

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

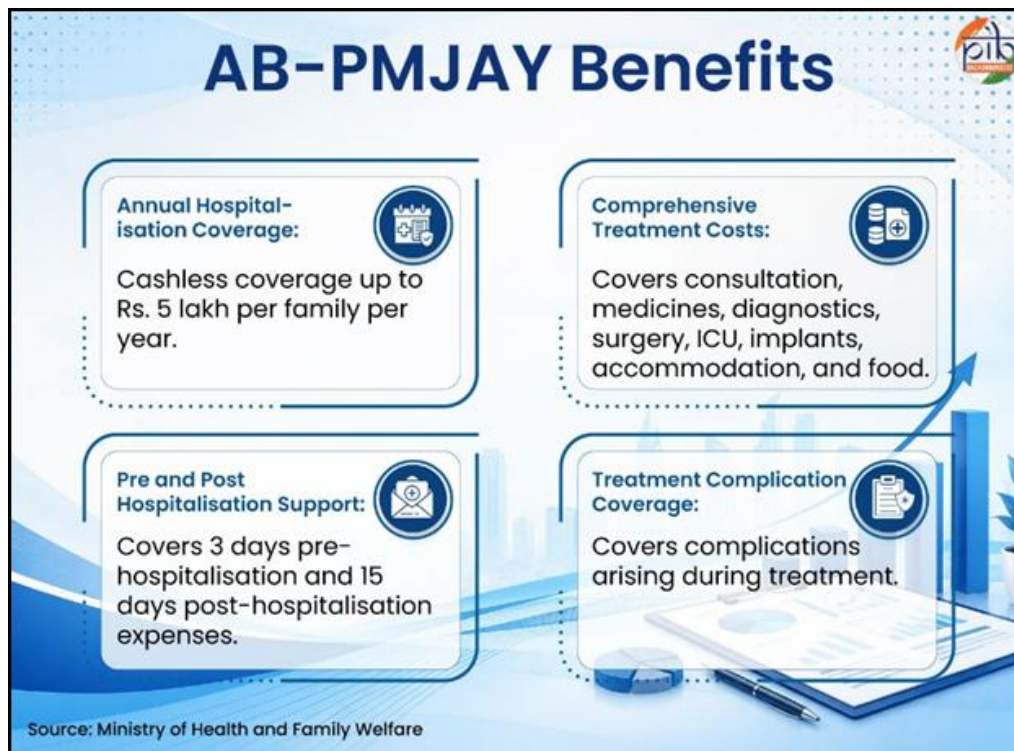
Progressing Towards Universal Health Coverage: Ayushman Bharat

The **Ayushman Bharat programme** represents India's comprehensive approach towards **Universal Health Coverage (UHC)** by combining financial protection, primary healthcare, digital health infrastructure and health-system strengthening.

The flagship **Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)** was launched on **23 September 2018** and has completed eight years in 2026.

1. AB PM-JAY: Financial Protection

- AB PM-JAY provides **cashless hospitalisation cover of up to ₹5 lakh per family per year** for economically vulnerable households. As of September 2026, over **48.51 crore people**—around **33% of India's population**—held Ayushman cards.
- The scheme has financed around **13.25 crore hospital admissions worth ₹2.03 lakh crore** through more than **38,000 empanelled public and private hospitals**. It covers **1,961 procedures across 27 medical specialties**, helping protect families from catastrophic healthcare expenditure and medical debt.
- The scheme has also expanded beyond its original beneficiary base.
- In 2024, it was extended to around **37 lakh families of ASHAs, Anganwadi Workers and Helpers**.
- In September 2024, **all citizens aged 70 years and above** were brought under the scheme, covering nearly **6 crore senior citizens**.
- By September 2026, more than **1.36 crore Ayushman Vay Vandana cards** had been issued.
- Beneficiaries are primarily identified through **SECC 2011 deprivation and occupational criteria**, covering vulnerable rural households, informal urban workers and additional groups
 - such as construction workers, sanitation workers, waste pickers, PVTGs and eligible children under PM CARES.



2. Ayushman Arogya Mandirs: Strengthening Primary Healthcare

- **Ayushman Arogya Mandirs (AAMs)** form the primary-care pillar of Ayushman Bharat.
- They upgrade existing health centres and provide comprehensive community-level healthcare.
- Their services extend beyond maternal and child health to include **screening and management of diseases, mental health, oral, eye and ENT care, emergency and trauma care, essential medicines and diagnostics**.
- AYUSH services are also being integrated through AYUSH AAMs.
- AAMs also facilitate **telemedicine through e-Sanjeevani**, connecting patients with specialists at higher-level facilities.
- More than **50 crore teleconsultations** have been conducted, while AAMs have recorded over **540 crore cumulative footfalls**.

3. Ayushman Bharat Digital Mission

- The **Ayushman Bharat Digital Mission (ABDM)**, launched in 2021, provides the digital backbone for an integrated health system.
- Its **Ayushman Bharat Health Account (ABHA)** gives individuals a unique digital health identity through which health records can be securely linked and accessed across participating healthcare providers.
- As of September 2026, more than **97.61 crore ABHA IDs** were operational, with over **119.95 crore health records linked**.
- The ecosystem also includes a **Healthcare Professionals Registry, Health Facility Registry and Unified Health Interface**, enabling citizens to discover healthcare services, consult doctors and manage health information digitally.

4. PM-ABHIM: Strengthening Health Infrastructure

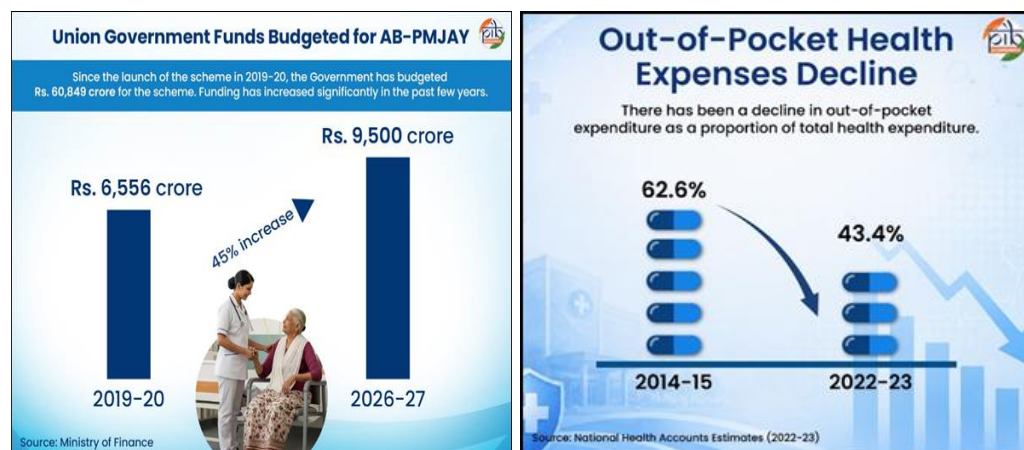
The **PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)** was launched in October 2021 with an outlay of **₹64,180 crore for 2021-26**. It focuses on strengthening public health infrastructure, disease surveillance and health research.

Major components include:

- **23,224 rural health and wellness centres**
- **13,736 urban health and wellness centres**
- **3,389 block public health units**
- **744 integrated public health laboratories**
- **631 critical-care hospital blocks** in districts with populations above five lakh.

5. Funding and Health Expenditure

- AB PM-JAY is a **Centrally Sponsored Scheme**, with Centre-State funding generally at **60:40**.
- The ratio is **90:10** for specified North-Eastern and Himalayan states and Jammu & Kashmir, while the Centre provides **100% funding for Union Territories without legislatures**.
- The **2026-27 Union Budget allocation is ₹9,500 crore**.
- The expansion of publicly funded healthcare is intended to reduce **out-of-pocket expenditure**, particularly for vulnerable households.



Conclusion

- Ayushman Bharat adopts a **four-pillar approach** to UHC:

AB PM-JAY → hospitalisation and financial protection

AAMs → accessible primary healthcare

ABDM → integrated digital health ecosystem

PM-ABHIM → resilient health infrastructure

- Together, these initiatives seek to create a continuum of care—from **prevention and primary healthcare to hospital treatment, digital health services and critical-care preparedness**
- These reduces financial barriers and improving accessibility and quality of healthcare across India.

Reference

[PIB](#)

