Mukh Mantri Sehat Yojana

Why in the news?

Recently, Punjab government launched the "Mukh Mantri Sehat Yojana".

- **About** – It is a flagship health insurance scheme to ***provide cashless treatment to all residents of Punjab.***
- **Aim -** To ensure universal health coverage and reduce out-of-pocket expenses for secondary and tertiary healthcare services.
- **Cashless Treatment** - Beneficiaries receive completely cashless treatment, including diagnosis, hospitalization, surgery, and medicines.
- **Eligibility Criteria** - All residents of Punjab, including farmers, labourers, and marginalized sections, are covered.
    - Beneficiaries are identified through State Resident Data Hub (SRDH) and NFSA databases.
- **Financial Coverage** - Each eligible family is entitled to ***Rs.10 lakh per year*** for hospitalization and treatment under the scheme.
- **Wide Network** - The scheme covers over 1,500 procedures across a wide network.
- **Empanelled Hospitals** - Both *public and private hospitals* meeting quality and infrastructure criteria are authorized to deliver services.
- **Digital Integration** - The entire scheme is IT-enabled with a centralized e-card system, online authorization, and real-time monitoring.
- **Special Focus** - Special attention is given to vulnerable groups, including pregnant women, children, senior citizens, and those with chronic illnesses.
- **Grievance Redressal** - A robust system is in place for addressing grievances and ensuring timely redressal through helplines and district-level officers.

Reference

Hindustan Times| Mukh Mantri Sehat Yojana