

Pradhan Mantri Jan Arogya Yojana (PM-JAY)

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Introduction

Ayushman Bharat as it is commonly known is Pradhan Mantri Jan Arogya Yojana or PM-JAY. The program was launched on September 23, 2018 in Ranchi, Jharkhand, by the Honourable Prime Minister of India, Sri Narendra Modi. Ayushman Bharat PM-JAY is committed to providing over 10.74 million poor and vulnerable families (approximately 50 million beneficiaries) with secondary and tertiary care inpatient health insurance at Rs 5 million per family per year. It aims to be the world's largest health insurance system. The bottom 40% of India's population. Included households are based on the 2011 Socioeconomic Caste Census (SECC 2011) rural and urban deprivation and employment criteria. PM-JAY was known as the National Health Protection System (NHPS) prior to its name change. It encompassed the then-existing Rashtriya Swasthya Bima Yojana (RSBY) introduced in 2008. Therefore, the coverage mentioned in PM-JAY also includes families that were included in RSBY but not in the SECC 2011 database. PM-JAY is fully funded by the government and implementation costs are shared between the central and state governments.

Key Features of PM-JAY

- ❖ PM-JAY is the world's largest fully government-funded health insurance/insurance scheme.
- ❖ Provides compensation of Rs 5 million per family per year for secondary and tertiary care hospital admissions in public and private hospitals in India.
- ❖ Over 10.74 million poor and vulnerable families (approximately 50 million beneficiaries) are eligible for these benefits.
- ❖ PM-JAY gives beneficiaries cashless access to healthcare services at the point of service, i.e. at the hospital.



- ❖ PM-JAY aims to help alleviate the devastating health care costs that push nearly 6 million Indians into poverty each year.
- ❖ Covers expenses such as diagnosis and medication for 3 days before hospitalization and up to 15 days after hospitalization.
- ❖ There are no restrictions on family composition, age or gender.
- ❖ All pre-existing conditions are covered from day one.
- ❖ Program benefits are transferable nationwide. H. Beneficiaries can visit relevant public or private hospitals in India for cashless treatment.
- ❖ Services include approximately 1,393 procedures that cover all costs associated with treatment. This includes, but is not limited to, medications, supplies, diagnostic services, doctor's fees, room charges, surgeon's fees, OT and ICU fees, etc.
- ❖ Public hospitals will be reimbursed for the same level of medical services as private hospitals

Benefit Cover under PM-JAY

Benefit coverage under the various government-funded health insurance schemes in India has always been structured on the basis of annual coverage caps ranging from INR 30,000 to INR 3,00,000 per family in various states and the system is fragmented. PM-JAY will provide each eligible family with non-cash coverage up to INR 5,00,000 per year for listed secondary and tertiary care conditions. Coverage under this scheme includes all costs incurred in the following components of treatment.

- ✓ Medical examination, treatment and consultation
- ✓ Pre-hospitalization
- ✓ Medicine and medical consumables.
- ✓ Non-intensive and intensive care services.
- ✓ Diagnostic and laboratory investigations.
- ✓ Medical implantation services (where necessary).
- ✓ Accommodation benefits.
- ✓ Food services.
- ✓ Complications arising during treatment.
- ✓ Post-hospitalization follow-up care up to 15 days



Latest updates of PMJAY

- As on December 14, under AB PM-JAY, 4.21 crore hospital admissions worth Rs 49,468.60 crore have been authorised, which contributes to directly reduce the out-of-pocket expenditure of the public.
- The Ayushman Bharat Digital Mission (ABDM) was announced on September 27, 2021, with an aim to develop the backbone necessary to support the integrated digital health infrastructure of the country.
- The ABDM envisages bridging the existing gap amongst different stakeholders of the healthcare ecosystem through digital highways. A total of 27,46,56,356 Ayushman Bharat Health Accounts (ABHA) had been created till November 29.
- Under ABDM, more than 1.72 lakh health facilities and 1,03,886 healthcare professionals are registered.
- For providing affordable and accessible mental healthcare facilities, the government is implementing the National Mental Health Programme (NMHP) in country.
- The District Mental Health Programme (DMHP) component of the NMHP has been sanctioned for implementation in 704 districts for which support is provided to states and union territories through the NHM.

Conclusion

Ayushman Bharat Health and Wellness Centres (AB-HWCs), comprehensive need-based healthcare services covering maternal and child health services and non-communicable diseases, including free essential drugs, diagnostics and tele consultation services, are provided to all citizens of the country.



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