



# Free Testing and Treatment for Covid-19

## Why in News

Recently, the Central government has decided to **provide free testing and treatment** of coronavirus under the [Ayushman Bharat Scheme or the Pradhan Mantri Jan Arogya Yojana](#) (PMJAY).

## Key Points

- **Objective:**
  - To **increase the supply** of testing and treatment facilities.
  - To increase access by **roping in the private sector** through AB-PMJAY as per the [Indian Council for Medical Research](#) (ICMR) guidelines.
- It will help more than 50 crore Ayushman beneficiaries to **avail free testing and timely and standard treatment** in designated private hospitals across India.
- It will significantly **expand government's capacities** and **mitigate the adverse impact** of this [pandemic](#) on the poor.
- States have already enlisted private sector hospitals to convert them into [Covid-19 only hospitals](#).
  - Hospitals can use their own authorised testing facilities or tie up with an authorised testing facility for the scheme.
  - These tests would be carried out as per the protocol set by ICMR and by **private labs approved/registered** by the ICMR.
- Information on **symptoms, testing and treatment** for the disease can be accessed from the website of the **Ministry of Health and Family Welfare** and by calling the **national Covid-19 helpline 1075**.

## Ayushman Bharat

- It is a **government-sponsored health insurance scheme** which provides **free coverage of up to ₹5 lakh per family per year** at any government or even empanelled private hospitals all over India for secondary and tertiary medical care facilities.
- Modicare is available for 74 crore beneficiary families and about 50 crore Indian citizens. Under the process, 80 percent of beneficiaries, based on the **Socio-Economic Caste Census** (SECC) data in the rural and the urban areas, have been identified.
- There is **no restriction on the basis of family size, age or gender**.
- Ayushman Bharat is unlike other medical insurance schemes where there is a waiting period for pre-existing diseases. **All kinds of diseases are covered** from day one of the Ayushman Bharat policy. The benefit cover includes both **pre and post hospitalization expenses**.
- The expenditure incurred in premium payment will be shared between Central and State Governments in a specified ratio. 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**.
- It draws **additional resources** from the **Health and Education Cess** and also depends on funding from States to boost the Central allocation. The **premiums** are in the range of **₹1,000-₹1,200 per annum**.

- It **pays** for the hospitalisation costs of its beneficiaries **through strategic purchasing from public and private hospitals.**

[Source: TH](#)

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