

Abdul Majeed Ganie

AGE: 65 YEARS

PACKAGE NAME: PTCA – SINGLE STENT
(MEDICATED,
INCLUSIVE OF DIAGNOSTIC ANGIOGRAM)

PACKAGE AMOUNT: RS. 90,000
KULGAM DISTRICT, JAMMU & KASHMIR



When clock ticked 11 in the night, Abdul Majeed Ganie, he started experiencing pain in chest. With every passing movement, pain became unbearable. His elder daughter who is one of his five children called her uncle who lives separately few meters away from their house. Ganie was taken to Yaripora PHC where doctors advised them to visit Anantnag district hospital. He was administered some analgesic injections and family was advised to rush him to super-specialty hospital Sherenbagh Srinagar.

When Ganie reached Srinagar hospital, his condition was worsened, a team of doctors who examined him diagnosed him with coronary heart disease. They informed his family that it will cost them around Rs 1 lakh and needs to be performed immediately.

The real ordeal for the family started when they realized that it is impossible for them afford huge amount for Ganie's treatment who has a small shop in his village where he repairs handcarts. It was a race of life against death without required money.

"We felt helpless. We turned to Allah to seek his help. When we asked for help from hospital authorities, they told us they can help us in case we have golden card of Ayushman Bharat," Ganie's brother recalls.

Their faces brightened up when they submitted the card to the hospital administration and they agreed to fund his treatment under the Ayushman Bharat Scheme.

"I will always be indebted to the administration who informed me about the scheme and central government who has formulated this scheme for poor," Ganie said at his shop in Yaripora while taking a break from fixing handcarts.

MADAN LAL
AGE: 67 YEARS
PACKAGE NAME: ACUTE EXACERBATION OF
COPD
PACKAGE AMOUNT: RS. 7200
MAIN MARKET, RAMGARH, SAMBA DISTRICT
JAMMU & KASHMIR



Madan is sitting on the plank bed in front of his house. It is a mild day, milky afternoon sunlight falls on the sandy ground in the backyard. Madan inhales deeply. Breathing has become so much easier since the therapy started. He always used to be a heavy smoker, the persistent cough that came along with it would not stop him from indulging in his vice. But last year, the cough eventually turned into panting; sometimes he would struggle for breath so badly that he thought he was going to suffocate. The doctor prescribed him some medicine. But given Madan's meager earnings as a vegetable seller in addition to the senior citizenship allowances of Rs. 1000 each that he and his wife Vena received monthly from the state, he was able to buy medicine from only the balance left from other household expenses. However, such sketchy treatment had little effect on his already advanced condition and by the year-end, his symptoms had aggravated so much that he had to be admitted to the hospital. Here, they discovered a COPD(Chronic obstructive pulmonary disease). Thankfully, Madan's twenty-nine-year old daughter Garo who works as a local Anganwadi worker was aware of PM-JAY that helped her father to seek, the otherwise unaffordable hospital treatment, free of cost. She made sure that the entire family got the Golden Card. Now admission fees and all medication costs at the hospital as well as fifteen days after discharge were covered under the PM-JAY. "I am very happy with the scheme," Madan says, "it is very good for poor people." He is now still relying on an intense daily therapy that combines, inhalation and injections that cost him Rs. 500 to 700 a week. Although this is a significant financial burden, he is most relieved to know that, in case he is admitted to the hospital again, he can rely on his health card. Vena adds: "It makes us feel safe about the future." Madan nods and shades his eyes from the sun. Needless to say, he has finally quit smoking. He now derives pleasure from small things, sitting outside, breathing fresh air and enjoying the sun.