

Pradhan Mantri Jan Arogya Yojana 2018

Under the ambit of Ayushman Bharat, a Pradhan Mantri Jan Arogya Yojana (PM-JAY) to reduce the financial burden on poor and vulnerable groups arising out of catastrophic hospital episodes and ensure their access to quality health services was conceived.

PM-JAY seeks to accelerate India's progress towards achievement of **Universal Health Coverage (UHC)** and **Sustainable Development Goal - 3 (SDG3)**.

Under **Ayushman Bharat Yojana**, govt. will set up **1.5 lakh health and wellness centers with total outlay of Rs. 1200 crore**.

Pradhan Mantri Jan Arogya Yojana (PM-JAY) will provide financial protection (Swasthya Suraksha) to 10.74 crore poor, deprived rural families and identified occupational categories of urban workers' families as per the latest **Socio-Economic Caste Census (SECC) data** (approx. 50 crore beneficiaries).

It will have offer a benefit cover of Rs. 500,000 per family per year (on a family floater basis).

31 states and union territories accepted the scheme except five viz. Delhi, Punjab, Odisha, Kerala and Telangana.

An **Ayushman Mitra (AM)** is a certified frontline health service professional who shall be present at each of the EHCP and shall serve as a first contact point for beneficiaries.

Eligibility of Pradhan Mantri Jan Arogya Yojana 2018

- PM-JAY covers more than 10 crore poor and vulnerable families across the country, identified as deprived rural families and occupational categories of urban workers' families as per the latest **Socio-Economic Caste Census (SECC) data**.
- A list of eligible families has been shared with the respective state government as well as ANMs/BMO/BDOs of relevant area.
- **Only families whose name is on the list are entitled for the benefits of PM-JAY.**
- Additionally, **any family that has an active RSBY card as of 28 February 2018 is covered.**
- There is no capping on family size and age of members, which will ensure that all family members specifically girl child and senior citizens will get coverage.

Salient Features of Pradhan Mantri Jan Arogya Yojana 2018

- Government provides health insurance cover of **up to Rs. 5,00,000 per family per year**.
- **More than 10.74 crore poor and vulnerable families** (approximately 50 crore beneficiaries) covered across the country.
- All families listed in the SECC database as per defined criteria will be covered. **No cap on family size and age of members.**
- Priority to girl child, women and senior citizens.
- **1,350 medical packages** covering surgery, medical and day care treatments, cost of medicines and diagnostics.
- **All pre-existing diseases covered.** Hospitals cannot deny treatment.
- **Cashless and paperless access to quality health care services.**
- Hospitals will not be allowed to charge any additional money from beneficiaries for the treatment.
- Eligible beneficiaries can avail services across India, offering benefit of national portability. Can reach out for information, assistance, complaints and grievances to a 24X7 helpline number - **14555**

Important Terms related to Pradhan Mantri Jan Arogya Yojana 2018

- **AB-NHPM:** Ayushman Bharat - National Health Protection Mission
- **ASHA:** Accredited Social Health Activist
- **PMJAY:** Pradhan Mantri Jan Arogya Yojana
- **SECC:** Socio-Economic Caste Census
- **RSBY:** Rashtriya Swasthya Bima Yojna

exampundit