



Notice for the PhD Viva Voce Examination

Ms Divya Juneja, Registration Number: 2090042, PhD Scholar at the Department of Economics, School of Social Sciences, CHRIST (Deemed to be University) will defend her PhD thesis at the public viva-voce examination on Wednesday, 15 April 2026 at 11.00 am in Room No. 628, 6th Floor, R&D Block, CHRIST (Deemed to be University), Bengaluru - 560029, Karnataka, India.

Title of the Thesis	:	An Assessment of the Awareness, Utilization Pattern, and Financial Protection of Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY): A Study of Haryana
Discipline	:	Economics
External Examiner - I	:	Dr C M Lakshmana Professor Population Research Centre Institute for Social and Economic Change Nagarabhavi, Bengaluru - 560072 Karnataka
External Examiner - II	:	Dr Samik Chowdhury Associate Professor School of Public Policy and Governance Dr B R Ambedkar University, Delhi Lothiyam Marg, Kashmere Gate Delhi - 110006
Supervisor	:	Dr Mahesh E Associate Professor Department of Economics School of Social Sciences CHRIST (Deemed to be University) Bengaluru - 560029 Karnataka
Co-Supervisor	:	Dr Greeshma Manoj Associate Professor (Former) Department of Economics School of Social Sciences CHRIST (Deemed to be University) Bengaluru - 560029 Karnataka

The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva-voce examination.

Place: Bengaluru
Date: 01 April 2026


Registrar (Academics)

ABSTRACT

Universal Health Coverage (UHC) is one of the primary agendas of WHO for achieving the goal of sustainable development. This encompasses financial risk protection, access to quality healthcare services, and access to quality and affordable essential medicines. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is an important landmark in India's road towards achieving this objective of Universal Health. The scheme aims to provide access to quality healthcare services through its empanelled public and private hospitals at the secondary and tertiary care level. The present study attempts to assess the Awareness, Utilization pattern, and Financial Protection of Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana in the state of Haryana. The study is based on both primary and secondary data. Primary data was collected from four districts of Haryana using Structured questionnaire and direct Interviews, employing a Multi stage sampling technique. In secondary analysis, national representative data is used from National Family Health Survey 4 and 5. The NFHS result reveals a minor increase in AB-PMJAY coverage as of 2021 January. Most respondents identified ASHA workers, friends and family, and media outlets like radio/TV/newspaper as their primary sources of information for the awareness of AB- PMJAY. The logistic regression analysis reveals that age and education are the important determinants regarding the awareness of AB-PMJAY. The results show a significant enhancement of financial protection for the lowest income quintile after the introduction of AB-PMJAY. However, beneficiaries utilizing private hospitals, chronic patients, and those in other income quintiles who have utilized the card still experienced less financial protection. The study highlights that 39.55% of Ayushamn Bharat scheme users faced catastrophic health expenditure (CHE) at 10% threshold, compared to 93.26% among non-users. Households in the highest income quintile bore the largest share of OOP healthcare expenses (55.70%), whereas the lowest income quintile had lesser share (48.75%). However, irrespective of utilizing the card, 68.33% chronic patients faced the burden of CHE, 19.75% additional population pushed below the poverty line, households utilizing private facilities faced 36.51% intensity of CHE. The study reveals that the Ayushman Bharat scheme reduced the out of pocket health expenditures for the lowest income group, particularly when it has been utilized in public hospitals. However, higher CHE persist in private hospitals and among chronically ill patients. Policymakers should focus on expanding private hospital coverage, increasing insurance limits, and enhancing chronic illness care to ensure more effective access to quality healthcare.

Keywords: *Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana, Healthcare Expenditure, Coverage, Financial protection, Out-of-pocket expenditure*

Publications:

1. **Juneja, D., & Manoj, G. (2026).** Inter-state Disparities in Health Care Facilities During COVID-19: A Study of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) in India. *Journal of Health Management*, <https://doi.org/10.1177/09720634261417740>.
2. **Juneja, D., & Manoj, G. (2024).** An Assessment Of Knowledge, Attitude And Practice Of Ashas Towards Community Based Assessment Checklist Form In Ayushman Bharat Comprehensive Primary Healthcare. *Frontiers in Health Informatics*, 13(5).