Ayushman Bharat-PMJAY Cards

**Syllabus subtopic:** Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources, issues relating to poverty and hunger.

**News:** In order to create awareness and facilitate availing of benefits, after verifying the identity of beneficiaries under the AB-PMJAY, e-cards have been issued to the beneficiaries.

**Prelims and Mains focus:** about the scheme, eligibility, benefits, challenges in implementation and ways to address them

**Context:**

- The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is an entitlement-based scheme and there is no requirement of registration or enrolment of beneficiaries.

- Accordingly, no scheme specific card is required to avail the benefits under the scheme.

- However, in order to create awareness and facilitate availing of benefits, after verifying the identity of beneficiaries under the scheme, e-cards have been issued to the beneficiaries.

- A Memorandum of Understanding (MoU) has been signed with Common Service Center (CSC) e-Governance Services India Limited, under Digital India Initiative of Government of India, for utilizing their network of CSCs to verify AB-PMJAY beneficiaries’ identity under the scheme for issuance of e-card.

- Besides, beneficiary identification process is undertaken at all the empanelled hospitals including private service providers through Pradhan Mantri Arogya Mitras (PMAMs).

- Further, Open Beneficiary Identification System policy has been launched whereby States can deploy/engage services of different public or private entities to facilitate the beneficiary identification process.

**Ayushman Bharat–PM Jan Arogya Yojana (AB-PMJAY)**

- Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a Centrally Sponsored Scheme having central sector component under Ayushman Bharat Mission anchored in the Ministry of Health and Family Welfare (MoHFW).
- It is an umbrella of two major health initiatives, namely Health and wellness Centres (HWCs) and National Health Protection Scheme (NHPS).

Health and Wellness Centres (HWCs)
Under this 1.5 lakh existing sub centres will bring health care system closer to the homes of people in the form of Health and wellness centres. These centres will provide comprehensive health care, including for non-communicable diseases and maternal and child health services.

List of Services to be provided at Health & Wellness Centre
- Pregnancy care and maternal health services
- Neonatal and infant health services
- Child health
- Chronic communicable diseases
- Non-communicable diseases
- Management of mental illness
- Dental care
- Eye care
- Geriatric care
- Emergency medicine

National Health Protection Mission (PM-JAY)

Benefits
- AB-PMJAY provides a defined benefit cover of Rs. 5 lakh per family per year. This cover will take care of almost all secondary care and most of tertiary care procedures.
- To ensure that nobody is left out (especially women, children and elderly) there will be no cap on family size and age in the scheme.
- The benefit cover will also include pre and post-hospitalisation expenses. All pre-existing conditions will be covered from day one of the policy. A defined transport allowance per hospitalization will also be paid to the beneficiary.
- Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.
- The beneficiaries can avail benefits in both public and empanelled private facilities. All public hospitals in the States implementing AB-PMJAY, will be deemed empanelled for the Scheme. Hospitals belonging to Employee State Insurance Corporation (ESIC) may also be empanelled based on the bed occupancy ratio parameter. As for private hospitals, they will be empanelled online based on defined criteria.
• To control costs, the payments for treatment will be done on package rate (to be defined by the Government in advance) basis. The package rates will include all the costs associated with treatment. For beneficiaries, it will be a cashless, paper less transaction. Keeping in view the State specific requirements, States/ UTs will have the flexibility to modify these rates within a limited bandwidth.

**Eligibility criteria**

• AB-PMJAY is an entitlement based scheme with entitlement decided on the basis of deprivation criteria in the SECC database.

• The different categories in rural and urban areas include
  • families having only one room with kucha walls and kucha roof;
  • families having no adult member between age 16 to 59;
  • female headed households with no adult male member between age 16 to 59;
  • disabled member and no able bodied adult member in the family;
  • SC/ST households;
  • landless households deriving major part of their income from manual casual labour,
  • Families in rural areas having any one of the following: households without shelter, destitute, living on alms, manual scavenger families, primitive tribal groups, legally released bonded labour.

• For urban areas, 11 defined occupational categories are entitled under the scheme - Occupational Categories of Workers, Rag picker, Beggar, Domestic worker, Street vendor/ Cobbler/hawker / Other service provider working on streets, Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/, Coolie and another head-load worker, Sweeper/ Sanitation worker / Mali, Home-based worker/ Artisan/ Handicrafts worker / Tailor, Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller, Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter, Electrician/ Mechanic/ Assembler/ Repair worker, Washerman/ Chowkidar.

**As per the SECC 2011, the following beneficiaries are automatically excluded:**

• Households having motorized 2/3/4 wheeler/fishing boat
• Households having mechanized 3/4 wheeler agricultural equipment
• Households having Kisan Credit Card with credit limit above Rs. 50,000/-
• Household member is a government employee
• Households with non - agricultural enterprises registered with government
• Any member of household earning more than Rs. 10,000/- per month
- Households paying income tax
- Households paying professional tax
- House with three or more rooms with pucca walls and roof
- Owns a refrigerator
- Owns a landline phone

- Owns more than 2.5 acres of irrigated land with 1 irrigation equipment
- Owns 5 acres or more of irrigated land for two or more crop season
- Owning at least 7.5 acres of land or more with at least one irrigation equipment