

# **Dr. YSR Aarogyasri Health Insurance Scheme**

## **Details (Dr. YSR Aarogyasri Health Insurance Scheme)**

"YSR Aarogyasri Health Insurance Scheme" was launched in 2007 by the Govt. The scheme is a unique PPP model in the field of Health Insurance, tailor made to the health needs of poor patients and provides end-to-end cashless services for identified diseases under secondary and tertiary care through a network of service providers from Government and private sector. ■ The objective of the scheme are: To provide free quality hospital care and equity of access to BPL families by purchase of quality medical services from identified network of health care providers through a self-funded reimbursement mechanism (serviced by Trust).

## **Objectives (Dr. YSR Aarogyasri Health Insurance Scheme)**

- ■ The objective of the scheme are: To provide free quality hospital care and equity of access to BPL families by purchase of quality medical services from identified network of health care providers through a self funded reimbursement mechanism (serviced by Trust).

## **Important Features (Dr. YSR Aarogyasri Health Insurance Scheme)**

- The "Dr. YSR Aarogyasri Health Insurance Scheme" was launched in 2007 by the Govt. of Andhra Pradesh to provide financial aid to low income families in Andhra Pradesh. The scheme is a unique PPP model in the field of Health Insurance, tailor made to the health needs of poor patients and provides end to end cashless services for identified diseases under secondary and tertiary care through a network of service providers from Government and private sector. ■ The objective of the scheme are: To provide free quality hospital care and equity of access to BPL families by purchase of quality medical services from identified network of health care providers through a self funded reimbursement mechanism (serviced by Trust). To provide financial security against the catastrophic health expenditures.

## **Benefits (Dr. YSR Aarogyasri Health Insurance Scheme)**

- The Salient Features of the scheme are: Hospital Care: When hospitalisation is needed, the system covers inpatient treatment for all of the aforementioned illnesses. Out Patient Care: These treatments are provided as part of the scheme's cashless services by health camps and network hospitals. Cashless Services: When registered family members and beneficiaries demand it, an annual coverage of ■5,00,000 per family is provided. Pre Existing Disease Coverage: This plan has an unusual characteristic in that it covers ailments that the recipient was already suffering from before enrolling in the scheme. Follow Up: The Dr. YSR Aarogyasri program also pays for post hospitalization operations that can be rather expensive on their own. Affordable Family Health Insurance: Family health insurance allows the complete family to use the covered amount without the requirement for separate policies for each family member. ■ The following services will be provided free of cost after admission in hospital: Free Admission. Doctor Consultation. (Every Day). Nursing Services. (Per Day). Necessary Medical Tests. Necessary Medicines. Surgery (Operation) or Treatment. Breakfast, Lunch. (Two Meals). Medicine for 10 Days after Discharge. Necessary Charges for Going Home after Discharge. ■ Specialities & Treatments Covered: ENT Surgery
- General Surgery
- Ophthalmology
- Septorhinoplasty
- Gynaecology & Obstetrics
- Glaucoma surgery
- Orthopaedic Surgery & Procedures
- Surgical Gastroenterology
- Cardiothoracic Surgery

- Paediatric Surgeries
- Myringoplasty
- Genitourinary Surgeries
- Neurosurgery
- Surgical Oncology
- Medical Oncology
- Radiation Oncology
- Plastic Surgery
- Polytrauma
- Prostheses
- Open Radical Prostatectomy
- Critical Care
- General Medicine
- Infectious Diseases
- Paediatrics
- Cardiology
- Nephrology
- Neurology
- Pulmonology
- Dermatology
- Rheumatology
- Endocrinology
- Gastroenterology
- Psychiatry.

### **Eligibility (Dr. YSR Aarogyasri Health Insurance Scheme)**

- 1. All Rice Card Holders are eligible. 2. Families which are eligible for YSR Pension Kanuka Card and Jagananna Vidya and Vasathi Deevena Card are also eligible. ■ For other families, the following criteria are applicable. ■ Landowners holding: Less than 12.00 Acres of wet land Less than 35.00 Acres of dry land Total less than 35.00 Acres (Wet & Dry) ■ Annual income of the Households: All households whose annual income is less than or upto Rs.5.00 Lakhs (Salary certificate evidence) Income Tax Payers: Families who are filing Income Tax Returns for annual income up to Rs.5.00 Lakhs are eligible (Income Tax Return evidence). ■ Employees: Any employee, other than permanent Government employee/ pensioner, whose annual income is less than or upto Rs.5.00 Lakhs is eligible. It includes outsourcing, Contract, Part time employees, Sanitary workers, Honorarium based employees working in Government sector and employees of Private sector. ■ Municipal Property Tax Payers: All households paying Municipal Property Tax for the area less than 3000 SFT (334 Sq. Yds) ■ Personal Vehicle: Families/Households not having more than one personal car. ■ Source: <https://www.ysraarogyasri.ap.gov.in/web/guest/am>
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### **Application Process (Dr. YSR Aarogyasri Health Insurance Scheme)**

- There is no separate enrollment, all the BPL families holding valid white ration card are automatically covered from the day of implementation of the scheme.
- ■ Step 1: Visit the official website of Dr.
- YSR Aarogyasri Health Insurance Scheme: Step 2: Log into your account with your ID and password Step 3: Navigate to the online application form, fill in all the mandatory fields, and attach the required documents.
- Step 4: Review and submit the completed application form, and keep a printout with you for future reference.
- Step 5: You can avail the benefits of the scheme by approaching any PHC / CHC / Area Hospital / District Hospital or any of the government hospitals nearer to you or any health camp being conducted near your village with the White card / Health Card and medical reports if any.
- You can also approach the any of the network hospital directly in case of Emergency.
- ■ A facilitator called ArogyaMithra will be available in all these hospitals to register, facilitate the treatment and guide you for all the services.

- ArogyaMithras are also available in PHC / CHC / Area Hospital / District Hospital and other government hospitals and in the Health camps to facilitate examination, screening and referral.
- ArogyaMithras are also placed at network hospital to guide and facilitate cashless treatment in the network hospital.

### **Documents Required (Dr. YSR Aarogyasri Health Insurance Scheme)**

- Aadhaar Card Address Proof Income Certificate BPL Certificate

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