

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA
UNSTARRED QUESTION NO -1577
ANSWERED ON - 12/03/2025

COMPREHENSIVE HEALTH PLAN FOR SENIOR CITIZENS

1577. SHRI M. MOHAMED ABDULLA

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:-

- (a) whether Government has any plans to provide comprehensive health coverage to all senior citizens aged 70 years and above;
- (b) if so, the details of the proposed health insurance schemes or initiatives under consideration, including coverage, benefits and financial implications;
- (c) the timeline for the implementation of such schemes; and
- (d) whether Government plans to include private healthcare providers in the network under these schemes, and if so, the criteria for their inclusion?

ANSWER

THE MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SHRI B.L.VERMA)

(a) Yes Sir. The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) has provisioned for health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization with a target of approximately 55 Cr beneficiaries corresponding to 12.37 Crore families constituting the bottom 40% of India's population. On 29th October 2024, the Government expanded Ayushman Bharat Pradhan Mantri Jan Arogya Yojana to provide free treatment benefits of up to ₹5 lakh per year to all senior citizens aged 70 years and above, irrespective of their socio-economic status.

(b) The benefit of the AB PM-JAY is available to senior citizens of the age 70 years and above irrespective of their socio-economic status. Enrollment of all eligible senior citizens aged 70 years and above is application-based process. Enrollment can be through mobile phone application (AyushmanApp), web portal (beneficiary.nha.gov.in) or at a nearby empanelled hospital or Common Service Centre. The feature of self-registration is also available in the above mentioned application. The free treatment benefit of Rs. 5 Lakhs per eligible beneficiary family per year for secondary and tertiary care hospitalizations corresponding to 1,961 treatment procedures across 27 specialties including General Medicine, General Surgery, Orthopaedics, Cardiology, Oncology etc.

All eligible beneficiaries under AB PM-JAY can avail treatment through a network of over 30,201 public and private empanelled healthcare providers. In addition to this, a helpline number 1800-110-770 is available for the Ayushman Vay Vandana Card beneficiaries where they may give a missed call or beneficiary may call to 24x7 call centre (14555) for any assistance/queries.

(c) The expanded scheme was launched on October 29, 2024, extending the benefits of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana to provide free health coverage of up to ₹5 lakh per year for all senior citizens aged 70 and above, irrespective of their socio-economic status.

(d) Under AB PM-JAY, beneficiary can avail treatment through a network of over 30,201 empanelled healthcare providers including 13,473 private health care providers.

The National Health Authority (NHA) has issued Hospital Empanelment and Management (HEM) guidelines for empanelment of hospitals under AB PM-JAY. However, public health being a State subject, State Health Agencies (SHAs) which are mandated with the responsibility of empanelling hospitals under Ayushman Bharat PM-JAY have been given flexibility to change hospital empanelment criteria for deficit regions.
