



# PRADHAN MANTRI JAN AROGYA YOJANA

## Context:

- Women account for over 49% of Ayushman card subscribers, and they account for over 48% of total authorised hospital admissions under the AB PM-JAY scheme.

## About Pradhan Mantri Jan Arogya Yojana:

- This scheme was launched on 23rd September, 2018 in Ranchi, Jharkhand by the Hon'ble Prime Minister of India, Shri Narendra Modi.
- It is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to over 12 crores poor and vulnerable families (approximately 55 crore beneficiaries) that form the bottom 40% of the Indian population.
- The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively.
- PM-JAY was earlier known as the National Health Protection Scheme (NHPS) before being rechristened.
- It subsumed the then existing Rashtriya Swasthya Bima Yojana (RSBY) which had been launched in 2008. The coverage mentioned under PM-JAY, therefore, also includes families that were covered in RSBY but are not present in the SECC 2011 database.
- PM-JAY is fully funded by the Government and cost of implementation is shared between the Central and State Governments

## Key Features of the scheme:

- PM-JAY is the world's largest health insurance/ assurance scheme fully financed by the government.
- It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.
- PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- PM-JAY envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year.
- It covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines.
- There is no restriction on the family size, age or gender.
- All pre-existing conditions are covered from day one.

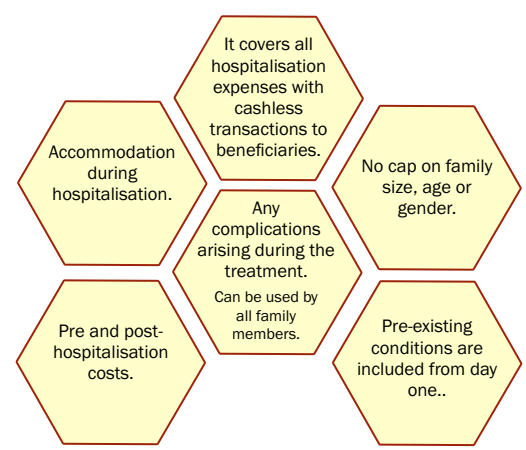
## Challenges of the scheme:

- It aims to ensure access to quality essential healthcare services and medicines for populations without exposing them to the risk of financial hardship.
- Progress towards Universal health care (UHC) must be seen in light of the severe challenges facing the Indian system.
- The country is beset by deficiencies in the resources available to fund healthcare, the skilled workforce and infrastructure available to provide care, and oversight of healthcare provision.
- Private providers have become the dominant provider of care in India, and thus UHC is unlikely to be achieved without engagement with this sector.
- Regulation and oversight of these providers in low- and middle-income nations is often poor.
- Corruption at all levels of the system from doctor training to investment decisions remains an issue.

## Benefit Cover Under PM-JAY:



## Significance of the scheme:



## Conclusion:



› The AB-PMJAY offers a unique opportunity to improve the health of hundreds of millions of Indians and eliminate a major source of poverty afflicting the nation.



› The success of UHC is measured by the access of health services across the population, the types of services that are available, and the financial protection offered to the population.



› Altering these incentives to promote universal and quality care for all Indians will require widespread reform, intervention, and leadership across all levels of the Indian system.



› By providing the impetus for systemic reform, AB-PMJAY presents the nation with a chance to tackle long-term and embedded shortcomings in governance, quality control, and stewardship.