

GOVERNMENT SCHEMES FOR THE BENEFIT OF SENIOR CITIZEN IN INDIA –AN OVERVIEW

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Introduction

The citizens who have crossed the threshold age of 60 years constitute about 8.5% of India's total population and are termed as the Senior Citizens. This age is plagued with financial tension for most of the senior citizens. Old age makes people vulnerable to various lifestyle diseases and more susceptible to regular ailments as well. The Indian government does recognize this issue of senior citizens. The reduced income flow also leads to the problem, and thus the government has designed some schemes to cater to their financial problem and help them maintain their financial stability. There are many health plans in the market for senior citizens and along with that the government schemes for the senior citizens, which provide them support in the financial sector, are as follows:

1. Rashtriya Vayoshri Yojna

The scheme has been designed for the people below the poverty line, so if someone wants to collect benefits under the scheme, they would have to show the BPL card. The entire scheme is of the central sector, and the central government funds it. The scheme provides a living aid and devices of assisted living for the citizens who have crossed the threshold of 60 years in age.

2. Annuity Plans by LIC

Retirement comes with a substantial pay cut. The salary is limited to a pension if the previous employer pays it to you, or it comes down to your savings and investments. The government knows of this problem and realizes that the money issue has to be resolved for senior citizens' stability. There are a lot of policies designed by the government in association with various companies. LIC or the Life Corporation of India, in its scheme, compensates for the salary of the retired person with guaranteed amounts every month to meet their financial needs. The Varishta Pension BimaYojana offered by the LIC also provides pension to the country's senior citizens.

3. Pradhan Mantri VayaVandana Yojana (PMVVY)

This is also an annuity plan provided by the Government of India. This policy's term is 10 years, and the minimum pension amount is Rs. 3000/- and the maximum pension amount is Rs. 10,000/-. The policy can also earn an interest rate of 8% per annum. The pensioner can choose the frequency of the payments. The policy has been designed for people above the age of 60 years.

4. National Programme for the Health Care of the Elderly

The National Programme for the Health Care for the Elderly (NPHCE) was launched in 2010, and it forms a preventive and promotive care scenario for the elderly. The program was targeted at the senior citizens, and various Community Health Centres (CHC) along with Primary Health Centres (PHC) and Sub-centres (SC) were opened to provide free or highly subsidised services to the senior citizens.

5. Varistha Mediclaim Policy

The health insurance policy can be renewed till the age of 90 years and has a policy term of 1 year. The policy covers the charges of medicine, ambulance, blood, and various other diagnostic services. The policy also provides Income Tax Benefits under section 80D, and the policy is designed, keeping in mind the people between the ages of 60 and 80.

6. Varishtha Pension BimaYojana

The Ministry of Finance launched Varishtha Pension BimaYojana for senior citizens above 60 years in age. The authority of operating this scheme lies with LIC of India. No medical check-ups are required in order to avail this plan. The beneficiary can also avail tax exemption under this scheme and it also has a lock in period of 15 days. This scheme provides an assured pension an interest rate of 8 percent per annum for a duration of 10 years. Also, you can opt pension on a monthly, quarterly, half-yearly and annual pension, depending upon how you would want it.

7. Pradhan Mantri Jan ArogyaYojana

The Ministry of Health and family welfare launched PradhanMantri Jan ArogyaYojana in 2018 in order to cover individuals belonging to vulnerable and poor families. Coverage for up to Rs. 5 Lakh for each family for tertiary and secondary hospitalisation is offered. This health insurance scheme has strengthened the healthcare services in the nation. Also, this cover will include both pre-hospitalisation and post-hospitalisation expenses. Other than this, the coverage for all pre-existing conditions will be offered to the policyholder from issuance of the policy.

8. Senior Citizens Welfare Fund

The Government of India (GOI) introduced a Senior Citizens Welfare Scheme to offer financial assistance to the Below Poverty Line (BPL) category senior citizens. Moreover, the scheme is administered by the Ministry of Social Justice and Empowerment and the fund involves unclaimed amounts from savings accounts and small savings in the central government schemes. This scheme was introduced keeping in mind all the senior citizens who do not have any means to sustain themselves. The main objective of this scheme is to provide financial assistance and old age pensions to senior citizens, having no other source of income.

9. Indira Gandhi National Old Age Pension Scheme

This scheme is specially intended for senior citizens, who are aged above 60 years and fall below the line of poverty as per the Guidelines stated by the Government of India(GOI). It was launched by the Ministry of Rural Development of India in 2007 and is also known as the National Old Age Pension Scheme. The beneficiary will be entitled to a monthly pension under this scheme, and as this scheme is a non-contributing scheme, henceforth, the beneficiary is not required to contribute any sum in order to get the pension. The sum of pension will be given based upon the age of the beneficiary, if they are aged between 60 to 79 years, then a monthly sum of Rs. 200 is offered and for people above 80 years, a sum of Rs. 500 is credited.

10.Vayomithram project

Kerala Social Security Mission is implementing the Vayomithram project which provides health care and support to elderly above the age of 65 years residing at Corporation/Municipal Areas in the state.The Vayomithram project mainly provides free medicines through mobile clinics, Palliative care, Help desk to the old age. The project implemented as a joint initiative to LSGD in the area. (Municipality/Corporation).

KSSM has decided to start 9 more projects in the current financial year up on the priority of the basic support provided by the municipality. Marad (Ernakulam), Manjeri, Kottakkal (Malappuram), Vadakara (Calicut), Chalakkudy (Thrissur) municipalities has expressed their interest for the project.

11. Mobile clinic service.

Vayomithram provides medicines free of cost by conducting mobile clinics in ward basis in the area. There is no economic criteria for availing the service. Each mobile unit comprises of Medical Officer, Staff Nurse and JPHN.

12) Palliative care service

This service intends to provide palliative care for the bed ridden patients in the project area. Special trained nurses and JPHN's are available for the service.

14. Vayo Amrutham project

Evolution of finite health care protocols had added years to life thus resulting in increased old age population. But the lifestyle adopted by the majority population had lead to deteriorated health status and the emerging life style disease is enhancing the morbidity even though has been declined. The nuclear family in the present society has paved the way to more number of old age homes. Old age people are forced to isolate from nuclear families. The old age population is living with social isolation along with physical and mental health problems.

The Social Justice Department with the support of Indian System of Medicine department has implemented this new initiative in Government run Old age homes for the treatment of inmates who are suffering from health problems. Majority of cases treated as health ailments Diabetes, Asthma, Skin diseases, Arthritis, eye and ear diseases, etc. Health care also includes palliative care for bedridden and counselling.

As part of this scheme Ayurvedic treatment is being provided to the Inmates belonging to all the Government Old Age Homes functioning under Social Justice Department. The Inmate will be benefited with the service of a Medical Officer and an attender.

15. Mandahasam-Scheme to provide artificial dentures to Senior Citizens

Mandahasam is a new initiative by Social Justice Department for giving free tooth set for the senior citizens. The scheme aims to reduce nutritional, physical and mental problems faced by the elderly people after losing teeth. The department would prepare a list of dental colleges and dental treatment centres from where the beneficiaries could avail treatment. It would also ensure the quality of artificial tooth and quality treatment by setting standards and norms.

16. Grand Care Project-Vayokshema Call Centre

Senior Citizens are the most vulnerable group of population and hence they need special care and attention during the outbreak of Covid-19. In response to the efforts of the Government to fight against COVID and also to prevent the outbreak of the pandemic, the Department of Social Justice has taken all precautionary measures based on the guidelines issued by the Government. In response to the Corona containment activities of the government, Social Justice Department has introduced a novel initiative "Grand Care project" for addressing the issues faced by residents of Oldage Homes and for those elderly persons with comorbidities who are in reverse quarantine.

Senior Citizens who have been quarantined in their houses will be subjected to physical, mental stress as well as emotional problems. As part of Grand Care project, the department has started Vayokshema call centre in each district monitored by District Senior Citizen cell for addressing and resolving such issues. The call centres would function on all days starting from morning 6 am till night 10 pm.

17.Age Friendly Panchayat

The age friendly panchayat implemented by Social Justice Department is a new initiative associated with State Old Age Policy, 2013. Converting all the panchayats in the State into age-friendly panchayats for ensuring good health, participation and assuring quality of life to the Senior Citizens is the objective of the programme.

18.Vayomadhuram scheme for providing glucometer to Senior Citizens

Kerala has the largest number of diabetes patients in India. Based on the recent studies conducted by ICMR (Indian Council of Medical Research) 19.4% people have diabetes in Kerala. 80% of the oldage population in Kerala suffers from diabetes.

With the intention of an old age friendly State, the Social Justice Department under Government of Kerala has introduced a new initiative titled “Vayomadhuram” which provides glucometers freely to elderly diabetic persons coming under BPL category. Under this scheme the department will provide glucometers to 1000 diabetic oldage persons in each district.

Conclusion

In association with many organisations, the government has designed a lot of schemes and policies to help the senior citizens in their aim of promotion of health and financial stability. It also depends upon the senior citizen to know about these schemes to reap the full benefits.

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