

PRADHAN MANTRI JAN AAROGYA YOJANA (PMJAY)

IN A GLANCE

December 2018



The Pradhan Mantri Jan Aarogya Yojana (PMJAY), launched as part of Ayushman Bharat, aims to provide insurance coverage to help mitigate the financial risk arising out of catastrophic health episodes, which impoverishes people. It has been envisioned as another step towards achieving universal health coverage (UHC).

KEY INFORMATION

- Seeks to reduce out-of-pocket hospitalisation expenses, and improve access to quality inpatient care and day care surgeries for economically vulnerable families
- Provides cover of up to Rs. 5 lakh per family per year, for secondary and tertiary care hospitalisation at empanelled hospitals
- All Community Health Centres (CHCs) and public hospitals are deemed empanelled
- Private hospitals to be empanelled on defined criteria; state health agency responsible for empanelling process
- PMJAY access is to be portable across states
- To be implemented in synergy with existing state schemes

BENEFICIARY PROFILE

- Over 10.74 crore families identified as beneficiaries (approximately 50 crore people)
- Programme targets the lowest two quintiles (BPL + +), aims to prioritise girls, women and senior citizens
- Age and family size not criteria for enrollment
- Identification on the basis of latest Socio-Economic Caste Census (SECC) data for both rural and urban areas
- Existing beneficiary families under the Rashtriya Swasthya Bima Yojana (RSBY) to be absorbed into PMJAY