



Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana

For Prelims: [Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana](#), **Ayushman Cards**, [Ayushman Arogya Mandir](#), Socio-Economic Caste Census (SECC), National Health Authority (NHA).

For Mains: Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana.

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Why in News?

Recently, Ministry of Health & Family Welfare has released some statistics regarding [Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana \(AB PM-JAY\)](#).

What are the Key Highlights of the AB PM-JAY Statistics?

- **Ayushman Cards:**
 - Women account for approximately 49% of the total Ayushman cards created and **approximately 48% of total authorised hospital admissions.**
 - As of December 2023, approximately 28.45 Crore Ayushman Cards have been created since **the inception of the scheme**, out of which, approximately **9.38 crore Ayushman Cards have been created during the year 2023.**
- **Health Coverage:**
 - 55 crore individuals corresponding to 12 crore families **are covered under the scheme** and many states and union territories implementing AB PM-JAY have further expanded the beneficiary base, at their own cost.
- **Hospital Admissions:**
 - A total of 6.11 crore hospital admissions amounting to Rs 78,188 crores were authorised of which 1.7 crore hospitals admissions worth over Rs 25,000 crores were authorised during the year 2023 (Jan-Dec 2023).

What is Ayushman Bharat-PMJAY?

- **About:**
 - PM-JAY is the world's largest health insurance scheme fully financed by the government.
 - **Launched in 2018**, it offers a sum insured of **Rs.5 lakh per family** for secondary care and tertiary care.
 - Health Benefit **Packages covers surgery, medical** and day care treatments, cost of medicines and diagnostics.
- **Beneficiaries:**
 - It is an entitlement-based scheme that targets the beneficiaries as identified by latest [Socio-Economic Caste Census \(SECC\)](#) data.
 - The National Health Authority (NHA) has provided flexibility to States/UTs to use **non- [Socio-Economic Caste Census \(SECC\)](#)** beneficiary family databases with similar socio-economic profiles for tagging against the leftover (unauthenticated)

SECC families.

▪ **Funding:**

- The funding for the scheme is shared – **60:40 for all states and UTs** with their own legislature, 90:10 in Northeast states and Jammu and Kashmir, Himachal and Uttarakhand and 100% Central funding for UTs without legislature.

▪ **Nodal Agency:**

- The **National Health Authority (NHA)** has been constituted as an autonomous entity under the Society Registration Act, 1860 for effective implementation of PM-JAY in alliance with state governments.
- The State Health Agency (SHA) is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State.

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