

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)

Prelims: Current events of national and international importance | Government policies and interventions

Why in News?

West Bengal becomes 36th State/UT to Implement Ayushman Bharat PM-JAY

- It is the world's largest government-funded health assurance scheme, providing up to **Rs. 5 lakhs per eligible family annually**.
- **Launched in** - 2018.
- **Nodal Ministry** - Ministry of Health and Family Welfare (MoHFW).
- **Core Features**
 - **Financial Cover** - Rs. 5 Lakhs per family per year with no cap on family size, age, or gender.
 - **Coverage Scope** - Includes pre- and post-hospitalization expenses, medicines, diagnostics, and pre-existing diseases from Day 1.
 - **Comprehensive Care** - Covers medical consultations, medicines, diagnostics, pre- and post-hospitalization expenses (including oncology and cardiology), ICU charges, surgery, and food/lodging.
 - **Cashless Treatment** - Beneficiaries can access care completely free of charge at any public or empaneled private hospital across the country.
 - **Top-Up Coverage** - Senior citizens (Above 70) within families already covered by AB PM-JAY will receive an additional top-up cover of up to Rs 5 lakh per year.
- **Eligibility** - Entitlement-based scheme targeting approximately bottom 40% of the vulnerable population based on the Socio-Economic Caste Census (SECC) data.
- **No Restrictions**- There is ***no cap on family size, age, or gender***, preventing any structural exclusion of women or elder dependents.
- **Implementation** - Implemented nationally by the National Health Authority (NHA) and locally by State Health Agencies (SHAs).

- **Funding Pattern (Centrally Sponsored)**

- **60:40** for general States and Union Territories with legislatures.
- **90:10** for North-Eastern and Himalayan States.
- **100%** Central funding for Union Territories without legislatures.

Reference

[PIB | Ayushman Bharat PM-JAY](#)

