

Awareness and Utilization of Government Health Schemes Among Young Adults in India: A Narrative Review

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Abstract

Background: Government health schemes are essential for improving access to healthcare and achieving universal health coverage in India. Major initiatives such as Ayushman Bharat and National Health Mission aim to provide affordable and accessible healthcare services. However, awareness and utilization of these schemes among young adults remain suboptimal, leading to underutilization of available services.

Objective: This narrative review aims to assess the level of awareness and utilization of government health schemes among young adults in India, and to identify key determinants, barriers, and strategies for improving access and uptake.

Methodology: A narrative review was conducted using literature from PubMed, Google Scholar, Scopus, and Web of Science, along with reports from national and international organizations. Studies published between 2010 and 2025 were included based on predefined inclusion and exclusion criteria. Data were extracted and synthesized into thematic domains including awareness levels, utilization patterns, socio-demographic determinants, and barriers to access.

Results: The review found that overall awareness of government health schemes ranges from 40%–60%, with awareness of Ayushman Bharat between 30%–50% and services under National Health Mission between 50%–70%. Utilization remains low, with Ayushman Bharat usage ranging from 10%–30% and NHM service utilization between 30%–60%. Key barriers include lack of awareness (40%–50%), administrative challenges (20%–30%), accessibility issues (20%–25%), and preference for private healthcare (25%–35%). Targeted IEC/BCC interventions have been shown to improve awareness by 20%–30% and utilization by 15%–25%.

Conclusion: Awareness and utilization of government health schemes among young adults in India are influenced by multiple behavioural, social, and systemic factors. Strengthening communication strategies, improving accessibility, and addressing administrative barriers are essential to enhance utilization and achieve equitable healthcare access.

Keywords: Government Health Schemes; Ayushman Bharat; National Health Mission; Awareness; Healthcare Utilization; Young Adults; India; Public Health.

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Introduction

Government health schemes are central to improving access, affordability, and equity in healthcare, particularly in low- and middle-income countries. In India, large-scale public health initiatives such as Ayushman Bharat and National Health Mission have been implemented to move toward universal health coverage. These programs aim to reduce out-of-pocket expenditure, strengthen primary healthcare, and improve access to essential services. However, despite policy expansion, gaps persist between availability and actual utilization of these schemes [1]. Globally, the World Health Organization emphasizes that awareness and

accessibility are critical determinants of healthcare utilization. It is estimated that in many low- and middle-income countries, 30%–50% of eligible populations are unaware of available health services, contributing to underutilization and inequitable access [2]. Even when services are available, barriers such as lack of information, financial constraints, and health system inefficiencies limit their use. In India, awareness of government health schemes among the general population varies widely. Data from national surveys indicate that only 40%–60% of individuals are aware of major public health schemes, with

significantly lower awareness in rural and underserved populations [3]. Among young adults, awareness is often lower due to limited interaction with healthcare systems and lower perceived need for health services. This results in missed opportunities for preventive care and delayed healthcare utilization.

The Ayushman Bharat, including the Pradhan Mantri Jan Arogya Yojana (PM-JAY), provides financial protection for hospitalization and advanced care. Despite its large coverage, studies suggest that only 30%–50% of eligible beneficiaries are fully aware of scheme benefits, and actual utilization remains even lower, ranging between 10% and 20% in some regions [4]. This gap highlights the need for improved awareness and simplified access mechanisms.

Similarly, services under the National Health Mission, including maternal and child health programs, immunization, and primary healthcare services, show variable utilization. While certain services such as immunization have relatively higher uptake, others suffer from underutilization due to lack of awareness, accessibility issues, and perceived quality of care. Studies report that utilization of public healthcare services ranges from 30% to 60%, depending on region and service type [5].

Several barriers contribute to the low awareness and utilization of government health schemes. Lack of information is a major factor, with studies indicating that 40%–50% of individuals cite inadequate knowledge as a primary barrier [6]. Other challenges include complex administrative procedures, long waiting times, geographical inaccessibility, and mistrust in public healthcare facilities. Among young adults, additional factors such as preference for private healthcare, digital misinformation, and lack of targeted communication further influence utilization patterns.

From a public health perspective, improving awareness and utilization of government health schemes is essential for achieving equitable healthcare access and reducing financial burden. Strengthening IEC/BCC strategies, leveraging digital platforms, and involving community stakeholders are key approaches to address these gaps. Furthermore, integrating awareness activities within educational institutions and community-based programs can enhance engagement among young adults. Therefore, this narrative review aims to examine the level of awareness and utilization of government health schemes among young adults in India, focusing on programs such as Ayushman Bharat and National Health Mission, and to identify key barriers and opportunities for improving access and utilization in this population [7].

This narrative review aims to assess the level of awareness and utilization of government health schemes among young adults in India, with a focus on major programs such as Ayushman Bharat and National Health Mission. The objectives are to evaluate the extent of awareness regarding these schemes among young adults; to analyze patterns of utilization of services offered under these programs; to identify behavioural, social, and systemic determinants influencing awareness and utilization; and to examine key barriers such as lack of information, accessibility issues, administrative challenges, and perceptions regarding quality of care. Additionally, the review aims to explore strategies for improving awareness, accessibility, and effective utilization of government health schemes through enhanced communication, community engagement, and policy interventions.

The justification for this study lies in the persistent gap between the availability of comprehensive government health schemes and their optimal utilization, particularly among young adults. Despite large-scale initiatives aimed at achieving universal health coverage, limited awareness and multiple access barriers result in underutilization of essential healthcare services. Young adults, being a critical and productive segment of the population, often have low perceived need for healthcare and limited engagement with public health systems, further contributing to missed opportunities for early intervention and preventive care. From a Community Medicine perspective, understanding these gaps is essential for designing targeted IEC/BCC strategies, strengthening health system outreach, and improving service delivery. This review will provide evidence-based insights to support policymakers and healthcare providers in enhancing the effectiveness of government health schemes and promoting equitable access to healthcare services.

Methodology

This narrative review was conducted to synthesize existing evidence on the awareness and utilization of government health schemes among young adults in India. A comprehensive literature search was performed using electronic databases including PubMed, Google Scholar, Scopus, and Web of Science to identify relevant studies published between 2010 and 2025. In addition, official reports, policy documents, and program guidelines from national and international organizations such as the World Health Organization, Government of India publications, and documents related to Ayushman Bharat and National Health Mission were reviewed to ensure contextual and policy relevance. Keywords used for the search included “health scheme awareness,” “healthcare utilization,” “Ayushman Bharat,” “National Health Mission,” “young adults,” “India,” “access to

healthcare,” and “barriers,” combined using Boolean operators (AND, OR).

Studies were included if they assessed awareness, utilization, or barriers related to government health schemes among young adults or the general population in India, with findings applicable to the target group. Both quantitative and qualitative studies, including cross-sectional studies, cohort studies, systematic reviews, and program evaluation reports, were considered. Studies focusing solely on clinical outcomes without relevance to awareness or utilization, non-English publications, and articles lacking sufficient methodological detail were excluded. Titles and abstracts were screened for relevance, followed by full-text review of selected studies.

Data extraction was carried out using a structured format capturing key variables such as author, year, study setting, population characteristics, type of health scheme, level of awareness, utilization rates, identified barriers, and major findings. The

extracted data were organized into thematic domains including level of awareness, patterns of utilization, behavioural and social determinants, programmatic barriers, and strategies for improvement.

A narrative synthesis approach was employed to integrate findings across studies, focusing on identifying trends, variations, and gaps in awareness and utilization. No statistical pooling or meta-analysis was performed, as the objective was to provide a descriptive and interpretative overview. Quality appraisal of included studies was conducted informally based on study design, sample size, methodological rigor, and relevance to the research objectives. The findings are presented in a thematic format to provide comprehensive insights into the factors influencing awareness and utilization of government health schemes among young adults and to support the development of effective public health strategies and policy interventions.

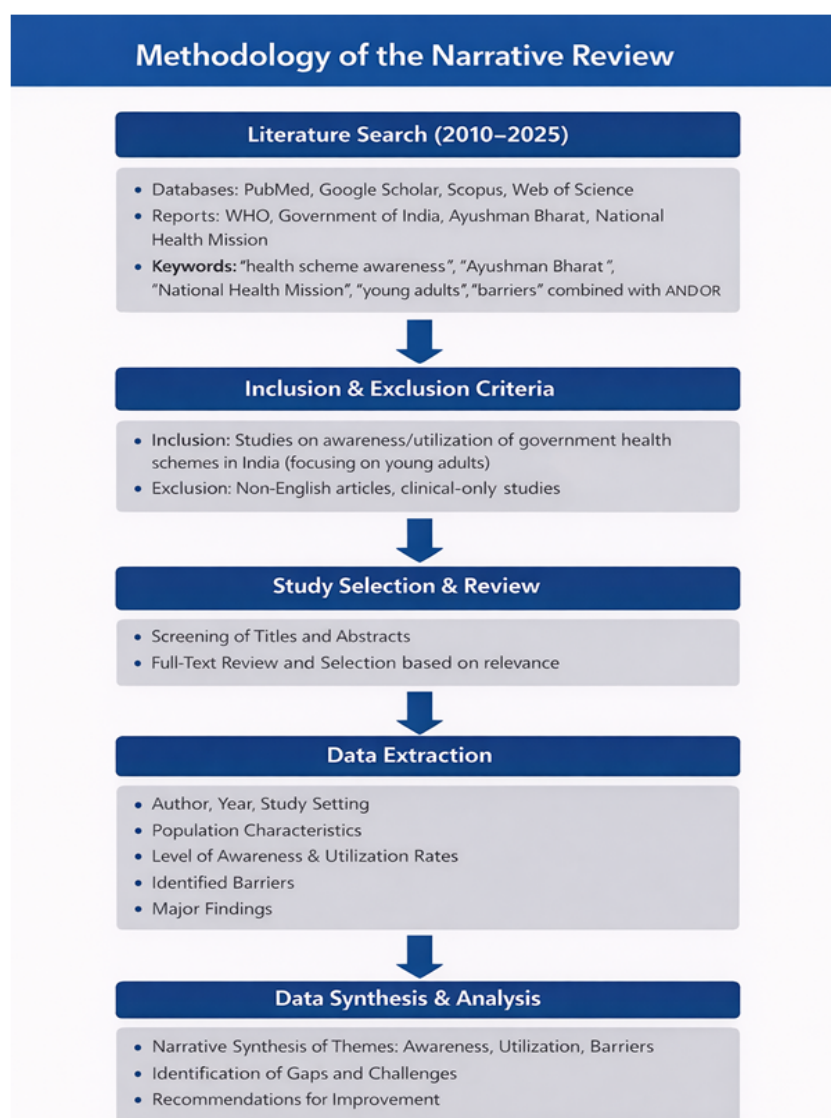


Figure 1: Methodology of the narrative review

Theme 1: Level of Awareness of Government Health Schemes

Awareness of government health schemes among young adults in India is variable and often suboptimal. Studies indicate that only 40%–60% of individuals are aware of major health schemes, with lower awareness observed in rural and socioeconomically disadvantaged populations [8]. Awareness of Ayushman Bharat specifically ranges between 30% and 50%, while awareness of services under the National Health Mission is relatively higher but still inconsistent. Limited exposure to health communication, low health literacy, and inadequate outreach contribute to these gaps.

Theme 2: Utilization Patterns of Health Schemes

Despite availability, utilization of government health schemes remains low. Evidence suggests that actual utilization of schemes like Ayushman Bharat ranges between 10% and 30% among eligible beneficiaries, reflecting a significant gap between awareness and usage [9]. Utilization of primary healthcare services under the National Health Mission varies from 30% to 60%, depending on the region and service type. Young adults often underutilize these services due to lower perceived need and preference for private healthcare.

Theme 3: Behavioural and Socio-Demographic Determinants

Awareness and utilization of health schemes are strongly influenced by socio-demographic factors. Studies have shown that individuals with higher education levels are 1.5 to 2 times more likely to be aware of and utilize government schemes [10]. Urban residents demonstrate higher awareness

compared to rural populations due to better access to information and healthcare facilities. Gender differences also exist, with women often having better awareness of maternal and child health services, while young men show lower engagement with public health programs.

Theme 4: Barriers to Utilization of Health Schemes

Multiple barriers contribute to low utilization of government health schemes. Lack of awareness is reported by 40%–50% of individuals as the primary barrier, followed by administrative complexities, documentation requirements, and long waiting times [11]. Geographical inaccessibility and poor transport facilities further limit access in rural areas. Additionally, perceived poor quality of care and mistrust in public healthcare systems discourage utilization, particularly among young adults who may prefer private healthcare options.

Theme 5: Role of Communication, IEC/BCC, and Policy Interventions

Effective communication strategies play a crucial role in improving awareness and utilization of health schemes. Studies indicate that targeted IEC/BCC interventions can lead to 20%–30% improvement in awareness levels and 15%–25% increase in utilization rates [12]. Digital platforms, social media, and community-based campaigns have shown potential in reaching young adults. Integration of awareness programs within educational institutions and community settings enhances engagement. Strengthening communication under national programs such as National Health Mission can significantly improve outreach and impact [13,14].

Result

Table 1: Awareness of Government Health Schemes Among Young Adults

Parameter	Findings (%)	Interpretation
Overall awareness of schemes	40–60%	Moderate awareness with significant gaps
Awareness of Ayushman Bharat	30–50%	Lower awareness compared to other programs
Awareness of National Health Mission services	50–70%	Relatively higher but still inconsistent
Awareness in urban population	60–70%	Better due to accessibility and exposure
Awareness in rural population	30–50%	Limited due to poor outreach and literacy

Table 2: Utilization and Barriers of Government Health Schemes

Parameter	Findings (%)	Interpretation
Utilization of Ayushman Bharat	10–30%	Low despite eligibility
Utilization of NHM services	30–60%	Moderate utilization with regional variation
Lack of awareness as barrier	40–50%	Major limiting factor
Administrative/Procedural issues	20–30%	Delays and documentation challenges
Accessibility issues (distance, transport)	20–25%	More prominent in rural areas
Preference for private healthcare	25–35%	Reduces public scheme utilization
Impact of IEC/BCC interventions	+20–30% awareness; +15–25% utilization	Effective in improving outcomes

The findings of this narrative review indicate that awareness and utilization of government health schemes among young adults in India remain suboptimal despite the availability of comprehensive programs. Overall awareness ranges from 40–60%, with relatively lower awareness of Ayushman Bharat (30–50%) compared to services under the National Health Mission (50–70%). Urban populations demonstrate higher awareness than rural populations due to better access to information and healthcare services. However, utilization remains disproportionately low, with Ayushman Bharat usage ranging from 10–30% and NHM service utilization between 30–60%. The gap between awareness and utilization is largely attributed to barriers such as lack of awareness (40–50%), administrative challenges (20–30%), accessibility issues (20–25%), and preference for private healthcare (25–35%). Importantly, targeted IEC/BCC interventions have been shown to significantly improve outcomes, increasing awareness by 20–30% and utilization by 15–25%. These findings highlight the need for strengthened communication strategies and system-level improvements to enhance effective utilization of government health schemes among young adults.

Discussion

The present narrative review highlights a substantial gap between the availability of government health schemes and their effective utilization among young adults in India. Although overall awareness ranges from 40%–60%, the awareness of Ayushman Bharat remains relatively low at 30%–50%, which is consistent with findings from national and regional studies indicating inadequate dissemination of scheme-related information [15]. This gap suggests that large-scale policy implementation alone is insufficient without effective communication and community engagement strategies. Comparatively, awareness of services under the National Health Mission is somewhat higher (50%–70%), likely due to its long-standing presence and integration with primary healthcare services.

Despite moderate awareness levels, utilization of these schemes remains disproportionately low. The review indicates that utilization of Ayushman Bharat ranges from 10%–30%, which is considerably lower than expected given its extensive coverage [16]. Similarly, utilization of NHM services varies between 30% and 60%, depending on the type of service and geographical location. This discrepancy between awareness and utilization has been consistently reported in the literature and reflects systemic and behavioural barriers that hinder access to healthcare services.

Socio-demographic determinants play a significant role in influencing awareness and utilization. Studies have shown that individuals with higher education levels are 1.5 to 2 times more likely to utilize government health schemes, highlighting the role of health literacy in improving service uptake [17]. Urban populations tend to have better awareness and utilization compared to rural populations due to improved access to information and healthcare infrastructure. However, disparities persist, particularly among socioeconomically disadvantaged groups, indicating the need for targeted interventions.

Barriers to utilization identified in this review are multifactorial. Lack of awareness remains the most significant barrier, reported by 40%–50% of individuals, followed by administrative and procedural challenges (20%–30%), including documentation requirements and delays [18]. Accessibility issues such as distance to healthcare facilities and lack of transportation further limit utilization, particularly in rural areas. Additionally, preference for private healthcare services, reported by 25%–35% of young adults, reflects concerns regarding quality of care and trust in public health systems.

The role of communication strategies in improving awareness and utilization is particularly noteworthy. Evidence suggests that targeted IEC/BCC interventions can lead to 20%–30% improvement in awareness and 15%–25% increase in utilization rates [19]. Digital platforms and social media have emerged as effective tools for engaging young adults, who are more likely to access health information through these channels. Integrating awareness campaigns within educational institutions and community-based programs can further enhance outreach and impact. From a public health perspective, improving the effectiveness of government health schemes requires a comprehensive approach addressing both demand-side and supply-side factors. Strengthening communication, simplifying administrative procedures, improving service quality, and enhancing accessibility are critical to increasing utilization. The involvement of medical students and community health workers in awareness generation can further bridge the gap between policy and practice.

Overall, the findings indicate that while significant progress has been made in expanding healthcare coverage through schemes like Ayushman Bharat and National Health Mission, substantial gaps remain in awareness and utilization among young adults. Addressing these gaps through targeted, evidence-based interventions is essential to achieve

universal health coverage and equitable access to healthcare services [20].

Conclusion

This narrative review demonstrates that despite the availability of comprehensive government health schemes in India, awareness and utilization among young adults remain suboptimal. Although awareness levels range from 40%–60%, actual utilization is considerably lower, particularly for Ayushman Bharat, indicating a significant gap between knowledge and practice. Behavioural factors such as low perceived need, social determinants like education and urban–rural disparities, and systemic issues including accessibility and administrative barriers collectively influence utilization patterns. Services under the National Health Mission show relatively better uptake but still fall short of optimal levels. Overall, the findings highlight that improving awareness alone is insufficient; a comprehensive approach addressing behavioural, social, and health system factors is essential to enhance effective utilization and achieve universal health coverage.

Limitations

This study has certain limitations inherent to narrative reviews. The absence of a systematic search and meta-analysis may introduce selection bias and limit the ability to generate pooled quantitative estimates. Considerable heterogeneity exists among the included studies in terms of population, study design, and outcome measures, which restricts direct comparability. Most studies were cross-sectional, limiting the ability to establish causal relationships between determinants and utilization patterns. Additionally, limited region-specific data, particularly among young adults and rural populations, may affect the generalizability of findings. The possibility of publication bias cannot be ruled out, as studies with significant findings are more likely to be published.

Recommendations

Improving awareness and utilization of government health schemes among young adults requires a multi-dimensional strategy. Strengthening IEC/BCC interventions using targeted, youth-friendly communication approaches, including digital platforms and social media, can significantly enhance awareness. Simplifying administrative procedures and improving accessibility of services, especially in rural and underserved areas, are critical for increasing utilization. Enhancing the quality of care and building trust in public healthcare systems can reduce the preference for private services. Integration of awareness programs within educational institutions and community-based platforms can further improve engagement among young adults. Additionally, involving

medical students and community health workers in outreach activities can help bridge the gap between policy and practice. Future research should focus on longitudinal and interventional studies to evaluate the effectiveness of strategies aimed at improving utilization and to generate region-specific evidence for policy formulation.

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