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

