

# PM-JAY SEHAT scheme for Jammu and Kashmir

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In news

Prime Minister Narendra Modi will launch a health scheme in Jammu and Kashmir on December 26

## Key features of the PM-JAY SEHAT scheme

- The scheme will reach the one crore population that was not covered previously under the Ayushman Bharat programme in the Union Territory.
- With the launch of the Social Endeavour for Health and Telemedicine (SEHAT) scheme, "J&K will be among the first in the country to achieve Universal Health Coverage
- The beneficiaries are entitled to free health insurance cover of Rs 5 lakh per family per year and there is no restriction on family size, age or gender
- The Scheme provides free of cost insurance cover to all the residents of the UT of J&K.
- It provides for operational extension of PM-JAY to 15 lakh (approx) additional families.
- The scheme will operate on insurance mode in convergence with PM-JAY. The benefits of the scheme will be portable across the country.
- The hospitals empanelled under PM-JAY scheme shall provide services under this scheme as well.

## Achieving Universal Health Coverage

Universal Health Coverage (UHC) includes the full spectrum of essential, quality health services, from health promotion to prevention, treatment, rehabilitation, and palliative care and enables everyone to access the services, protecting people

from the financial consequences of paying for health services out of their own pockets and reducing the risk that people will be pushed to poverty. The Ayushman Bharat program, with its two pillars Health and Wellness Centres and Pradhan Mantri Jan Arogya Yojna – is envisaged to achieve UHC.

### A brief note on Ayushman Bharat

- Ayushman Bharat, a flagship scheme of Government of India, was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC).
- This initiative has been designed to meet Sustainable Development Goals (SDGs) and its underlining commitment, which is to “leave no one behind.”
- Ayushman Bharat is an attempt to move from sectoral and segmented approach of health service delivery to a comprehensive need-based health care service.
- This scheme aims to undertake path breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.
- So far, around 30 lakh people in Jammu and Kashmir were covered under the Ayushman Bharat scheme
- Ayushman Bharat adopts a continuum of care approach, comprising of two inter-related components, which are –
  1. Health and Wellness Centres (HWCs)
  2. Pradhan Mantri Jan Arogya Yojana (PM-JAY)

### Health and Wellness Centers

Health and Wellness Centers are envisaged to deliver an expanded range of services to address the primary health care needs of the entire population in their area, expanding access, universality and equity close to the community. The emphasis of health promotion and prevention is designed to bring focus on keeping people healthy by engaging and empowering individuals and communities to choose healthy

behaviours and make changes that reduce the risk of developing chronic diseases and morbidities.

### **Ayushman Bharat PM-JAY**

PM-JAY 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 10.74 crores poor and vulnerable families (approximately 50 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 is fully funded by the Government and cost of implementation is shared between the Central and State Governments.