

Rajiv Aarogyasri Scheme in State of Telangana Complete Guide By Pothireddy surendranath reddy

### Meta / Intro Paragraph (Keyword Rich):

**Arogya Sree Telangana scheme**, also known as **Rajiv Aarogyasri Health Insurance Scheme**, is a government-funded universal healthcare initiative designed to provide **cashless medical treatment**, **critical illness coverage**, and **financial protection to economically weaker sections, Below Poverty Line (BPL) families, and vulnerable populations**. This **health insurance scheme in Telangana** covers **major surgeries**, **inpatient care**, **disease management** and **emergency treatments** through a **network of empanelled public and private hospitals**, offering **quality healthcare access up to ₹10 lakh per family per year**. Learn about **eligibility criteria**, **benefits**, **covered diseases**, **application process**, **exclusions**, **schemes integration with Ayushman Bharat**, **scheme updates**, **challenges and implementation tips** — explained in depth for beneficiaries, policymakers, healthcare professionals and community advocates. [TATA AIG+1](#)

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### 1. What is Arogya Sree / Rajiv Aarogyasri Scheme?

The **Arogya Sree scheme** – formally the **Rajiv Aarogyasri Health Insurance Scheme** – is a flagship **health insurance and welfare scheme** implemented by the **Government of Telangana** with the mission of “**Health for All**” by improving access to quality medical care for **economically disadvantaged families**. It is a **community health insurance scheme** offering **cashless treatment for specified diseases, surgeries and high-cost procedures at empanelled hospitals** without premium to the beneficiary. [Kamareddy](#)

The scheme functions on a **public–private partnership (PPP)** model, ensuring both **government hospitals and private network hospitals** participate in providing services. It effectively replaces catastrophic out-of-pocket medical expenses with **prepaid medical coverage** for eligible individuals and their families. [TATA AIG](#)

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## 2. Historical Background and Evolution

- **Origins:**

The scheme was originally launched in **2007** (then undivided Andhra Pradesh) to provide **free, quality medical treatment** to poor families through advanced healthcare networks. Over time, after the bifurcation of Andhra Pradesh and formation of Telangana, the Telangana government continued and expanded the program under its current structure. [TATA AIG](#)

- **Expansion from ₹5 lakh to ₹10 lakh:**

In recent years, especially around **2023–2024**, the Telangana government **enhanced the treatment coverage limit** from ₹5 lakh per family per year to **₹10 lakh**, expanding the financial envelope and enabling more high-cost treatments under the scheme. [Yogi Yojana 2025](#)

- **Automatic Linkage with White Ration Card:**

The state integrated **white ration card eligibility** with Arogya Sree, broadening the beneficiary pool dramatically — covering **millions of additional households automatically**. [The Times of India](#)

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## 3. Key Features of Arogya Sree / Rajiv Aarogyasri Scheme

### 3.1 Comprehensive Insurance Coverage

Under the scheme:

- Free, **cashless treatment** for covered procedures.
- Financial protection for a **wide range of serious medical conditions** including heart diseases, cancer, neurological disorders and organ diseases.
- Coverage includes **inpatient care, surgeries, diagnostics, follow-up care, and selected post-treatment medical needs**. [Kamareddy](#)

### 3.2 Extensive Disease and Treatment List

The scheme covers a broad set of procedures and conditions. For example:

- Cardiac surgeries
- Kidney dialysis
- Cancer treatments (surgery, chemotherapy, radiotherapy)
- Neuro-surgery
- Pediatric congenital malformations
- Burns and prosthesis support
- Cochlear implant for children under a certain age

**Note:** The exact list of covered treatments is periodically updated and can include **over 1,700 procedures** under expanded coverage. [TATA AIG](#)

### *3.3 Empanelled Hospital Network*

Beneficiaries can access treatment in a wide network of government and private hospitals that are empanelled under the Aarogyasri scheme, ensuring **geographically accessible quality care**. The list of empanelled hospitals can be checked on the official portal. [TATA AIG](#)

### *3.4 Cashless and Simple Claim Process*

All covered medical expenses are settled directly by the scheme with the hospital, requiring no upfront payment from the beneficiary for eligible services. [Sarkari Resultz.In](#)

### *3.5 Free Health Camps and Awareness Programs*

The scheme also includes community health camps and awareness campaigns to educate rural and disadvantaged citizens about available healthcare support. [TATA AIG](#)

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## **4. Eligibility Criteria**

Beneficiaries typically include:

- Residents of **Telangana** belonging to **Below Poverty Line (BPL)** or identified under government socioeconomic categories.

- Individuals with a **white ration card (Food Security Card)** linked to the scheme are also eligible.
  - Beneficiaries must be enrolled in the official database managed by the Telangana Health and Civil Supplies departments. [The Times of India](#)
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## 5. Benefits of the Scheme

### 5.1 Financial Protection

Members receive **financial coverage up to ₹10 lakh per year** for specified treatments — significantly reducing out-of-pocket expenses for severe illnesses.

[Yogi Yojana 2025](#)

### 5.2 Quality Treatment Access

By empanelling reputable hospitals, the scheme enhances access to **quality healthcare services** without financial barriers. [TATA AIG](#)

### 5.3 No Premiums

The government pays all scheme premiums, meaning beneficiaries **pay nothing** for coverage. [TATA AIG](#)

### 5.4 Inclusive Disease List

The scheme covers a **wide array of conditions**, including pre-existing conditions related to listed diseases. [TATA AIG](#)

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## 6. Diseases and Procedures Covered

Covered conditions span critical specialties:

- **Cardiology** (heart ailments)
- **Oncology** (cancer treatments)

- **Nephrology** (kidney diseases and dialysis)
- **Neurology**
- **Burn treatment and reconstructive surgery**
- **Prostheses and implants**
- **Polytrauma care**
- **Cochlear implant surgery and therapy**

Broadly, *the number of covered procedures has expanded significantly over time.*

[TATA AIG](#)

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## 7. Exclusions

Certain procedures are *not covered*, such as:

- Transplants (cardiac, liver)
- Bone marrow transplant
- Hip and knee replacements
- Gamma-knife neurosurgery
- Diseases covered under other national programs (e.g., TB, HIV/AIDS)

These exclusions help balance costs and focus on prioritized interventions. [TATA AIG](#)

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## 8. Application and Enrollment Process

Eligible applicants can usually enroll through:

- **MeeSeva Centers** (government service centers),
- Health department help desks, or
- The **official Arogya Sree online portal**, which facilitates verification and issuance of health cards.

Required documents include proof of identity, income/ration card and residential details. [Sarkari Resultz.In](#)

❖ **Official portal link:**

🌐 **Rajiv Aarogyasri Official Portal:**

<https://rajivaarogyasri.telangana.gov.in/ASRI2.0/> TATA AIG

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## 9. Recent Updates and Expansion

Telangana has recently:

- **Raised coverage limits to ₹10 lakh,**
  - **Cleared pending dues to private hospitals,**
  - **Increased package rates for treatments,**
  - Automatically linked white ration cards to eligibility, significantly expanding coverage to millions more beneficiaries. [The Times of India](#)
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## 10. Challenges and Implementation Issues

Even with robust structure:

- Awareness gaps persist among eligible populations,
- Some hospitals/beneficiaries experience administrative delays,
- Digital/technical barriers may limit seamless access.

Health facilitators ("Aarogyamitra" cadre) support beneficiaries in navigating the system. [TATA AIG](#)

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## 11. Arogya Sree vs Ayushman Bharat PM-JAY

While Ayushman Bharat PM-JAY is a **national program** providing up to ₹5 lakh (or more in some states) per family per year, **Rajiv Aarogyasri** is a **state-specific program** in Telangana with higher coverage limits and tailored procedure lists.

Some beneficiaries may qualify for both schemes where applicable, depending on regulations and hospital empanelment. [suryapet.telangana.gov.in](http://suryapet.telangana.gov.in)

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## Useful Official Links

-  **Rajiv Aarogyasri Official Website:**  
<https://rajivaarogyasri.telangana.gov.in/ASRI2.0/> [TATA AIG](#)
  -  **Telangana Health Department Annual Report:** <https://telangana.gov.in/wp-content/uploads/2023/05/Telangana-Health-Medical-and-Family-Welfare-Annual-Report-2018-19.pdf> (section on Aarogyasri) [Telangana Government](#)
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## Conclusion

The **Arogya Sree / Rajiv Aarogyasri scheme** is a cornerstone of **Telangana's public healthcare policy**, offering **cashless, high-quality medical care** to millions of low-income families with **high financial limits and extensive coverage lists**. Its continued expansion and integration with digital processes aim to make **universal health coverage** a lived reality for vulnerable citizens.

For beneficiaries, it means **reduced financial risk in medical emergencies, access to advanced surgery and treatment**, and a supportive ecosystem for navigating complex healthcare needs. For healthcare professionals and community advocates, the scheme represents an **important tool in reducing health inequities** across the state.

## Same topic in other website

<https://sites.google.com/view/arogyasree/home>

<https://www.linkedin.com/pulse/arogya-sree-rajiv-aarogyasri-scheme-state-telangana-pothireddy-vptic>

<https://www.slideshare.net/slideshow/rajiv-aarogyasri-scheme-in-state-of-telangana-complete-guide-by-pothireddy-surendranath-reddy-pdf/284843953>

<https://www.scribd.com/document/972461615/Rajiv-Aarogyasri-Scheme-in-State-of-Telangana-Complete-Guide-by-Pothireddy-Surendranath-Reddy>

<https://archive.org/details/rajiv-aarogyasri-scheme-in-state-of-telangana-complete-guide-by-pothireddy-surendranath-reddy>

<https://medium.com/@bvsubbareddyortho/arogya-sree-rajiv-aarogyasri-scheme-in-state-of-telangana-complete-guide-by-pothireddy-7b895d751565>

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