



# Ayushman Yojana

## Why in News

Recently, in Uttarakhand, the government has made **changes in the system of treatment under the Ayushman scheme** and has made it mandatory that now patients will be able to get treatment in empaneled private hospitals only after referring them from government hospitals.

## Key Points

- It is noteworthy that the state government had given permission for direct private hospitalization during the Covid period, but now this exemption has been abolished as soon as the corona infection subsides.
- **Referral has been made mandatory** by the State Health Agency for Ayushman scheme for free treatment of five lakh rupees, but **referral is not mandatory for treatment under the cashless state health scheme** being run for government employees and pensioners i.e. patients directly enlisted can go to hospitals for treatment.
- However, the patients will get the facility of direct treatment in the **NAVH accredited private hospitals** of the state.
- It is known that **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) is the world's largest health insurance scheme**, which is fully funded by the Central Government.
- Under this, **each beneficiary family is provided an insurance cover of Rs 5,00,000 per year for secondary and tertiary health treatment in public and private empaneled hospitals**. Hospitalization and subsequent expenses (such as medical tests and medicines) are also covered under this plan.

PDF Refernece URL: <https://www.drishtiias.com/printpdf/ayushman-yojana>