PM-JAY - A Holistic Continuum of Healthcare

Why in news?

PM- JAY, the world's largest govt-funded health scheme has completed three years significantly addressing the challenge of equitable access to in-patient healthcare for the poor.

What is the scheme all about?

- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) was launched on September 23, 2018.
- It has two pillars under it.
    1. **Ayushman Bharat** (AB) - 5 lakhs health sub-centres will be converted into health and wellness centres.
    2. **National Health Protection Mission** (NHPM) - Provides health cover of Rs. 5 lakhs per family, per annum, reaching out to 50 crore beneficiaries.
- **Coverage** - The scheme will aim to target over 10 crore families based on SECC (Socio-Economic Caste Census) database.
- The benefits of the scheme are portable across the country for secondary and tertiary care hospitalisation.
- Also, a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.
- **Funding -** It is a centrally sponsored scheme and the expenditure incurred in premium payment will be shared between central and state governments.
- With an out-of-pocket expenditure of nearly 60 per cent in healthcare, the scheme is a saviour for economically weaker sections.
- Approximately 50 per cent of Ayushman card recipients are women and over 47 per cent of the authorised hospital admissions have also been availed by women.

What does the future hold for Ayushman Bharat PM-JAY?

- An ambitious target to enrol 10 crore new beneficiaries in the current fiscal year has been set.

- Rationalisation of packages, rates, and treatment protocols are underway to make them more viable for the empanelled healthcare providers and attractive for newer ones to join the scheme.
- IT platform are being made more robust to streamline and automate claim adjudication protocols for faster claim settlements.
- The participation of healthcare workers, frontline workers, civil society, etc. is being strengthened through programmes like **Ayushman Mitra.**
- In the post-pandemic world, PM-JAY aspires to build a healthcare in consonance with National Digital Health Mission to offer a holistic continuum of healthcare.

Ayushman Mitra *initiative is a part of PM-JAY where any citizen of India can voluntarily enrol themselves as Ayushman Mitra to assist patients and to coordinate with beneficiaries and the hospital.*

Source: Business Line

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