

Ayushman Bharat

Schemes Details

Department	Health & Family Welfare Department
Objective	To provide free and cashless health coverage of up to ₹5 lakh per family per year to economically vulnerable populations.
Purpose	To provide free, accessible, and quality healthcare to economically vulnerable families across India through cashless health insurance coverage.
Benefits	<p>Benefit cover under various Government-funded health insurance schemes in India have always been structured on an upper ceiling limit ranging from an annual cover of INR30,000 to INR3,00,000 per family across various States which created a fragmented system. PM-JAY provides cashless cover of up to INR5,00,000 to each eligible family per annum for listed secondary and tertiary care conditions. The cover under the scheme includes all expenses incurred on the following components of the treatment. Medical examination, treatment and consultation Pre-hospitalization Medicine and medical consumables Non-intensive and intensive care services Diagnostic and laboratory investigations Medical implantation services (where necessary) Accommodation benefits Food services Complications arising during treatment Post-hospitalization follow-up care up to 15 days The benefits of INR 5,00,000 are on a family floater basis which means that it can be used by one or all members of the family. The RSBY had a family cap of five members. However, based on learnings from those schemes, PM-JAY has been designed in such a way that there is no cap on family size or age of members. In addition, pre-existing diseases are covered from the very first day. This means that any eligible person suffering from any medical condition before being covered by PM-JAY will now be able to get treatment for all those medical conditions as well under this scheme right from the day they are enrolled.</p>
Eligibility	Families identified as economically vulnerable and listed in the SECC 2011 data are eligible for free treatment under the Ayushman Bharat PM-JAY scheme.
Documents Required	**Documents Required:** Aadhaar card, ration card (if available), and mobile number for identity and eligibility verification under Ayushman Bharat PM-JAY.