Expansion of Ayushman Bharat Health Insurance for Senior

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What’s in today’s article?

Why in News?

The Union Cabinet has cleared the **expansion** of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) to provide health coverage to all senior citizens aged 70 years and above irrespective of their income.

What is Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)?

- **About**
  - Launched in September 2018, the scheme aimed to offer secondary and tertiary care services to the vulnerable population in the society.
  - It was launched as a second component of the ‘Ayushman Bharat’ scheme.

    - This scheme aimed to offer medical coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalisation to poor and vulnerable families.
    - The scheme covers over nearly 40% of the population targeted towards poorest and the vulnerable.
- **Eligibility**
    - The scheme is targeted to cover 10.74 crore poor, deprived rural families and identified occupational category of urban worker's families.
    - The beneficiaries as identified by latest Socio-Economic Caste Census (SECC) data.
- **Benefits**
    - It provides cashless access to health care services for the beneficiary at the point of service, i.e., the hospital.
    - Under the scheme every eligible family will be given Rs 5 lakh Insurance coverage benefit per year.
    - It offers Health Benefit Packages which covers surgery, medical and day care treatments, cost of medicines and diagnostics.
- **Role of National Health Authority (NHA)**
    - NHA is the apex body responsible for implementing India's flagship public health insurance/assurance scheme – AB PMJAY.
    - It has been entrusted with the role of:
        - designing strategy, building technological infrastructure and
        - implementation of National Digital Health Mission to create a National Digital Health Eco-system.
        - To implement the scheme at the State level, State Health Agencies (SHAs) in the form of a society/trust have been set up by respective States.
- **Performance**

HOSPITAL ADMISSIONS		AYUSHMAN CARDS ISSUED*	
6,27,76,259	21,677	30,55,28,969	1,18,657
Progress since launch	Progress in last 24 hours	Progress since launch	Progress in last 24 hours
*As of 23rd Jan, 2024	*As of 22nd Jan, 2024 at 11.59 P.M.	*As of 23rd Jan, 2024	*As of 22nd Jan, 2024 at 11.59 P.M.

What is Ayushman Bharat health insurance for senior citizens?

- **About the news**
    - The Union Cabinet has expanded the AB PM-JAY to provide health coverage to people aged 70 years and above, regardless of their income level, public healthcare.
    - Currently, the scheme is income-based and provides Rs 5 lakh shared annual coverage to all members of eligible families, irrespective of their age.
        - In its current form, the scheme is estimated to comprise the bottom 40 per cent of the population economically.
- **Extension of the scheme**
    - The extension will now cover all citizens aged **70 years and above**, offering **Rs 5 lakh annual coverage per family**.
    - This expansion is expected to benefit an additional **6 crore elderly people** from **4.5 crore families**.

- **Coverage under new plan**
  - Senior citizens aged 70 and above, and belonging to families already covered under AB PM-JAY, will get an additional (shared) top-up cover up to Rs 5 lakh per year for themselves.
    - Shared top-up coverage – If there are two senior citizens (70 years+) in a family, then the Rs 5 lakh coverage will be shared between them.
  - Those benefiting from other public health insurance schemes like **CGHS**, **ECHS**, or **Ayushman CAPF** can either continue with their current schemes or opt for AB PM-JAY.
  - Additionally, senior citizens under **private health insurance policies** or the **Employees' State Insurance Scheme** will also be eligible to avail the benefits of AB PM-JAY.
- **Other features**
  - This is a demand-based scheme; as the demand goes up, the coverage will also be increased.
  - Each beneficiary aged 70 and above will receive a new health card, ensuring streamlined access to healthcare benefits.
- **Benefits**
  - This expansion is expected to provide substantial relief to a demographic that often struggles with managing disease burdens without a reliable social security net.
  - This move is essential as India witnesses a shift towards nuclear family structures, where the financial burden on elderly individuals is more pronounced.
  - Although the **Ayushman Bharat scheme** aimed at universal health coverage, this will be the first age group to receive full coverage.

Q.1. What is the new expansion in Ayushman Bharat PM-JAY for senior citizens?

The Union Cabinet has expanded Ayushman Bharat PM-JAY to cover all citizens aged 70 and above, offering an additional Rs 5 lakh annual health coverage. This will benefit around 6 crore elderly people, enhancing their access to healthcare and reducing financial burdens.

Q.2. How will the extension impact senior citizens under other health schemes?

Senior citizens aged 70 and above, currently under schemes like CGHS, ECHS, or private insurance, can either continue with their existing coverage or opt for the expanded Ayushman Bharat PM-JAY, providing them flexibility and additional healthcare benefits.

Source: Cabinet clears health insurance cover of Rs 5 lakh for all aged 70 years and above |National Health Authority | The Hindu | Business Today

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Source: https://vajiramandravi.com/current-affairs/expansion-of-ayushman-bharat-health-insurance-for-senior/

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