



## Five Years of AB-PMJAY

This editorial is based on [Five years of Ayushman Bharat](#) which was published in The Indian Express on 09/08/2023. It talks about the achievements and challenges of Ayushman Bharat health scheme.

**For Prelims:** [Ayushman Bharat Pradhan Mantri Jan Arogya Yojana](#), [Ayushman Bharat Digital Mission](#), [Ayushman Bharat Health Infrastructure Mission](#), **Ayushman Bharat PM-JAY Startup Grand Challenge**, [Ayushman Bharat PM-JAY Awards](#), [Comptroller and Auditor General of India](#), [Sustainable Development Goal 3.8](#).

**For Mains:** Challenges and Achievements of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana

[Ayushman Bharat Pradhan Mantri Jan Arogya Yojana \(AB-PMJAY\)](#) is a flagship health protection scheme **launched by the Government of India in 2018**. It aims to **provide universal health coverage to the poor and vulnerable sections** of society by ensuring access to quality healthcare services agnostic of economic status. It has the potential to transform the healthcare landscape of the country by **reducing poverty, enhancing productivity, and promoting social justice**.

### What are the Main Objectives of AB-PMJAY?

- To reduce the financial burden of out-of-pocket expenditure (OOPE) on healthcare for the beneficiaries.
- To improve the access and affordability of healthcare services for the beneficiaries.
- To enhance the quality and efficiency of healthcare delivery systems in the country.
- To promote preventive, promotive, and curative health interventions for the beneficiaries.

### What are the Key Features of AB-PMJAY?

- **Health Cover:**
  - The scheme provides a health cover of **Rs 5 lakh per family per year for secondary and tertiary care hospitalization** to more than **12 crore families (bottom 40% of the population)**.
- **Packages:**
  - The scheme covers medical and surgical procedures for almost all health conditions through a **comprehensive list of 1,949 packages**, including **cancer care, cardiac care, neurosurgery, orthopedics, burns management, mental disorders**, etc.
- **Funding:**
  - The scheme is a centrally sponsored scheme, which means that it is funded by both the

central and state governments.

- The **funding ratio is 60:40 for most states, 90:10 for northeastern states and Himalayan states, and 100:0 for union territories without a legislature.**

▪ **IT Platform:**

- The scheme uses a robust IT platform **to ensure seamless delivery of services and prevent fraud and abuse.**
- The platform includes features such as **beneficiary identification system, hospital empanelment module, transaction management system**, claim management system, grievance redressal mechanism, etc.

▪ **Hospitals:**

- The scheme has a network of **more than 27,000 empanelled hospitals** across the country, out of which more than half are private hospitals.
  - The scheme also encourages public-private partnership models such as **trust-based models, insurance-based models, or hybrid models** for effective implementation.

▪ **Portability:**

- The scheme has an interstate portability feature, which means that a beneficiary registered in **one state can avail services in any other state** that has an AB-PMJAY programme.
  - This has proved helpful to migrants, **especially in emergencies.**

▪ **Arogya Mitras:**

- The scheme has a **dedicated workforce of Pradhan Mantri Arogya Mitras (PMAMs)** who guide and assist the beneficiaries at every step of their journey under the scheme.
  - They are responsible **for beneficiary verification, registration, pre-authorisation, claim submission, etc.**

▪ **Monitoring and Evaluation:**

- The scheme has a **monitoring and evaluation mechanism to ensure accountability and transparency.**
- The scheme has a public dashboard where the implementation details can be tracked on a day-to-day basis.
  - The scheme also publishes the details of beneficiaries who have availed treatment under the scheme without compromising their privacy.
  - The claim **processing is completely faceless.**

▪ **Anti-fraud:**

- The scheme has a **National Anti-Fraud Unit (NAFU) that designs, implements and oversees anti-fraud initiatives.**
  - There are also Anti-Fraud Units at the state level.
- The NAFU uses **Artificial Intelligence (AI) and Machine Learning (ML) technologies** to detect suspicious transactions/potential frauds.
  - The NAFU also conducts **desk and field audits (including surprise ones) to check abuse.**
  - More than **210 hospitals have been de-empanelled** for fraud or malpractice.

▪ **Call Centre:**

- The scheme has a call center that makes calls to every beneficiary who has availed treatment **within 48 hrs of discharge** to verify the quantity and quality of the treatment.
  - Another **call is made after 15 days** to know about the prognosis.

## What are the Achievements of AB-PMJAY?

▪ **Coverage:**

- As AB-PMJAY completes its fifth year, it has **covered more than 15.5 crore families** (about 50 crore beneficiaries) with a health cover of Rs 5 lakh per family per year for secondary and tertiary care hospitalization.
  - Eleven states/UTs have **pushed for 100% coverage** of their respective population.

▪ **Savings:**

- The scheme has catered to **more than 5.39 crore admission events worth Rs 66,284 crore in the last five years.**
- If the beneficiaries had availed the same care outside AB-PMJAY's ambit, the total cost of treatment would have been nearly two times higher.

- This has **resulted in savings of more than Rs 1 lakh crore** for the beneficiaries.

▪ **Impact:**

- The scheme has reduced the Out of Pocket Expenditure(OOPE) of the beneficiaries by **60 % and increased their access to tertiary care by 65 %**.
  - The scheme has also **improved the health-seeking behavior** and satisfaction of the beneficiaries.

▪ **Quality and efficiency:**

- The scheme has enhanced the quality and efficiency of healthcare delivery systems in the country by introducing standard treatment protocols, quality certification, and performance-based incentives for the empanelled hospitals.
  - The scheme has also **increased the bed occupancy rate and revenue generation** of the public hospitals.

▪ **Innovations and initiatives:**

- The scheme has launched several innovations and initiatives to enhance the quality and accessibility of healthcare services.
- Some of these are [Ayushman Bharat Digital Mission](#) (ABDM), [Ayushman Bharat Health Infrastructure Mission](#) (ABHIM), [Ayushman Bharat PM-JAY Startup Grand Challenge](#), [Ayushman Bharat PM-JAY Awards](#), etc.

▪ **Inclusivity:**

- The scheme has stayed true to its promise of **inclusivity by adding people from the transgender community** to its list of beneficiaries.
- Around **50 packages were designed specifically for the community**, including packages on [Sex Reassignment Surgery](#) (SRS).

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**What are the Challenges of AB-PMJAY?**

- **Lack of Awareness:**
  - The scheme faces a low awareness level among the potential beneficiaries, **especially in rural areas.**
    - Many eligible beneficiaries are not aware of their entitlements or how to avail them.
    - There is a need to increase the outreach and communication efforts of the scheme to create more awareness and demand.
- **Supply-Side Constraint:**
  - The scheme faces a supply-side constraint **due to the uneven distribution and availability of healthcare infrastructure** and human resources in the country.
  - Many states have a shortage of empanelled hospitals, especially in **remote and tribal areas.**
- **Reimbursement Issues:**
  - The scheme faces a challenge of **ensuring timely and adequate reimbursement of claims to the empanelled hospitals**, especially private ones.
  - Many hospitals have complained of **delayed payments, low package rates, high denial rates, and cumbersome processes.**
    - There is a need to streamline and expedite the claim settlement process and revise the package rates periodically to ensure sustainability and viability of the scheme.
- **Fraud and Abuse:**
  - The scheme faces a challenge of preventing and detecting fraud and abuse by some unscrupulous elements who try to exploit the scheme for personal gain.
  - Recently, the [Comptroller and Auditor General of India](#) has revealed that **nearly 7.5 lakh beneficiaries were linked to a single cell phone number(9999999999).**
    - There is a need to strengthen the anti-fraud mechanisms and take strict action against those who indulge in fraud or malpractice under the scheme.

## What are the Future Prospects of AB-PMJAY?

- **Transformation:**
  - The scheme has a potential to transform the healthcare landscape of the country by providing universal health coverage to half of India's population.
  - The scheme can also contribute to achieving the [Sustainable Development Goal 3.8](#), which envisions **universal health coverage for all by 2030.**
- **Integration:**
  - The scheme can also act as a catalyst for **strengthening the primary healthcare system in the country by linking it with the secondary and tertiary care system.**
  - The scheme can **also leverage the potential of digital health technologies** to improve access, affordability, and quality of healthcare services.
- **Development:**
  - The scheme can also create a positive impact on the **socio-economic development of the country by reducing poverty, enhancing productivity, and promoting social justice.**
  - The scheme can also generate employment opportunities and stimulate economic growth in the health sector.

## What are Some Recommendations for Improving AB-PMJAY?

- **Provision of Ayushman Card:**
  - The scheme should aim to provide every possible beneficiary with an **Ayushman Card**, which can act as a **pre-paid card worth Rs 5 lakh** that can be used to avail free treatment at any empanelled hospital.
    - This can reduce the hassle and delay in beneficiary identification and verification.
- **Scope:**
  - The scheme should expand its scope and coverage by including more **health conditions, procedures, and services under its ambit.**
    - The scheme should also consider covering outpatient care, diagnostics, medicines, etc., which constitute a major part of OOPe for many beneficiaries.
- **Convergence:**
  - The scheme should enhance its coordination and convergence with other health schemes

and programmes at the central and state levels **to avoid duplication, fragmentation, and confusion.**

- The scheme should **also foster collaboration and partnership** with various stakeholders such as civil society organizations, academic institutions, private sector entities, etc., **to leverage their expertise and resources.**

**Drishti Mains Question:**

Critically analyze the achievements and challenges of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) in providing universal health coverage to the poor and vulnerable sections of society. Suggest some measures to improve the implementation and impact of the scheme.

**UPSC Civil Services Examination Previous Year's Question (PYQs)**

**Mains:**

**Q.** Professor Amartya Sen has advocated important reforms in the realms of primary education and primary health care. What are your suggestions to improve their status and performance?

PDF Reference URL: <https://www.drishtias.com/printpdf/five-years-of-ab-pmjay>

