Semester 5 MJC 9

Ayushman Bharat Yojana

Introduction

Ayushman Bharat Yojana (ABY), also known as Pradhan Mantri Jan Arogya Yojana (PMJAY), is a flagship healthcare scheme launched by the Government of India in 2018. The scheme aims to provide financial protection to vulnerable families, ensuring they have access to quality healthcare without facing financial hardship.

Objectives

1. Financial Protection: Provide health insurance coverage up to ₹5

lakh per family per year for secondary and tertiary care hospitalization.

2. Universal Health Coverage: Achieve Universal Health Coverage (UHC) by providing access to quality healthcare services to all citizens.

3. Reducing Out-of-Pocket Expenses: Reduce out-of-pocket expenses on healthcare, thereby reducing poverty and improving health outcomes.

Key Features

1. Beneficiary Families: The scheme targets approximately 10 crore poor and vulnerable families (around 50 crore beneficiaries) identified

through the Socio-Economic Caste Census (SECC) 2011.

2. Health Insurance Coverage: The scheme provides health insurance coverage up to ₹5 lakh per family per year, with no cap on the number of family members.

3. Cashless Treatment: Beneficiaries can avail cashless treatment at empaneled hospitals, both public and private.

4. No Age Limit: There is no age limit for beneficiaries, and pre-existing diseases are covered from day one.

5. Portability: The scheme is portable across the country, allowing beneficiaries to access healthcare services in any

empaneled hospital in India.

Benefits

1. Financial Protection: The scheme provides financial protection to vulnerable families, ensuring they do not face financial hardship due to healthcare expenses.
2. Access to Quality Healthcare: Beneficiaries have access to quality healthcare services at empaneled hospitals, improving health outcomes and reducing mortality rates.
3. Reduced Out-of-Pocket Expenses: The scheme reduces out-of-pocket expenses on healthcare, enabling families to allocate resources to other essential needs.

Implementation

1. National Health Agency: The National Health Agency (NHA) is responsible for implementing the scheme at the national level.
2. State Health Agencies: State Health Agencies (SHAs) are responsible for implementing the scheme at the state level.
3. Empanelment of Hospitals: Hospitals are empaneled based on predefined criteria, ensuring they meet quality standards and provide affordable healthcare services.

Challenges

1. Awareness: Limited awareness about the scheme among

beneficiaries and healthcare providers.
2. Infrastructure: Inadequate healthcare infrastructure in rural areas, making it difficult for beneficiaries to access healthcare services.
3. Empanelment: Challenges in empaneling hospitals, particularly in rural areas.

Conclusion
Ayushman Bharat Yojana is a revolutionary healthcare scheme that provides financial protection and access to quality healthcare services to vulnerable families. While there are challenges in implementation, the scheme has the

potential to improve health outcomes and reduce poverty in India.

Summary

- Ayushman Bharat Yojana provides health insurance coverage up to ₹5 lakh per family per year for secondary and tertiary care hospitalization.
- The scheme targets 10 crore poor and vulnerable families, identified through the Socio-Economic Caste Census (SECC) 2011.
- Key features include cashless treatment, no age limit, and portability across the country.
- Benefits include financial protection, access to quality

healthcare, and reduced out-of-pocket expenses.

Follow-up Questions

1. What are the eligibility criteria for Ayushman Bharat Yojana?
2. How can beneficiaries avail benefits under the scheme?
3. What are the challenges in implementing the scheme, and how can they be addressed?