

Pradhan Mantri Jan Arogya Yojna (PMJAY) A Health Insurance Scheme

It was announced in 2018 and was first named as the National Health Protection Scheme (NHPS). PMJAY is one of the two components of Ayushman Bharat, a flagship Scheme of Government of India, to achieve the vision of Universal Health Coverage (UHC) and holistically address the healthcare system at the primary, secondary and tertiary level. While PMJAY launched on 23rd September, 2018 provides for secondary and tertiary care hospitalization at both public and private hospitals, the other component of Ayushman Bharat Scheme is Health and Wellness Centers (HWCs) which are created by transforming the existing Sub Centers and Primary Health Centers to deliver Comprehensive Primary Health Care (14).

PMJAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year to over 10 crores (100 million) poor and vulnerable families (about 500 million beneficiaries). It is fully funded by the Government. Unlike the earlier health insurance scheme, the Rashtriya Swasthya Bima Yojna (RSBY) launched in 2008 which gave a lower annual cover (Rs.30000/-) and a maximum limit of 5 members per family, PMJAY gives a higher cover and has no cap on family size. PMJAY also covers pre-existing diseases, is cashless scheme and envisions to help mitigate catastrophic expenditure on medical treatment. It also covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines. PMJAY has subsumed the earlier RSBY insurance scheme.