Performance of Ayushman Bharat Scheme

October 27, 2025 • vajiramandravi.com

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Why in the News?

- Beneficiaries aged 70 years and above made up over 12 per cent of all admissions under the government's flagship Ayushman Bharat health insurance scheme, according to data presented in Parliament by the Union Ministry of Health and Family Welfare.

About Ayushman Bharat Scheme

- Ayushman Bharat, a flagship scheme of Government of India, was launched in 2018 as recommended by the **National Health Policy 2017**.
- **Objective**: To achieve the vision of Universal Health Coverage.
- This initiative has been designed to meet **Sustainable Development Goal number 3** and its underlining commitment, which is to "leave no one behind."
- Ayushman Bharat adopts a continuum of care approach, comprising of two inter-related components, which are:
    - **Pradhan Mantri Jan Arogya Yojana (PM-JAY)**
- It provides **health insurance cover of Rs. 5 lakhs per year** to over 10 crore poor and vulnerable families for seeking secondary and tertiary care.
- **Health and Wellness Centres (HWCs)**

About Ayushman Bharat Health and Wellness Centres (HWCs)

- In February 2018, the Government of India announced the creation of 1,50,000 Health and Wellness Centres (HWCs) by transforming the existing Sub Centres and Primary Health Centres.
- The goal is **to ensure access to quality healthcare closer to the community**, thereby improving health outcomes and reducing out-of-pocket healthcare expenditures for individuals and families.
- These centres provide free essential medicines and diagnostic services, teleconsultation, and health promotion including wellness activities like Yoga.

- The **HWCs also offer annual screening for those 30 years or older for Non Communicable Diseases** such as:
  - Hypertension, Diabetes, and three of the most common Cancers in India — oral, breast and cervical.

Progress/Achievements under Ayushman Bharat Scheme

- The scheme crossed the milestone of **30 crore Ayushman cards** in January2024.
- In order to reach out to the last mile, NHA has launched ‘Ayushman App’ for Ayushman Card creation.
- With 4.83 crore Ayushman Cards, Uttar Pradesh tops the list of States with the highest number of Ayushman Cards crated. Madhya Pradesh and Maharashtra stand at number two and three positions with 3.78 crore and 2.39 crore Ayushman cards respectively.
- 48% of treatment provided under the scheme has been availed by the female; thus, gender equity is part of core design of the scheme.
- Further, **Ayushman Bharat has successfully catered to 6.2 crore hospital admissions worth more than Rs. 79,000 crores**.

News Summary

- The Ayushman Bharat health insurance scheme data presented in Parliament reveals that **beneficiaries aged 70 years and above constituted over 12% of all admissions and nearly 14% of the total expenditure till January 2024**.
- Of the nearly 6.2 crore approved hospital admissions till January 2024, 57.5 lakh were for senior citizens aged 70 years and above, with treatment costs amounting to more than Rs 9,800 crore out of the **total Rs 79,200 crore spent over the last six years**.
  - The government’s plan to expand Ayushman Bharat to include all individuals over 70, irrespective of economic status, is set to add nearly 4 crore new beneficiaries.
- Health economist Dr. Indranil Mukhopadhyay highlights that expanding coverage to older people of means will likely increase the policy’s utilization and costs.
- The interim budget in February **extended the scheme to ASHA and Anganwadi workers, but no further expansion was mentioned in the July budget, with a slight increase in allocation to Rs 7,300 crore**.
- **India’s ageing population is projected to rise from 8.6% in 2011 to 19.5% by 2050**, tripling in absolute numbers from 103 million in 2011 to 319 million in 2050.
- Hospital admissions for older individuals exceeded their population share in several states, with Maharashtra leading at 20.49%.
  - In contrast, Tamil Nadu recorded the lowest proportion of admissions (3.12%) but had higher treatment costs for the elderly.

States like Maharashtra, Kerala, Haryana, Himachal Pradesh, Bihar, and others had the highest proportions of spending on elderly care.

Q1. What is the goal of the National Health Policy?

The National Health Policy aims to achieve the following goals: It aims to offer superior health services to every age group and gender. The policy focuses on providing universal access to excellent quality health care services at a reasonable cost. Promoting health care orientation in every developmental policy.

Q2. What is National Health Authority?

The **National Health Authority** or the NHA, formed in 2019, is responsible for implementing India's flagship public health insurance/assurance scheme Ayushman Bharat Pradhan Mantri Jan Arogya Yojana. NHA has been set-up to implement the PM-JAY at the national level.

Source: Govt spent 14% funds under Ayushman on those over 70 yrs: What does this mean for full cover to the elderly? | PIB
