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# AYUSHMAN BHARAT –PRADHAN MANTRI JAN AAROGYA YOJANA (AB-PMJAY)

*Prepared by Shri Rajkumar Patton, Junior Library Assistant of Lok Sabha Secretariat and Smt. Kusum Rawat, Additional Director (23035036) under the supervision of Dr. Vatsala Joshi, Director and Shri R.C. Tiwari, Joint Secretary.*

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## **PRADHAN MANTRI JAN AAROGYA YOJANA (AB-PMJAY)**

### **INTRODUCTION**

Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)<sup>1</sup>, a national health protection scheme (NHPS), provides to fully give health protection implemented for each and every citizen to receive his due share of health care to enhance the health of the population and reduce the financial risk for those accessing treatment. With, the government is taking healthcare protection to a new aspirational level. It is the “world’s largest government funded healthcare program” targeting more than 50 crore beneficiaries.

Ayushman Bharat – Pradhan Mantri Jan AarogyaYojana (AB-PMJAY) is a paradigm shift from sectorial, segmented and fragmented approach of service delivery through various national and State schemes to a bigger, more comprehensive and better converged and need based service delivery of secondary and tertiary care.

**The scheme has two components:** upgrading the 150,000 sub-centres (for a 5,000 population level) into wellness clinics that provide 12 sets of services; and providing health security to 40% of India’s population requiring hospitalization for up to a sum assured of ₹5 lakh per year per family.

### **SALIENT FEATURES OF PRIME MINISTER JAN AROGYA YOJANA (PMJAY)**

1. Government of India has launched Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) on 23.09.2018. PMJAY is centrally sponsored scheme. It is entirely funded by Government and the funding is shared between Centre and State governments as per prevailing guidelines of Ministry of Finance.

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<sup>1</sup> **Ayushman Bharat – Pradhan Mantri Jan AarogyaYojana (AB-PMJAY)** a flagship scheme of Government of India was launched by the Prime Minister, Shri Narendra Modi on 23rd September, 2018 at Ranchi, Jharkhand. as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed on the lines as to meet SDG and its underlining commitment, which is "leave no one behind".

2. PMJAY provides health coverage up to Rs. 5 lakh per family per year for secondary and tertiary hospitalization to around 10.74 crore entitled families (approx. 50 crore beneficiaries).
3. PMJAY is an entitlement based scheme. This scheme covers poor and vulnerable families based on deprivation and occupational criteria as per SECC data.
4. PMJAY provides cashless and paperless access to services for the beneficiary at the point of service in any (both public and private) empanelled hospitals across India. In other words, a beneficiary from one State can avail benefits from an empanelled Hospital anywhere in the Country.
5. Under PMJAY, the States are free to choose the modalities for implementation. They can implement the scheme through insurance company or directly through the Trust/ Society or mixed model.
6. There is no restriction on family size, ensuring all members of designated families specifically girl child and senior citizens get coverage.
7. At National level, National Health Authority (NHA) has been set up to implement the scheme.
8. MoU has been signed between National Health Agency (now National Health Authority) and 33 States/UTs to implement PMJAY.
9. About 1393 treatment packages are available for the beneficiaries under PMJAY.

## **FEATURES OF THE SCHEME**

### **Pradhan Mantri Jan Arogya Yojana: Financial protection from catastrophic expenditure:**

71st Round of National Sample Survey Organization (NSSO) has found 85.9% of rural households and 82% of urban households have no access to healthcare insurance/assurance. More than 17% of Indian population spends at least 10% of household budgets for health services. Catastrophic healthcare related expenditure pushes families into debt, with more than 24% households in rural India and 18%

population in urban area have met their healthcare expenses through some sort of borrowings. PMJAY primarily targets the poor, deprived rural families and identified occupational category of urban workers' families as per the latest Socio-Economic Caste Census (SECC) data for both rural and urban areas as well as the active families under the Rashtriya Swasthya BimaYojana (RSBY).

Approximately 10.74 crore identified families (approximately 50 crore beneficiaries) will be entitled to get the benefits. There is no cap on family size and age as well as restriction on pre-existing conditions.

**Pradhan Mantri Jan ArogyaYojana: Hospitalization cover from inpatient care to post hospitalization care:**

The objectives of the Yojana is to reduce out of pocket hospitalisation expenses, fulfillment needs and improve access of identified families to quality inpatient care and day care surgeries. The Yojana will provide coverage up to Rs. 5, 00,000 per family per year, for secondary and tertiary care hospitalization through a network of Empanelled Health Care Providers (EHCP).

The EHCP network will provide cashless and paperless access to services for the beneficiaries at the both public and private hospitals. The services will include 1350 procedures covering pre and post hospitalization, diagnostics, medicines etc. The Yojana beneficiaries will be able to move across borders and access services across the country through the provider network seamlessly.

**Pradhan Mantri Jan Arogya Yojana in alliance with the States:**

The scheme architecture and formulation has undergone a truly federal process, with stakeholder inputs taken from all States and UTs through the national conclaves, sectoral working groups, intensive field exercises and piloting of key modules.

The Scheme is principle based rather than rule based, allowing States enough flexibility in terms of packages, procedures, scheme design, entitlements as well as other guidelines while ensuring that key benefits of portability and fraud detection are ensured at a national level.

States have the option to use an existing Trust/Society or set up a new Trust/Society to implement the Scheme as State Health Agency and will be free to choose the modalities for implementation. States can implement the Scheme through an insurance company or directly through the Trust/Society/Implementation Support Agency or a mixed approach.

The initiatives are as follows:-

(i) **Health and Wellness Centre:-** The National Health Policy, 2017 has envisioned Health and Wellness Centres as the foundation of India's health system. Under this 1.5 lakh centres will bring health care system closer to the homes of people. These centres will provide comprehensive health care, including for non-communicable diseases and maternal and child health services. These centres will also provide free essential drugs and diagnostic services. The Budget has allocated Rs.1200 crore for this flagship programme. Contribution of private sector through CSR and philanthropic institutions in adopting these centres is also envisaged.

(ii) **National Health Protection Scheme:-** The second flagship programme under Ayushman Bharat is National Health Protection Scheme, which will cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization. This will be the world's largest government funded health care programme. Adequate funds will be provided for smooth implementation of this programme. The Finance Minister further said, that these two health sector initiatives under Ayushman Bharat Programme will build a New India 2022 and ensure enhanced productivity, well being and avert wage loss and impoverishment. These Schemes will also generate lakhs of jobs, particularly for women.

The Finance Minister said that in order to further enhance accessibility of quality medical education and health care, 24 new Government Medical Colleges and Hospitals will be set up, by up-grading existing district hospitals in the country. This would ensure that there is at least 1 Medical College for every 3 Parliamentary Constituencies and at least 1 Government Medical College in each State of the country.

**Pradhan Mantri Aarogya Mitra (PMAM):**

The scheme is creating a cadre of certified frontline health service professionals called Pradhan Mantri Aarogya Mitras (PMAMs) who will be primary point of facilitation for the beneficiaries to avail treatment at the hospital and thus, act as a support system to streamline health service delivery. MoU was signed between National Health Agency and Ministry of Skills Development & Entrepreneurship (MSDE) on 27th August 2018 in New Delhi.

Aarogya Mitras training is being conducted in collaboration with National Skill Development Corporation (NSDC) and Ministry of Skill Development to strengthen implementation and operational preparedness.

Training has already been conducted in across 20 states and around 3519 Aarogya Mitras have been trained so far. Training programs for State, District and PMAMs have been conducted in 27 states. A total of around 3936 personnel have been trained at state, district and PMAM levels.

## Arogya Manthan

PM-JAY has been going from strength to strength. It has made a positive beginning by setting up robust transactional and monitoring processes and a sturdy IT backbone in place. September 2019 will mark the 1-year anniversary of PM-JAY's launch, a significant milestone as the program transitions from the launch phase to a system strengthening phase. This provides an ideal opportunity for, stock-taking of the implementation of the scheme to inform the path ahead with experience sharing and learning from each other.

To mark the completion of one year of PM-JAY a two-day event on the 30th September and 1st October 2019 is being organized by NHA. This event will be inaugurated by Dr. Harsh Vardhan, Hon'ble Union Minister for Health and Family Welfare. The Hon'ble Prime minister, Shri Narendra Modi has graciously agreed to preside over the valedictory function to be held on the 1st October. The purpose of the Arogya Manthan is that all important stakeholders of PM-JAY meet and discuss the challenges faced in the past year in the implementation of the scheme and to forge new understanding and pathways towards improving implementation.

### PROGRESS OF THE SCHEME:

MoU has been signed between National Health Agency (now National Health Authority) and 33 States/Uts have started working on Implementation of the Mission. Till Now 18, 530, number of hospitals empanelled, 58, 39,557 beneficiaries admitted (*provided in details in Annexure I & II*) and 11, 00, 44,167 no of **E-Cards** issued.<sup>2</sup>

When fully implemented, PMJAY will become the world's largest fully government-financed health protection scheme. It is a visionary step towards advancing the agenda of Universal Health Coverage (UHC).

The budgetary allocation for the sector is with Rs 6,400 crore earmarked for the centre's flagship health insurance scheme Ayushman Bharat- Pradhan Mantri Jan Arogya Yojna (AB-PMJAY)

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<sup>2</sup> \*As of 30th October, 2019

\*Note: The above information relates to beneficiaries supported under PM-JAY in alliance with State schemes



Source: <https://www.pmjay.gov.in/>

## SOURCES CONSULTED

1. **Ayushman Bharat –Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY), PIB; dated 22-September-2018**
2. **Ayushman Bharat for a new India -2022, announced. Two major initiatives in health sector announced, PIB dated 01.02.2018**
3. **Ayushman Bharat, Lok Sabha, Starred Question No.94, dated 08.02.2019**



## Annexure-I

## AB-PMJAY Status as on 09.07.2019

Sl. No.	State	Beneficiary families covered (in lakhs)*	Hospitals Empanelled	No of E-cards issued	No of Hospital Admissions	Amount for Hospital Admissions	No of Claims Submitted	Amount for Claims Submitted
1	Andaman And Nicobar Islands	0.78	3	4,311	23	69,900	15	69,000
2	Andhra Pradesh	90	691	-	146,660	4,122,864,664	112,957	3,242,905,581
3	Arunachal Pradesh	0.89	2	149	705	11,860,242	251	3,840,584
4	Assam	27.02	179	12,278,436	56,527	828,020,391	40,038	552,480,036
5	Bihar	108.95	681	1,793,854	55,230	555,813,759	49,587	499,794,314
6	Chandigarh	0.71	15	31,453	949	8,632,765	797	8,825,048
7	Chhattisgarh	41.46	1,293	1,312,433	605,615	4,415,590,472	569,456	4,490,513,485
8	Dadra And Nagar Haveli	3.4	4	252,206	13,161	83,019,966	12,877	82,096,770
9	Daman And Diu	2.4	3	96,668	4,967	39,822,582	4,826	37,990,517
10	Goa	0.37	21	8,248	1,415	45,784,121	1,248	40,672,734
11	Gujarat	44.85	3,189	6,029,619	520,088	9,074,554,852	437,774	7,481,841,421
12	Haryana	15.51	431	1,256,855	31,530	417,599,853	28,521	434,039,700
13	Himachal Pradesh	4.8	206	730,790	21,361	187,033,554	15,808	167,279,979
14	Jammu And Kashmir	6.13	160	1,123,413	23,270	141,805,054	19,864	131,539,040
15	Jharkhand	57	646	3,746,564	199,415	1,537,529,915	190,214	1,987,915,939
16	Karnataka	115	776	9,782,639	215,750	5,463,830,603	112,504	2,821,137,533
17	Kerala	34.84	346	3,567,259	569,557	2,829,744,624	318,604	1,864,219,609
18	Lakshadweep	0.01	1	8	-	-	-	-
19	Madhya Pradesh	118	403	11,433,356	106,282	1,482,337,495	86,360	1,153,365,774
20	Maharashtra	83.63	489	1,069,983	147,612	3,829,054,967	115,408	2,923,677,142
21	Manipur	2.77	15	119,044	3,732	60,395,400	3,055	51,849,501
22	Meghalaya	8.37	167	1,079,338	20,798	131,221,472	18,648	146,990,239
23	Mizoram	1.95	82	296,494	14,663	80,036,644	13,353	112,811,148
24	Nagaland	2.5	60	85,378	1,211	12,302,279	1,020	12,859,933
25	NHA Empanelled Hospitals	-	32	-	-	-	-	-
26	PSU	-	83	-	-	-	-	-
27	Puducherry	1.04	6	6	-	-	-	-
28	Punjab	42	414	-	-	-	-	-
29	Sikkim	0.4	7	15,891	164	1,061,300	134	1,534,380
30	Tamil Nadu	157	2,253	24,727,116	254,167	6,122,721,280	207,906	4,395,366,308
31	Tripura	4.9	64	418,325	20,215	63,923,193	19,332	104,417,582
32	Uttar Pradesh	118.04	1,813	3,533,230	129,382	1,417,101,379	119,512	1,457,478,501
33	Uttarakhand	19.68	180	3,216,838	54,777	456,298,441	45,402	480,397,941
34	West Bengal	112	1,240	-	17,636	170,981,470	14,777	141,452,393
<b>Grand Total</b>		<b>1,226.4</b>	<b>15,955</b>	<b>88,009,904</b>	<b>3,236,862</b>	<b>43,591,012,637</b>	<b>2,560,248</b>	<b>34,829,362,132</b>

\*Includes PM-JAY extension to State funded categories of beneficiaries

\*\*No. of E-cards include cards issued by the respective states for their schemes converged with PMJAY.

## State-wise details for beneficiary families covered under AB-PMJAY (as on 09.07.2019)

Sl. No.	State	Beneficiary families covered (in lakhs)
1	Andaman and Nicobar Islands*	0.78
2	Andhra Pradesh *	90
3	Arunachal Pradesh	0.89
4	Assam	27.02
5	Bihar	108.95
6	Chandigarh	0.71
7	Chhattisgarh	41.46
8	Dadra And Nagar Haveli*	0.66
9	Daman And Diu*	0.45
10	Goa	0.37
11	Gujarat*	70
12	Haryana	15.51
13	Himachal Pradesh	4.8
14	Jammu And Kashmir	6.13
15	Jharkhand*	57
16	Karnataka*	115
17	Kerala	34.84
18	Lakshadweep	0.01
19	Madhya Pradesh*	128.8
20	Maharashtra	83.63
21	Manipur	2.77
22	Meghalaya*	8.37
23	Mizoram	1.95
24	Nagaland	2.33
25	Puducherry	1.04
26	Punjab*	42
27	Sikkim	0.4
28	Tamil Nadu*	157
29	Tripura	4.9
30	Uttar Pradesh	118.04
31	Uttarakhand*	19.68
32	West Bengal**	112
<b>Total</b>		<b>1,257<sup>#</sup></b>

(ii) Includes State extensions of PMJAY

(iii) Covered upto January, 2019

# Includes 10.74 crore identified families entitled for AB- PMJAY as per SECC database