

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

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In News: India takes a giant leap towards providing accessible and affordable healthcare to the common man with the launch of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) by the Prime Minister, Shri Narendra Modi on 23rd September, 2018 at Ranchi, Jharkhand.

About AB-PMJAY

- Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a Centrally Sponsored Scheme having central sector components under Ayushman Bharat Mission anchored in the Ministry of Health and Family Welfare (MoHFW).
- Implementation by: National Health Authority (NHA)
- This is the “world’s largest government funded healthcare program” targeting more than 50 crore beneficiaries.

Benefits Under The Scheme:

- Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (PMJAY) will provide a cover of up to Rs. 5 lakhs per family per year, for secondary and tertiary care hospitalization.
- Over 10.74 crore vulnerable entitled families (approximately 50 crore beneficiaries) will be eligible for these benefits.
- PMJAY will provide cashless and paperless access to services for the beneficiary at the point of service.
- PMJAY will help reduce catastrophic expenditure for hospitalizations, which impoverishes people and will

help mitigate the financial risk arising out of catastrophic health episodes.

- Entitled families will be able to use the quality health services they need without facing financial hardships.
- 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).

Ayushman Bharat Programme

- The Ayushman Bharat programme was launched in 2018 to address health issues at all levels – primary, secondary, and tertiary.
- It has two components:
 - Pradhan Mantri Jan Arogya Yojana (PM-JAY), earlier known as the National Health Protection Scheme (NHPS)
 - Health and Wellness Centres (HWCs)
- Ayushman Bharat is an integrated approach comprising health insurance and primary, secondary and tertiary healthcare.
- The HWCs are aimed at improving access to cheap and quality healthcare services at the primary level.
- PM-JAY will cover the financial protection for availing healthcare services at the secondary and tertiary levels.
- Ayushman Bharat is the largest government-funded healthcare programme in the world with over 50 crore beneficiaries.

Need for Ayushman Bharat

- The 71st round of the National Sample Survey Office (NSSO) revealed many grim numbers about the country's healthcare system.
 - About 86% of rural households and 82% of urban

households do not have access to healthcare insurance.

- Over 17% of the country's population spend a minimum of 1/10th of their household budgets on availing health services.
 - Unexpected and serious healthcare problems often lead families to debt.
 - Over 19% and over 24% of the urban and rural households respectively meet their healthcare financial needs through borrowings.
- To address these grave concerns, the government, under the National Health Policy 2017, launched the Ayushman Bharat programme along with its two sub-missions, PMJAY and HWCs.