

**GOVERNMENT OF INDIA  
MINISTRY OF HEALTH AND FAMILY WELFARE  
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA  
STARRED QUESTION NO. 87  
TO BE ANSWERED ON THE 3<sup>RD</sup> DECEMBER, 2024**

**HEALTH INSURANCE TO SENIOR CITIZENS**

**87 SHRI DHANANJAY BHIMRAO MAHADIK:**

Will the Minister of Health and Family Welfare be pleased to state:

- (a) whether Government has launched Ayushman Bharat health insurance for all senior citizens aged 70 years or above, if so, the details thereof and the aims and objectives behind the move;
- (b) whether there are dedicated centers or support personnel to assist senior citizens with Ayushman Bharat registrations and claims, if so, the details thereof;
- (c) whether there are any plans to expand coverage for age-specific medical conditions that disproportionately affect the elderly, if so, the details thereof; and
- (d) other steps taken by Government to ensure that senior citizens receive quality care under this scheme?

**ANSWER  
THE MINISTER OF HEALTH AND FAMILY WELFARE  
(SHRI JAGAT PRAKASH NADDA)**

(a) to (d) A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA  
STARRED QUESTION NO. 87\* FOR 3<sup>RD</sup> DECEMBER, 2024**

(a) On 29.10.2024, Government of India expanded Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) to provide free treatment benefits of up to ₹5 lakh per year on a family basis to all senior citizens aged 70 years and above, irrespective of their socio-economic status.

The aim of this expansion is to address the distinct challenges faced by senior citizens, including limited access to affordable healthcare and a significant disease burden. Many elderly individuals suffer from chronic illnesses and disabilities, highlighting the urgent need for targeted healthcare interventions. The initiative also strives to reduce the economic vulnerabilities of this group, as a substantial portion is no longer employed, leading to high dependency on others.

(b) The enrolment of all eligible senior citizens aged 70 years and above is application-based, allowing beneficiaries to apply for and obtain their Ayushman Vay Vandana card. Different modes of application are available for enrolment in the scheme including mobile phone application (Ayushman App) and web portal (beneficiary.nha.gov.in). The feature of self-registration is also available in the above mentioned application. For further enquiries about the Ayushman Vay Vandana card, beneficiaries can give a missed call to the helpline number 1800-110-770. A dedicated call center (14555) is available 24x7 to provide assistance to the beneficiaries.

Further, beneficiaries may visit any empanelled hospital to avail the benefits under this scheme. Additionally, Pradhan Mantri Arogya Mitras (PMAM) have been deployed at empanelled hospitals, who are responsible for guiding the beneficiaries and providing information related to prompt treatment by interfacing with the treating doctors / caregivers. Uniform kiosks have also been deployed in these hospitals as the first point of contact for beneficiaries, offering awareness, assistance with card creation and support in accessing treatment.

(c) In the latest national master of the Health Benefit Package (HBP), the scheme provides cashless healthcare services related to 1961 procedures across 27 medical specialties including General Medicine, General Surgery, Orthopaedics, Cardiology, Oncology etc. which can be availed by different age groups.

Among these, treatment services like Hemodialysis / Peritoneal Dialysis, Acute Ischemic Stroke, Accelerated hypertension, Total Hip Replacement, Total Knee Replacement, Percutaneous Transluminal Coronary Angioplasty (PTCA), inclusive of diagnostic angiogram, Single Chamber Permanent Pacemaker Implantation, Double Chamber Permanent Pacemaker Implantation, etc. are available to eligible senior citizens as well. Further, States have been provided flexibility to further customize the Health Benefit Packages to local context.

(d) The scheme ensures quality treatment for the beneficiaries. For this, various incentives are provided to improve the quality of healthcare services. To encourage the participation of public, private and corporate healthcare providers, empaneled hospitals are additionally incentivized for accreditation. Incentive of 10% and 15% is provided to the hospitals with entry level NABH accreditation and full NABH accreditation, respectively. Hospitals which are imparting Post-Graduate education are also incentivized at the rate of 10% over and above the base rate of HBP packaged master rates.

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