

Mahatma Jyotirao Phule Jan Arogya Yojana

Details (Mahatma Jyotirao Phule Jan Arogya Yojana)

The Mahatma Jyotirao Phule Jan Arogya Yojana (MJPJAY), launched by the Government of Maharashtra under Public Health and Family Welfare Department, The scheme provides cashless medical services for secondary and tertiary treatments through empaneled hospitals. Initially targeted at low-income families, the scheme now covers all families in the state, offering up to ₹1.5 lakh under MJPJAY and ₹5 lakh under Ayushman Bharat annually.

Objectives (Mahatma Jyotirao Phule Jan Arogya Yojana)

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- income families, the scheme now covers all families in the state, offering up to ₹1.5 lakh under MJPJAY and ₹5 lakh under Ayushman Bharat annually. From 1st July 2024, it ensures comprehensive, cashless healthcare for the entire population of Maharashtra. ■

Important Features (Mahatma Jyotirao Phule Jan Arogya Yojana)

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Benefits (Mahatma Jyotirao Phule Jan Arogya Yojana)

- Health Coverage for Categories A to E (Excluding D): ₹5 lakhs per family per year on a floater basis under both schemes. Health Coverage for Category D: ₹1 lakh per person per year. ■ Medical Benefits
- For categories A to E (Excluding D)
- 1356 Health Benefits Packages under 34 specialities.
- For category D – 184 Health Benefits Packages for Road accident patients. Follow
- up treatment 262 Health Benefits Packages for both schemes (for categories A to E) Treatment Reserved for Govt. Hospitals 119 Health Benefits Packages for both the schemes (for categories A to E) Benefits under Health Packages The health packages provide comprehensive coverage, ensuring a cashless treatment experience for patients. The benefits include: Hospitalization Costs Bed charges in general wards. Nursing and boarding charges. Surgeons, anaesthetists, medical practitioners, and consultants' fees. Medical Expenses Charges for oxygen, O.T., and ICU facilities. Cost of surgical appliances, drugs, disposables, consumables, implants, and prosthetic devices. Expenses for blood transfusion (as per State Government policy). Diagnostics and Support Services X
- rays and diagnostic tests. Food for inpatients during hospitalization. Transportation Costs One
- time transport cost by State Transport or second
- class rail fare from the hospital to the patient's residence. In the unfortunate event of a patient's death, the cost of transporting the deceased's body from the network hospital to their village or township. The package covers all costs from the date of reporting to discharge, including treatment complications, ensuring a truly cashless experience for patients. ■ Scheme on Assurance Mode The Integrated Scheme is being implemented on an Assurance Basis. This means that the claims of the network hospitals for the expenses of the patients undergoing treatment under the scheme are being paid directly by the State Health Assurance Societies to the respective network hospitals. Accordingly, the State Health Assurance Society is paying claims up to ₹5 lakh per family per year of groups A, B, C and E and ₹1 lakh per person per year for road accident victims of group D.

Eligibility (Mahatma Jyotirao Phule Jan Arogya Yojana)

- Category A: Families holding Yellow, Antyodaya Anna Yojana (AAY), Annapurna Yojna and Orange Ration Card. Category B
- White ration card holder families (including Govt./Semi Gov employees).
- A family without having any kind of ration card but having domicile certificate of Maharashtra Category C
- Students in Govt. and Govt. recognized Ashram School
- Children in Govt. and Govt. recognized Orphanages
- Women in Govt. and Govt. recognized Women's Ashram
- Sr. citizens in Govt. and Govt. recognized old age homes
- Journalists and their dependent family members as per criteria of Directorate General of Information and Public Relations Office.
- Construction workers and their families (who are resident of outside of Maharashtra) registered with Maharashtra Building and Other Construction Workers Board. Category D Road traffic accident victims from outside Maharashtra and outside India who met with an accident on roads in Maharashtra
- Category E Families holding below mentioned ration cards from 865 villages of Belgaon, Karwar, Kalburgi and Bidar Districts of Maharashtra
- Karnataka border 1) Antyodaya Anna Yojana (AAY) 2) Priority House Holder (PHH) 3) Annapurna Yojna

Application Process (Mahatma Jyotirao Phule Jan Arogya Yojana)

- Step 1: The interested applicant should visit the any Govt./Pvt. network hospital in State, and request the hard copy of the prescribed format of the application form from the concerned authority.
- Step 2: In the application form, fill in all the mandatory fields, paste the passport-sized photograph (signed across, if required), and attach copies of all the mandatory documents (self-attest, if required).
- Step 3: Submit the duly filled and signed application form along with the documents, within the prescribed period (if any), to the authority.
- Step 4: Request a receipt or acknowledgement from the concerned authority to whom the application has been submitted.
- Ensure that the receipt contains essential details such as the date and time of submission, and a unique identification number (if applicable).
- NOTE: Ensure that the application is submitted within the prescribed period, if any.
- Note 1: The claim settlement module along with electronic clearance and the payment gateway will be part of the workflow in the State Health Assurance Society (SHAS) portal and will be operated by the Insurer.
- Note 2: The reports will be available for scrutiny on the State Health Assurance Society (SHAS) login.
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Documents Required (Mahatma Jyotirao Phule Jan Arogya Yojana)

- List of valid photo ID proofs to be accepted along with document of eligible criteria: 1. Aadhaar Card or Aadhaar Registration Slip with a photo of the beneficiary. An Aadhaar Card would be insisted upon as an identification document and in the absence of an Aadhaar card/number
- any document that is accepted for issuance of an Aadhaar card will also be accepted. 2. Pan Card 3. Voter ID 4. Driving License 5. School/College Id 6. Passport 7. Freedom Fighter ID card 8. Health Card of RGJAY / MJPJAY 9. Handicap Certificate 10. Nationalized Bank Passbook with Photo 11. Senior citizen card issued by the Central Government or State Government 12. Defense ex-servicemen card issued by Sainik Board 13. Marine Fishery Identity card (Issued by Ministry of Agriculture / Fisheries Department Government of Maharashtra). 14. Any photo ID proof issued by the Government of Maharashtra/ Government of India