

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 1854
TO BE ANSWERED ON 16TH DECEMBER, 2025**

INSURANCE UNDER AB-PMJAY

1854. SHRI C. VE. SHANMUGAM:

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether it is a fact that Government provides insurance under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY);
- (b) if so, the details of eligibility criteria and norms prescribed for availing the benefits under this scheme;
- (c) the amount of health insurance cover fixed by Government for availing medical treatment under the said scheme; and
- (d) the details of this scheme in order to provide health insurance to the poor and the needy?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI PRATAPRAO JADHAV)**

(a) to (d): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a flagship scheme of the Government which provides health cover of Rs. 5 lakh per eligible beneficiary family per year for secondary and tertiary care hospitalization in 27 different medical specialties corresponding to 1961 procedures.

The eligibility criteria under AB-PMJAY have evolved over time. Since January 2022, the beneficiary base of AB-PMJAY has been expanded from 10.74 crore families to 12 crore families, incorporating various databases such as Socio-Economic Caste Census (SECC), Antyoday Anna Yojana, National Food Security Act etc.

In March 2024, the eligibility criteria were expanded to include 37 lakh families of Accredited Social Health Activists, Anganwadi Workers and Anganwadi Helpers. Further, the scheme was expanded to cover 6 crore senior citizens of age 70 years and above belonging to 4.5 crore families, irrespective of their socio-economic status, through Ayushman Vay Vandana card.

Many of the States and Union Territories implementing AB-PMJAY have further expanded the beneficiary base under the scheme using non-SECC data sources (including National Food Security Act, State-specific datasets).