

3. Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)

Source: National Health Authority (Government of India) official website

Last Updated: Source not dated; assume current as of today (11/09/2025)

1. Objective:

To provide **health insurance/assurance**—free secondary and tertiary hospitalization coverage—to economically disadvantaged families, aiming to reduce catastrophic health expenditure.

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2. Eligibility / Beneficiaries:

- Eligible families form the bottom **40% of the population**, identified using SECC-2011 criteria.
- No restrictions on family size, age, gender.

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3. Benefits / Incentives:

- **₹5 lakh per family per year** for secondary and tertiary care, on a floating basis.
- Covers approximately **1,929 procedures**, including diagnostics, medicines, pre-hospitalization (3 days), post-hospitalization (15 days), and all treatment costs such as ward, OT, ICU, surgeon's fees, etc.
- Cashless hospitalization at empanelled public and private hospitals.
- Pre-existing conditions covered from Day 1; benefits are **portable** across India.

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4. Application / Enrollment Procedure:

- Enrollment through official Ayushman Bharat PM-JAY portals and Common Service Centers (CSCs).
- Beneficiaries receive a golden card after verification; cashless services available thereafter.

(Note: Procedural details like portal names are standard but not explicitly in the search results; refer user to the official PM-JAY site.)

5. Implementing Agency:

National Health Authority, under the Ministry of Health & Family Welfare, Government of India.

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6. Duration / Important Dates:

- Launched on **23 September 2018**.
- Continually active; expanded in **September 2024** to include all senior citizens aged **70 and above**, providing them with an individual top-up cover of ₹5 lakh per year.
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7. Official Reference / Link:

- National Health Authority PM-JAY page.
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