pratap Chandra , 7294181381                |
| DLSA Dhanbad    | <dlsa.dhanbad@gmail.com>          | Sri Arvind Kachhap 9471725596                  |
| DLSA Dumka      | <dlsadumka@gmail.com>             | Sri Bishwanath Bhagat 7091622651               |
| DLSA Garhwa     | <dlsagarhwa@gmail.com>            | Sri Sindhu Nath Lamay, 9955684686              |
| DLSA Giridih    | <dlsagiridih@gmail.com>           | Sri Sandeep Bartam, 7319853377                 |
| DLSA Godda      | <dalsagodda@gmail.com>            | Sri Sanjay Kumar Singh No.III (I/C) 9472788462 |
| DLSA Gumla      | <dlsagml38@gmail.com>             | Sri Ananda Singh, 9472758172                   |
| DLSA Hazaribag  | <dlsahazaribag@gmail.com>         | Sri Sandeep N Bara, 9939201624                 |
| DLSA JAMSHEDPUR | <jamshedpurdlsa@gmail.com>        | Sri N N Sanga, 9430780325                      |
| DLSA JAMTARA    | <dlsajamtara@gmail.com>           | Sri K Sinku, 9934373894                        |
| DLSA Khunti     | <khuntidlsa@gmail.com>            | Smt. Nitasha Barla, 9771391585                 |
| DLSA KODERMA    | <dlsakoderma@gmail.com>           | Smt Lucy S Tigga, 8789304361                   |
| DLSA LATEHAR    | <dlsalatehar@gmail.com>           | Smt Kamla Rani, 8987736366                     |
| DLSA LOHARDAGA  | <dlsalohardaga@gmail.com>         | Smt Aarti Mala, 9431318932                     |
| DLSA Pakur      | <dlsapakur@gmail.com>             | Sri Sunil Dutta Dwivedi, 9470314478            |
| DLSa Palamau    | <dlsapalamu123@gmail.com>         | Sri Ashok Kr Upadhyay, 8757269596              |
| DLSA Ramgarh    | <secretarydlsaramgarh.court@>     | Sri Dilip R Trikey, 8987464765                 |
| DLSA RANCHI     | <dlsaranchi@gmail.com>            | Sri Abhishek Kumar, 9431319907                 |
| DLSA Sahibganj  | <dlsasahibganj@gmail.com>         | Sri Manoranjan Kumar, 9471521725               |
| dlsa seraikella | <dlsaseraikellakharswan@gmail.>   | Sri Kuldeep, 8987597517                        |
| DLSA SIMDEGA    | <dlsasimdega@gmail.com>           | Sri A. M Tripathi (I/C), 8987608228            |
| SDLSC Madhupur  | Sri Narendra Kumar, 9835928066    | Sri Narendra Kumar, 9835928066                 |
| SDLSC Ghatshila | Sri Walter Bhengra, 8210688218    | Sri Walter Bhengra, 8210688218                 |
| SDLSC Rajmahal  | Sri Neeraj Kumar, 9546459225      | Sri Neeraj Kumar, 9546459225                   |
| SDLSC Tenughat  | Sri Sanjit Kr Chandra, 9279710950 | Sri Sanjit Kr Chandra, 9279710950              |

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