

INTRODUCTION

Ayushman Bharat Pradhan Mantri — Jan Arogya Yojana (AB PM-JAY) is a flagship scheme of the Government of India launched on 23rd September 2018 by Hon'ble Prime Minister Shri Narendra Modi. The scheme aims to reduce catastrophic out-of-pocket spending and improve access to healthcare for the poor and vulnerable sections of the population. The scheme provides health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalisation. It is implemented through a 3-tier structure with National Health Authority (NHA) at the apex, State Health Agencies (SHA) at the State and District Implementation Units (DIUs) at the District level.

On 11th September 2024, Government of India approved the expansion of AB PM-JAY to cover all senior citizens of 70 years of age and above irrespective of their socio-economic status, on family basis.

2. Rationale

It is widely accepted that challenges faced by senior citizens specially those who are of the age 70 years and above are very different from the rest of the population. These challenges are exacerbated by the lack of affordable healthcare services, shifting disease burden, evolving nuclear family structures etc. Following are some of the key challenges before the elderly population:

- 2.1 Increased disease burden: In terms of healthcare, senior citizens need special care as they are more vulnerable to chronic illnesses, age-related health issues and financial instability due to limited income and high medical costs. The Longitudinal Ageing Study of India (LASI) 2021 report, a full-scale national survey and a seminal study on the status and determinants of the ageing population in India by the Ministry of Health & Family Welfare, highlights that 75% of the elderly have one or more chronic diseases, 40% have one or another disability and 1 in 4 suffer from multiple morbidities. As per 75th Round of NSS 2017-18, the rate of hospitalisation among 70 years and above population is about 11.1%.
- 2.2 Nuclearisation of families and feminisation of ageing: Family is the primary and fundamental source of social support for the elderly in India. However, the increasing trend of nuclearisation of families and migration have reduced the support for elderly people. It is also pertinent to note that women have higher longevity and therefore, the percentage of women population increases with age. The data of Census 2011 indicates that after the age of 70 years, more than 60% of women become widows. Single women of this age group need more support due to lesser/no personal income.
- 2.3 Limited economic support: As per the NITI Aayog position paper on "Senior Care Reforms in India; Re-imagining the senior care paradigm", only a little more than one-third (34%) of the elderly are currently working. Further, the overall dependency ratio is 62 per 100 working-age population. The rate of participation in workforce decreases with age, and individuals aged 70 and above have lower labour force participation rates. With decreased employability, the source of income also reduces, thus affecting their ability to avail health services.
- **2.4 Costly insurance products:** There are very limited geriatric healthcare insurance products available in the market. It is estimated that only 11 lakh senior citizens above the age of 70 years are covered in the country through private insurance. These products are expensive and have limitations in terms of not covering existing diseases and have long waiting periods.

3. Objective and Scope of document

These guidelines lay down the framework for operationalisation of the above-mentioned expansion under Ayushman Bharat PM-JAY to senior citizens of the age 70 years and above. The guidelines cover all aspects of beneficiary data preparation and management, beneficiary identification & enrolment and verification, issuance of Ayushman card, financial aspects, monitoring, etc.

4. Estimation of number of senior citizens of the age 70 years and above and their families

4.1 Estimated Number of Individuals

The total population of senior citizens of age 70 years and above and families having at least one member above the age of 70 years have been estimated based on extrapolation of Census 2011 data.

- As per 2011 census there were 3.97 Cr senior citizens[1] of the age 70 years and above which forms 3.28 % of the total population. Extrapolating the number of senior citizens of 70 years and above with 3.73% annual growth[2], the present number of senior citizens of the age 70 years and above would be approximately 5.9 Cr in 2024.
- Similarly, the report of Technical Group on Population Projection[3] estimated the population
 of senior citizens of the age 70 years and above in 2026 as 6.89 Cr. Using the CAGR method,
 the number of senior citizens of the age 70 years and above is estimated as 6.67 cr in 2024.

Based on the above, the present number of senior citizens of age 70 years and above is assumed to be approximately 6 Cr in 2024, which is approximately 4.29% of total population.

4.2 Estimated Number of Families

As per Census 2011, 10.38 Cr senior citizens of age 60 years and above resided in 7.78 Cr households (31.1%). The number of senior citizens in each household is calculated as 1.335. Assuming the said number to be the same as 1.335 for 70 year old senior citizens, the number of households having at least one member of 70 years and above would be approximately 4.5 Cr families [6 Cr / 1.335].

As per AB PM-JAY source database, in the existing AB PM-JAY scheme there are 1.73 crore families with at least one member of 70 years and above, and total number of individuals of age 70 years and above is 2.15 crore.

4.3 State wise estimation

The State-wise estimated number of eligible beneficiaries who are senior citizens of the age 70 years and above in the participating States/UTs is attached as Annexure I. However, keeping in view the flexibility given to intended beneficiaries who are currently availing benefits under various Central or State government health assurance schemes, to opt for AB PM-JAY or remain in their respective schemes, the state wise actual coverage may vary.

 $^{1.\} https://census india.gov. in/census. website/data/data-visualizations/Age-Gender-Ratio_Pyramid-Chart$

^{2.} https://knoema.com/atlas/India/topics/Demographics/Age/Population-aged-70-years

^{3.} https://main.mohfw.gov.in/reports-0

5. Beneficiary database and Operationalization of Family Wallet

The expansion of the AB PM-JAY scheme to all senior citizens aged 70 years and above consists of two types of beneficiaries: first, those who are already covered under the AB PM-JAY scheme, hereinafter referred to as existing families and second, those who are not currently covered and will be enrolled in the AB PM-JAY scheme going forward, hereinafter referred to as new families.

5.1 Senior citizens of existing families

- 1. For senior citizens aged 70 years and above in existing families, an additional shared top-up cover of up to ₹5 lakh per year will be provided.
- This top-up cover up to a total of Rs 5 lakh will be provided for treatment of senior citizens in the family in case the other members have utilised full or part of the original family wallet.
- 3. In case, the senior citizens utilise full or part of the original family wallet of Rs. 5 Lakh, the other members of the family shall be provided a top-up cover up to Rs. 5 lakh.

5.2 Senior citizens of new families

For the senior citizens of the age of 70 years and above in the new families, a shared cover up to Rs 5 lakh per year will be available. This cover will not be available to the other members (who are not of the age 70 years and above) of these new families.

6. Eligibility

To be eligible for benefits under the scheme, individuals must be 70 years of age or older. This age will be verified through their Aadhaar card, which is the sole document required for enrollment. The Aadhaar-based e-KYC process will be mandatory for issuing Ayushman Cards to eligible senior citizens, whether they belong to existing or new families under the scheme.

For cases where the Aadhaar only mentions the year of birth, but not the exact date, the individual's date of birth will be set as January 1st of the following year. For instance, if the Aadhaar shows only the year of birth as 1954, the date of birth will be recorded as January 1, 1955, for the purpose of determining eligibility.

This streamlined process ensures that Aadhaar remains the single point of reference for both age verification and enrollment, simplifying the procedure for senior citizens to access health benefits under the scheme.

7. Selection of One scheme by already covered families

It is seen that various senior citizens of the age 70 years and above are already covered by central government health insurance schemes such as Central Government Health Scheme (CGHS), Ex-Servicemen Contributory Health Scheme (ECHS), Central Armed Police Force (CAPF) schemes, etc.

Similarly, different State/UT Governments are offering different types of healthcare cover like cashless scheme, reimbursement of healthcare expenditure or health pension for their employees, pensioners etc.

To ensure that beneficiaries claim benefits under only one government-funded scheme, two validations are to be implemented. Firstly, the beneficiary must declare that they are not receiving free healthcare services under any other scheme partially or fully funded by the Government of India or a State Government. Secondly, if the beneficiary indicates they are covered under another scheme, they will have the option to either retain their current scheme coverage or choose to avail benefits under AB PM-JAY. This choice will be one-time and final.

However, it is clarified that coverage under that private health insurance policy would not be a bar for availing the benefits of AB PM-JAY scheme for senior citizens. It is also clarified that beneficiaries of Employees' State Insurance Scheme would also remain eligible under the scheme.

8. Enrolment Process

Registration of all eligible senior citizens aged 70 years and above will be application based only. The enrolment process would be continuous allowing eligible senior citizens to enrol throughout the year. A separate module has been created in mobile phone application (Ayushman App) and in web portal (beneficiary.nha.gov.in) for enrolment of those senior citizens who would like to apply for the scheme. Desirous senior citizens would have to apply on this portal or app. The beneficiary's state will be determined based on the state mentioned in their Aadhaar. During enrolment the senior citizens can use the "add member" feature to enrol other family members who are also 70 years or above for the scheme. A distinct Ayushman card will be issued to all eligible senior citizens for both existing and new families. A detailed enrollment process of Senior Citizen of 70 years and above is attached as Annexure-II.

9. Only one claim by the Empaneled Healthcare Providers (EHCPs)

The empanelled hospitals would be required to declare at the time of claims submission that the same claim has not been raised under any other scheme.

10. Definition of Family

The family members shall include spouse, dependent parents, dependent sons/daughters including step/adopted children, and any other dependent person related to them or their spouse by blood or marriage.

11. Payment Modalities

- 11.1 The additional cost for inclusion of senior citizens shall be shared between Central and State Governments in the ratio as per the extant directives issued by the Ministry of Finance in this regard.
- 11.2 The ratio of contribution towards premium between Centre and State shall be 60:40 in all States (except North-Eastern States & 3 Himalayan States in the ratio of 90:10, where with the Centre's share being 90 percent and the State's share is 10 percent), with the Centre's share being 60 percent and the State's share is 40 percent.
- 11.3 In the case of Union Territories, the Central contribution of premium shall be 100% for UTs without legislature, while it will be 60:40 for those with legislature. However, in UT of Jammu and Kashmir, the central to state share is 90:10.
- 11.4 In States/UTs where the scheme is implemented through insurance mode, the central share of premium will be paid based on market determined rate in such States / UTs. In States / UTs where the scheme is implemented in Trust / Society mode, the central share of funds will be provided based on actual expenditure. In both the cases, it will be subject to a ceiling rate decided by the NHA from time to time.
- 11.5 Central Government's share of Grant-in-Aid is based on the above sharing pattern ratio for the actual cost of treatment of AB PM-JAY beneficiary families (which includes existing AB PMJAY families + new senior citizen families) or maximum ceiling amount decided by Gol whichever is less. For now, the premium ceiling decided by Gol is Rs 1,052, which is subject to revision by the directives issued by the Ministry of Finance in this regard from time to time. As new beneficiaries families will be added over the course of time, the release of the central share of funds would be done as per the latest available beneficiary family base and utilisation data of the State/UT, subject to the maximum ceiling amount as stated above.
- 11.6 The administrative expenditure shall be applicable as per the extant guideline regarding release of GIA-Admin to the States.
- 11.7 The release of funds under AB PM-JAY is demand driven; the funds will be released as per the demand of SHA subject to fulfilment of all requisites as per scheme guidelines and adherence of provision of GFR'2017. The funding structure and funding pattern for the implementation of the scheme shall remain largely unchanged.

ANNEXURE I

State-wise estimated number of eligible beneficiaries (70 yrs and above)

State/UTs	Estimated senior citizens of 70 yrs and above		Senior Citizen of 70 yrs and above in PM-JAY database		Estimated New Senior Citizen families of 70 yrs and above	
	Families	Individuals	Families	Individuals	Families	Individuals
Andaman And Nicobar Islands	9,984	13,329	3,059	3,605	6,925	9,724
Andhra Pradesh	19,43,486	25,94,554	3,72,836	4,17,434	15,70,650	21,77,120

Arunachal Pradesh	26,281	35,085	8,441	10,352	17,840	24,733
Assam	9,04,507	12,07,517	3,33,373	3,66,629	5,71,134	8,40,888
Bihar	29,53,168	39,42,479	21,15,793	27,83,518	8,37,375	11,58,961
Chandigarh	28,790	38,434	4,832	5,781	23,958	32,653
Chhattisgarh	8,22,062	10,97,453	5,69,256	7,68,472	2,52,806	3,28,981
DNH & DD	9,784	13,062	8,849	11,564	935	1,498
Goa	69,458	92,727	5,991	6,910	63,467	85,817
Gujarat	21,37,596	28,53,690	5,72,322	6,69,172	15,65,274	21,84,518
Haryana	9,56,300	12,76,661	2,74,438	3,48,046	6,81,862	9,28,615
Himachal Pradesh	3,54,275	4,72,957	1,32,252	1,66,323	2,22,023	3,06,634
Jammu And Kashmir	4,37,276	5,83,763	92,921	1,10,495	3,44,355	4,73,268
Jharkhand	8,64,437	11,54,024	4,79,919	5,87,778	3,84,518	5,66,246
Karnataka	25,02,165	33,40,390	8,24,210	9,13,175	16,77,955	24,27,215
Kerala	20,10,672	26,84,247	9,13,178	11,32,870	10,97,494	15,51,377
Ladakh	10,861	14,500	1,849	2,577	9,012	11,923
Lakshadweep	2,063	2,754	421	546	1,642	2,208
Madhya Pradesh	26,01,742	34,73,325	15,48,171	19,39,758	10,53,571	15,33,567
Maharashtra	49,64,017	66,26,963	12,56,375	15,07,449	37,07,642	51,19,514
Manipur	92,210	1,23,101	51,999	67,727	40,211	55,374
Meghalaya	59,327	79,201	32,929	37,937	26,398	41,264
Mizoram	31,664	42,272	29,915	36,758	1,749	5,514
Nagaland	47,493	63,403	20,778	23,799	26,715	39,604
Puducherry	55,032	73,468	19,887	23,042	35,145	50,426
Punjab	13,01,116	17,36,990	3,04,928	3,77,339	9,96,188	13,59,651
Rajasthan	23,55,898	31,45,124	10,94,452	14,00,789	12,61,446	17,44,335
Sikkim	18,922	25,261	7,678	9,542	11,244	15,719
Tamil Nadu	32,35,454	43,19,331	36,92,83	4,05,777	28,66,171	39,13,554
Telangana	13,50,558	18,02,995	3,77,438	4,32,240	9,73,120	13,70,755
Tripura	1,38,001	1,84,232	88,218	1,01,266	49,783	82,966
Uttar Pradesh	66,71,437	89,06,369	23,06,882	30,13,782	43,64,555	58,92,587
Uttarakhand	3,99,505	5,33,339	71,035	83,957	3,28,470	4,49,382
Total (Implementing States)	3,93,65,541	5,25,53,000	1,42,93,908	1,77,66,409	2,50,71,633	3,47,86,591
3 non- implementing States	55,99,691	74,75,586	29,80,309	36,91,759	26,19,382	37,83,827
Total	4,49,65,232	6,00,28,586	1,72,74,217	2,14,58,168	2,76,91,015	3,85,70,418

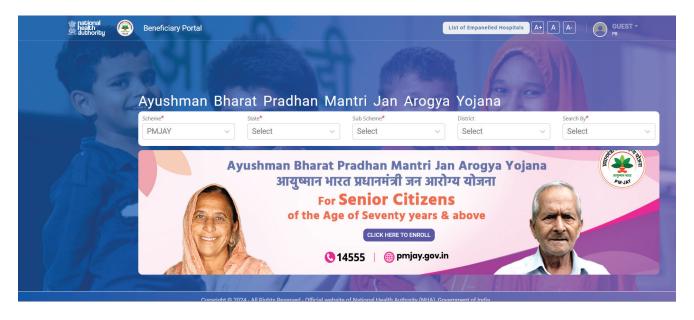
ANNEXURE II

Detailed Enrollment process of Senior Citizen of 70 years and above Login:

1) The beneficiary/operator will log into the BIS application platform.



2) Upon successful login, there will be an option to "Click here to enrol" under the Senior Citizen Scheme. The beneficiary/user will need to select this option to proceed to the Search screen.

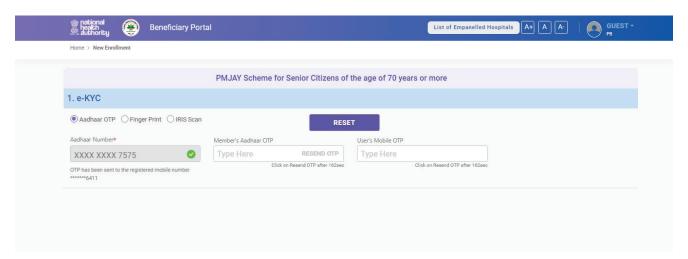


NEW ENROLLEMENT

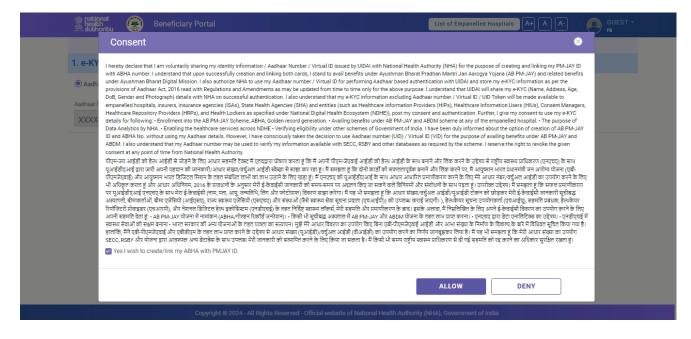
1) The beneficiary/operator will be required to enter their Aadhaar number to initiate a search for already registered family details.



2) The beneficiary/operator must select one of the eKYC authentication modes (OTP/FingerPrint/IRIS Scan). Then click on VERIFY.



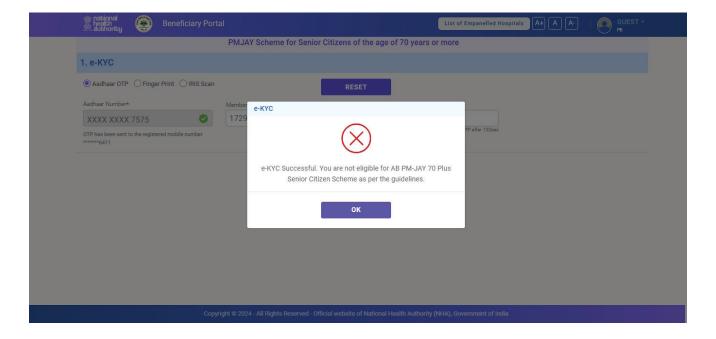
3) The beneficiary/operator will read the notice as shown below and give consent to click on **ALLOW** to proceed further.



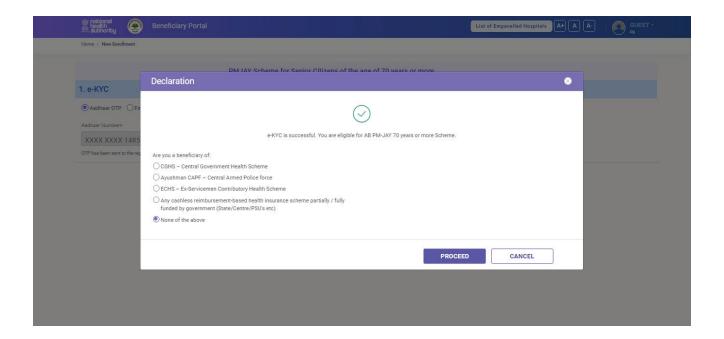
4) An OTP will be sent to the beneficiary/operator's Aadhaar registered mobile number and another OTP will be to the logged in user mobile number.



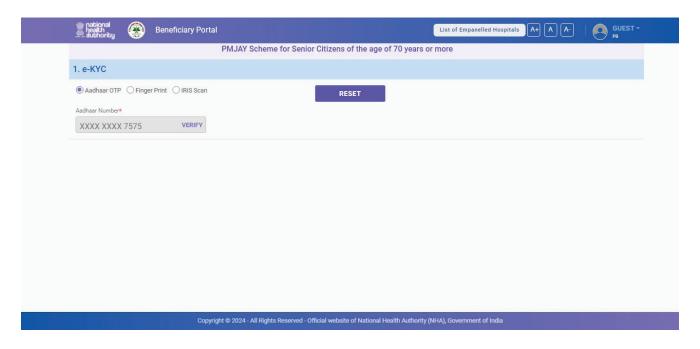
5) The system will calculate the age by considering the date of birth field coming from the eKYC data. If the age is greater or equal to 70 years as on date of enrolment (current date), then the system should say that the user is eligible. If age can't be derived from the eKYC data or age is less than 70 years, then should throw an alert saying that Beneficiary is not eligible under the scheme.



- 6) If user is eligible, a notice will be shown to the potential beneficiary and must select one of the following options to confirm if he/she is already a member in any scheme.
 - CGHS Central Government Health Scheme
 - Ayushman CAPF Central Armed Police Force
 - ECHS Ex-Serviceman Contributory Health Scheme
 - · Any cashless reimbursement-based health treatment supported by your state
 - None of the above

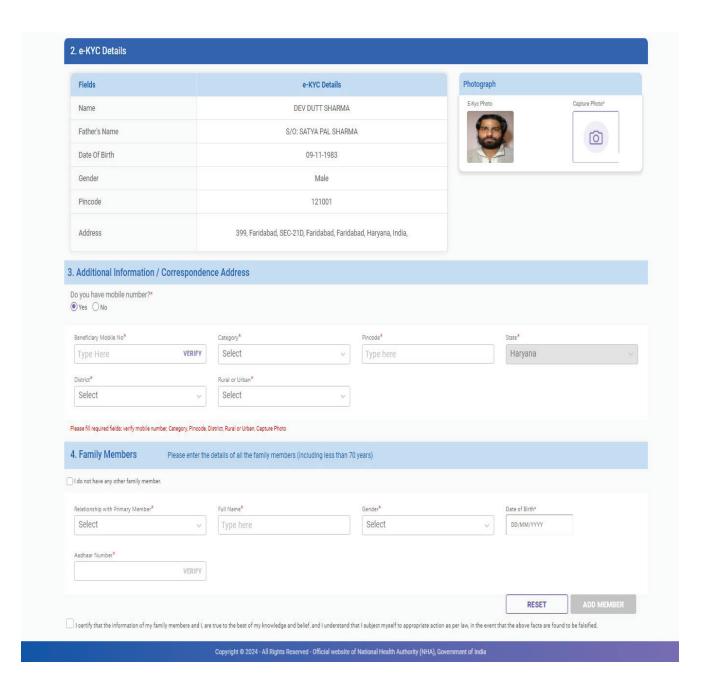


After selecting the user clicks on PROCEED button. A message will be shown and user will have to click OK to proceed for further enrolment process.

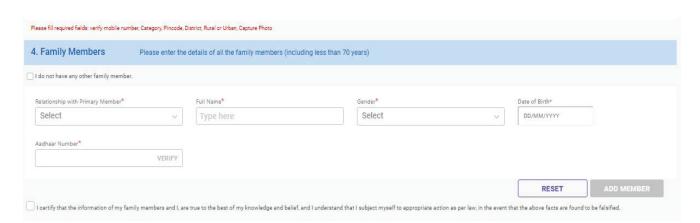


7) If the eKYC is successful and eligibility criteria are met, the user detail will be shown with eKYC data along with an option to add the details of family members along with self-declaration to this effect.

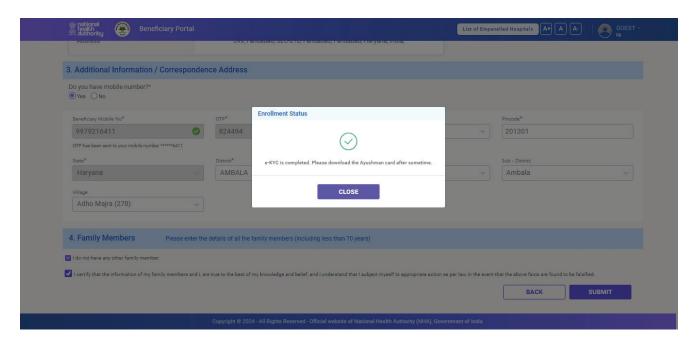




8) Beneficiary/ operator can choose to add or proceed without adding their family members by selecting 'I don't want to declare the family members'. And proceed further for only self enrolment.



9) If the beneficiary/operator does not want to add any family member then they would need to click on the SUBMIT button, upon successful submission, the request will be auto approved, and a new family ID & member ID will be generated by the system for newly enrolled beneficiary. The user will get confirmation by notification through SMS. The new AB PM-JAY card will be generated and the card can be downloaded after some time.

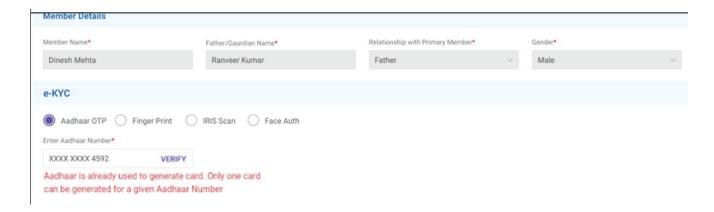


ADDING FAMILY MEMBERS

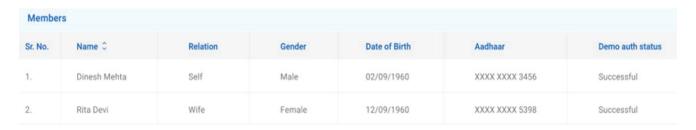
1) If the beneficiary/operator chooses to add family member details, then they would be asked to enter the member's name, their details, relationship and Aadhaar number.



- 2) The system would verify the Aadhaar details and if any other member is tagged to that Aadhaar number or not. If no member is tagged to the entered Aadhaar number, then the system would proceed to demo auth.
- 3) If the beneficiary is already enrolled in any Government scheme, a message will read 'Entered Aadhaar Number is already used for enrolment. Please search with this Aadhaar number to fetch the enrolment details.'



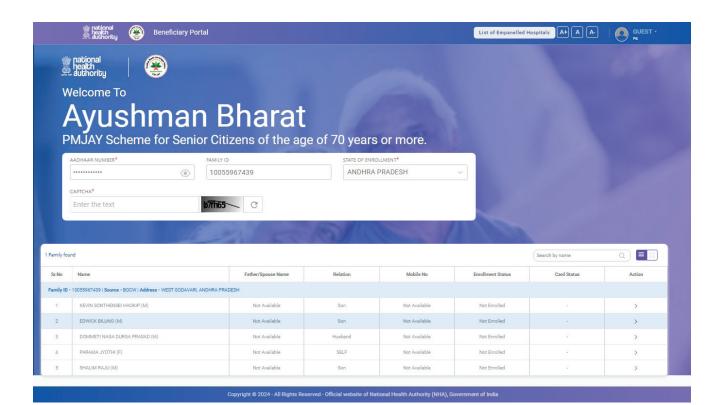
4) If not registered, after successful authentication, the member would be added to the family member's view.



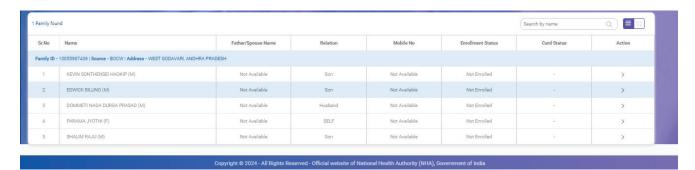
5) The same steps can be repeated to add more family members.

EXISTING FAMILY

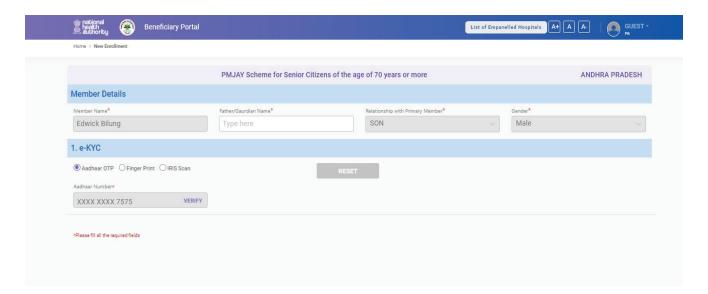
1) To search the already enrolled family member, the beneficiary/operator will be required to enter their Aadhaar number to initiate a search for already registered family details.



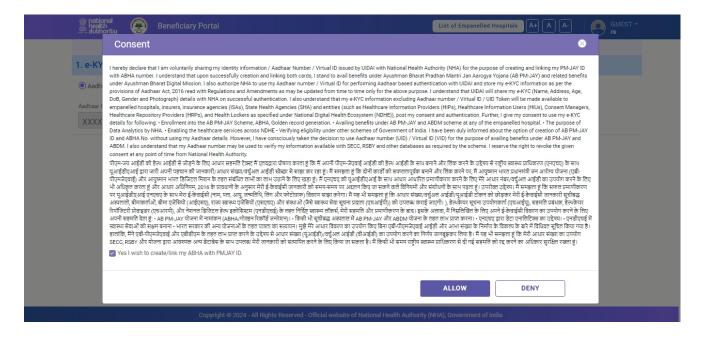
2) The system will check for family details for the given Aadhaar number or family ID within the provided state.



3) The user must select one of the eKYC authentication modes (OTP/Finger Print/IRIS Scan). Then click on VERIFY.

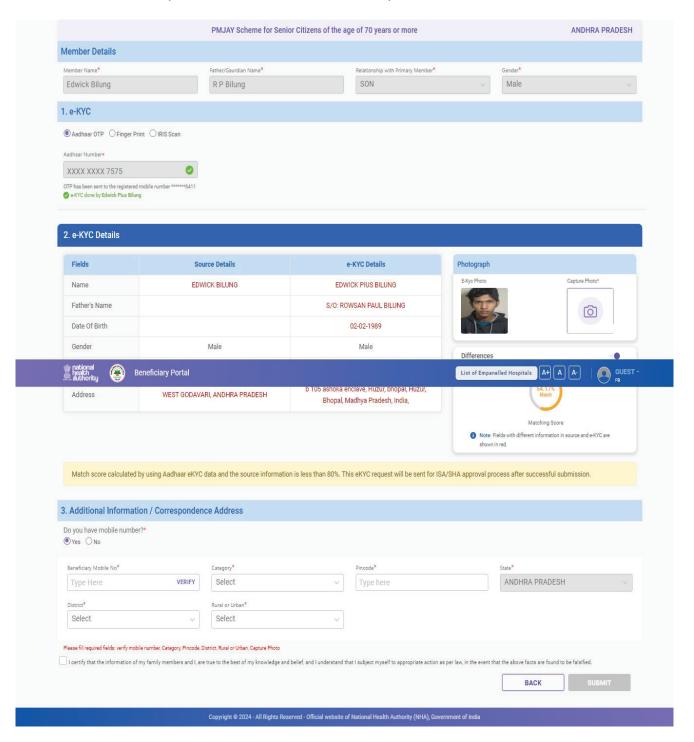


4) The user will read the notice as shown below and give consent to click on **ALLOW** to proceed further.



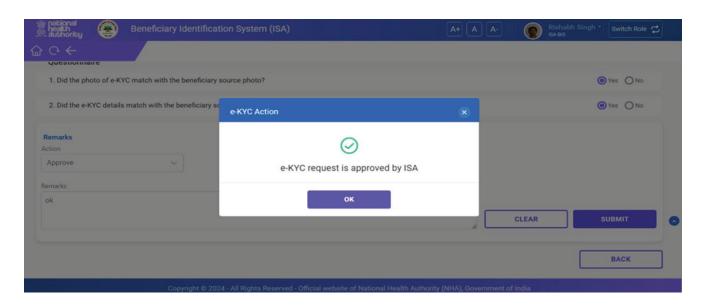
- 5) An OTP will be sent to the user's Aadhaar registered mobile number and another OTP will be sent to the logged in user mobile number.
- 6) If the eKYC is successful and eligibility criteria are met, the user detail will be shown with eKYC data along with an option to add the details of family members along with self-declaration to this effect.

The user has to capture the current live photo which will be printed on the card. Additionally, the user has to provide additional information as per below.



7) After successful eKYC, the system will check for the eligibility of the beneficiary under this scheme as mentioned above which is that the beneficiary's age should be greater than or equal to 70 years as on current date as per eKYC data. Based on the outcome of eligibility check, the system will throw alerts accordingly to let users know whether he/she is eligible or not.

8) Once the eKYC is submitted in the system,a request will be raised to the concerned approval authority. If a request is approved by them the enrolment status of the member will be updated as Enrolled and card status will be updated to Approved.



DOWNLOADING THE CARD

- 1) After filling the required details the beneficiary/operator can press SUBMIT and the request would be auto approved only for the new beneficiary. The user would get a SMS notification and a system generated family ID and member ID would be generated.
- 2) An auto approved confirmation would be sent to the beneficiary/ operator and a card would be generated and tagged to the primary beneficiary (as e-KYC has been done only for the beneficiary/user).





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