

## Delhi to implement Ayushman Bharat Jan Arogya Yojana

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### About the News

The Delhi government has signed an MoU with the **National Health Authority** to roll out the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, making Delhi the **35th Union Territory/state** to implement this flagship health insurance scheme. **West Bengal** remains the only state yet to adopt it.

### Ayushman Bharat Scheme Overview

Ayushman Bharat is a **flagship healthcare initiative** by the Government of India, designed to provide accessible and affordable healthcare services to vulnerable sections of society. Launched on 23rd September **2018**, the scheme is officially known as Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY). It is recognized as the **largest health assurance scheme in the world**.

### Key Features

1. **Coverage of Medical Procedures:** The scheme offers free and cashless treatment for **1,961 medical procedures** across 27 specialities. This includes a wide range of services such as: Medicines, Diagnostic

services, Hospitalisation, ICU care, Surgeries.

2. **Financial Coverage:** Under Ayushman Bharat, eligible families are provided with an annual health coverage of up to Rs 10 lakh:
- Rs 5 lakh from the Central Government.
  - Rs 5 lakh as a top-up from the States/UTs Government.

## Implementation and Governance

- The National Health Authority (NHA) is the **apex body** responsible for overseeing the implementation of the Ayushman Bharat health insurance scheme.

## Impact and Reach

- The scheme aims to cover **55+ crore beneficiaries**, targeting 12 crore families, which constitutes approximately **40% of India's vulnerable population**.
- As a result of the Ayushman Bharat initiative, the **out-of-pocket expenditure** for healthcare has significantly decreased, from **62% in 2014 to just 38% today**.

## Ayushman Bharat Jan Arogya Yojana FAQs

**Q1.** What is Ayushman Bharat Jan Arogya Yojana in English?

Ayushman Bharat Jan Arogya Yojana is a health insurance scheme offering financial protection for medical treatment in India.

**Q2.** What is Ayushman Bharat card?

Ayushman Bharat card is a health insurance card that provides access to free medical treatment at empanelled hospitals.

**Q3.** Who is eligible for Ayushman Bharat card?

Eligibility includes low-income families, socially vulnerable groups, and individuals identified through the SECC (Socio-Economic Caste Census) database.

**Source:** [PIB](#)

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