

# VIDYA BHAWAN BALIKA VIDYA PITH

## शक्ति उत्थान आश्रम लखीसराय बिहार

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**Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)** [1] is a part of the Indian government's **National Health Policy** which aims to provide free health coverage at the secondary and tertiary level[2] to its bottom 40% poor and vulnerable population. PM-JAY is the world's largest and fully state sponsored health assurance scheme which covers a population of the combined size of USA, Mexico and Canada.[1] It was launched in September 2018, under the aegis of **Ministry of Health and Family Welfare** in India.

### Ayushman Bharat Yojana



Type of project	Health insurance
Country	India
Prime Minister(s)	Narendra Modi
Ministry	Ministry of Health and Family Welfare
Launched	23 September 2018; 21 months ago

- PM-JAY is a health assurance scheme that covers 10.74 crores households across India or approx 50 cr Indians.[4]

- It provides a cover of 5 lakh per family per year for medical treatment in empanelled hospitals, both public and private.
- It provides cashless and paperless service to its beneficiaries at the point of service, i.e the hospital. [5]
- E-cards are provided to the eligible beneficiaries based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011).
- There is no restriction on family size, age or gender.
- All previous medical conditions are covered under the scheme.
- It covers 3 days of hospitalisation and 15 days of post hospitalisation, including diagnostic care and expenses on medicines.
- The scheme is portable and a beneficiary can avail medical treatment at any PM-JAY empanelled hospital outside their state and anywhere in the country. [6]
- The Central government has decided to provide free testing and treatment of Coronavirus under the Ayushman Bharat Yojana. [7]

## History

The [National Health Protection Scheme](#) (NHPS) scheme is formed by subsuming multiple schemes including [Rashtriya Swasthya Bima Yojana](#), Senior citizen health Insurance Scheme (SCHIS), Central Government Health Scheme (CGHS), Employees' State Insurance Scheme (ESIS), etc. The National Health Policy, 2017 has envisioned Health and Wellness Centres as the foundation of India's health system which the scheme aims to establish. [3]

The Central Government Health Scheme (CGHS) was started under the [Indian](#) Ministry of Health and Family Welfare in 1954 with the objective of providing comprehensive [medical care](#) facilities to [Central Government](#) employees, pensioners and their dependents residing in CGHS covered cities. This health scheme is now in operation with cities such as Bhubaneswar, Bhopal, Chandigarh, and Bangalore. The dispensary is the backbone of the Scheme. Instructions on these various matters have been issued from, time to time for the guidance of specialists and medical Officers. The Central Government Health Scheme offers health services through Allopathic and Homeopathic systems as well as through traditional Indian forms of medicine such as Ayurveda, Unani, Naturopathy, Yoga and Siddha. [4]

Every year more than sixty million Indians are pushed into poverty because of out of pocket medical expenses. [2] AB PM-JAY was launched on 23 September, 2018 at [Ranchi](#), [Jharkhand](#) [3]. The scheme envisions to alleviate the condition of 50 crore poor and vulnerable Indians.