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Notice for the PhD Viva Voce Examination

Ms Liya Joseph, Registration Number: 2290019, PhD Scholar at the Department of Commerce, School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University), will defend her PhD thesis at the public viva-voce examination on Monday, 30 November 2026, at 09.45 am in Room No. 044, Ground Floor, R & D Block, CHRIST (Deemed to be University), Bengaluru - 560029, Karnataka, India.

Title of the Thesis	:	**Ayushman Bharat Arogya Karnataka's Scheme Engagement and Utilization**
Discipline	:	**Commerce**
External Examiner - I	:	**Dr Semila Fernandes** Associate Professor Department of Marketing Symbiosis Institute of Business Management 95/1, 95/2, Hosur Road, Electronic City Phase - 1 Bengaluru - 560100 Karnataka
External Examiner - II	:	**Dr Sonal Thukral** Associate Professor Department of Commerce University of Delhi North Campus, Maurice Nagar New Delhi - 110007
Supervisor	:	**Dr Uma V R** Professor Department of Commerce School of Commerce, Finance and Accountancy 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.

Registrar

Place: Bengaluru
Date: 19 November 2026

ABSTRACT

Ayushman Bharat Arogya Karnataka Scheme (AB-Ark) is a Government-Sponsored Health Insurance Program launched in 2018 to provide hospitalization coverage to economically weaker residents of Karnataka. The state of Karnataka selected the trust model for implementation and co-branded both schemes to avoid beneficiary overlap and reduce functional challenges. The scheme is administered by the State Health Agency, the Suvarna Arogya Suraksha Trust (SAST).

This study aims to qualitatively explore the factors driving enrolment and non-enrolment among BPL cardholders in Karnataka, the hospitalisation and claim experiences of scheme beneficiaries, and the implementation challenges of the Ayushman Bharat Arogya Karnataka Scheme. The data are analysed through Reflexive Thematic Analysis (RTA).

The enrollments that have become successful claims have been studied, and the majority have been found to be due to a health trigger, coupled with a strong sense of response efficacy and benefit awareness. BPL households face significant hardships and challenges across multiple realms, and poor health and healthcare access are among them. All families who received benefits under the AB-Ark scheme have been satisfied with the treatment provided and the post-procedure care. Besides the paperwork and various checkpoints, the claimants have been positive about the diagnosis and treatment provided to them. It has been understood that the AB-Ark scheme is heavily reliant on the service provider health institutions, and the scheme's success and failure directly relate to the services provided to patients. Operating a multi-level scheme is challenging in high-population settings and with heterogeneous patient groups.

Keywords: *Government Funded Health Insurance Scheme, Ayushman Bharat, Arogya Karnataka, Enrollment Behaviour, Operational Challenge, Social Health Insurance.*

Publications:

1. **Joseph, L.**, & VR, U. (2025). EMPANELLED HOSPITAL LOCATOR AND PRE-AUTHORIZATION TRACKING PLATFORM (Patent No. 202541080860 A). Indian Patent Office (IPO). https://iprsearch.ipindia.gov.in/PatentSearch/PatentSearch/ViewApplicationStatus
2. **Joseph, L.**, & VR., U. The role of the Catholic Church in the healthcare-seeking behaviour: A qualitative enquiry from Karnataka, India. Agathos: An International Review of the Humanities and Social Sciences (WoS).