1. Ayushman Bharat Pradhan Mantri Jan Arogya Yojna (PMJAY)

PMJAY is a landmark initiative of the Government of India aimed at providing comprehensive healthcare insurance coverage to the most vulnerable sections of society. It was launched in 2018.

Key Features of PM-JAY:

- PM-JAY is the **world's largest health insurance/ assurance scheme** fully financed by the government.
- It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.
- Over **12 crore poor and vulnerable entitled families (approximately 55 crore beneficiaries)** are eligible for these benefits.
- PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- PM-JAY envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year.
- It covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines.
- There is no restriction on the family size, age or gender.
- All pre–existing conditions are covered from day one.
- Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.
- Services include approximately 1,929 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.
- Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

Key Indicators and Figures

PMJAY has made significant strides in achieving its objectives, as evidenced by the following key indicators and figures:

• **Healthcare Coverage:** PMJAY has provided healthcare coverage to over 12 crore (120 million) deprived families, encompassing approximately 55 crore (550 million) beneficiaries. The total cards created till date stand at 27,57,17,680

• **Hospital Empanelment:** Over 27,000 public and private hospitals have been empanelled under PMJAY, providing a wide network of healthcare facilities across the country.

• **Healthcare Utilization:** Over 5.85 Crore hospital admissions amounting to 72256.96 Cr have been authorized under PMJAY, indicating the significant utilization of healthcare services by beneficiaries.

• **Financial Expenditure:** The Government of India has allocated over Rs. 2.70 lakh crore (Rs. 2.70 trillion) for PMJAY since its inception, demonstrating the substantial financial commitment to the scheme.

• **Digital Platform:** PMJAY utilizes a robust digital platform, PMJAY-ABHA, for beneficiary registration, claim processing and other administrative functions.

Impact of PMJAY on India's Healthcare:

PMJAY has had a profound and multifaceted impact on India's healthcare sector:

• **Reduced Healthcare Inequality**: PMJAY has significantly reduced healthcare inequality by providing access to quality care for the most vulnerable sections of society.

• **Improved Healthcare Utilization**: PMJAY has increased the utilization of healthcare services, particularly for preventive care and treatment of chronic diseases.

• **Promoted Innovation**: PMJAY has stimulated innovation in the healthcare sector by encouraging healthcare providers to adopt technology and improve efficiency.

• **Enhanced Healthcare Workforce**: PMJAY has contributed to the growth of India's healthcare workforce, creating employment opportunities for healthcare professionals.

• **Boosted Economic Growth**: PMJAY has contributed to economic growth by reducing healthcare costs and improving overall health outcomes, leading to increased productivity and reduced absenteeism.

Conclusion

- PMJAY has emerged as a transformative force in India's healthcare landscape, bridging the gap between the most vulnerable sections of society and quality healthcare.
- By expanding access, enhancing financial protection and empowering beneficiaries, PMJAY has played a pivotal role in advancing universal healthcare in India.
- As PMJAY continues to evolve, it will further strengthen India's healthcare system, ensuring that all citizens have access to the care they need to live healthy and productive lives.