

## PM-JAY - A Holistic Continuum of Healthcare

### Why in news?

PM- JAY, the world's largest govt-funded health scheme has completed three years significantly addressing the challenge of equitable access to in-patient healthcare for the poor.

### What is the scheme all about?

- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) was launched on September 23, 2018.
- It has two pillars under it.
  1. **Ayushman Bharat (AB)** - 5 lakhs health sub-centres will be converted into health and wellness centres.
  2. **National Health Protection Mission (NHPM)** - Provides health cover of Rs. 5 lakhs per family, per annum, reaching out to 50 crore beneficiaries.
- **Coverage** - The scheme will aim to target over 10 crore families based on SECC (Socio-Economic Caste Census) database.
- The benefits of the scheme are portable across the country for secondary and tertiary care hospitalisation.
- Also, a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.
- **Funding** - It is a centrally sponsored scheme and the expenditure incurred in premium payment will be shared between central and state governments.
- With an out-of-pocket expenditure of nearly 60 per cent in healthcare, the scheme is a saviour for economically weaker sections.
- Approximately 50 per cent of Ayushman card recipients are women and over 47 per cent of the authorised hospital admissions have also been availed by women.

### What does the future hold for Ayushman Bharat PM-JAY?

- An ambitious target to enrol 10 crore new beneficiaries in the current fiscal year has been set.

- Rationalisation of packages, rates, and treatment protocols are underway to make them more viable for the empanelled healthcare providers and attractive for newer ones to join the scheme.
- IT platform are being made more robust to streamline and automate claim adjudication protocols for faster claim settlements.
- The participation of healthcare workers, frontline workers, civil society, etc. is being strengthened through programmes like **Ayushman Mitra**.
- In the post-pandemic world, PM-JAY aspires to build a healthcare in consonance with National Digital Health Mission to offer a holistic continuum of healthcare.

*Ayushman Mitra initiative is a part of PM-JAY where any citizen of India can voluntarily enrol themselves as Ayushman Mitra to assist patients and to coordinate with beneficiaries and the hospital.*

**Source: Business Line**

