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

RAJYA SABHA
UNSTARRED QUESTION NO. 1215
TO BE ANSWERED ON 10TH FEBRUARY, 2026

FACILITIES AVAILED UNDER AB- PMJAY

1215. # SHRI NARHARI AMIN:

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

(a) the details and salient features of the Ayushman Bharat–Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), and the eligibility criteria prescribed for patients to avail medical facilities under the said Scheme;

(b) the State/Union Territory-wise and year-wise details of the number of patients registered and the number of patients who have availed medical treatment under the said Scheme during the last five years; and

(c) the details of funds allocated and funds disbursed under the Scheme?

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

(a): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore families constituting bottom 40% of India's population.

In March 2024, the eligibility criteria were expanded to include 37 lakh families of Accredited Social Health Activists, Anganwadi Workers and Anganwadi Helpers. Further, in October 2024, 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.

Under AB-PMJAY, the eligibility criteria for the beneficiary families were initially identified from the Socio-Economic Caste Census (SECC) database of 2011. In January 2022, States/UTs were provided flexibility to use non-SECC, Aadhaar-seeded beneficiary family databases against the leftover unidentified SECC families. Accordingly, many States/UTs adopted databases of families with similar socio-economic profiles, such as the National Food Security Act (NFSA) database, Parivar Pehchan Patra, and other State-specific databases, to cover the gap.

 The salient features of AB-PMJAY are as under:
1. It provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals across the country.
2. It covers up to 3 days of pre-hospitalization and 15 days of post-hospitalization expenses such as diagnostics and medicines.

3. It provides cashless healthcare services for 1961 procedures across 27 medical specialties.
4. There is no restriction on family size, age or gender.
5. All pre-existing conditions are covered from day one
6. Benefits of the scheme are portable across the country, i.e., a beneficiary can visit any empanelled public or private hospital to avail cashless treatment.

(b): The State/UT-wise and year-wise details of the number of patients registered and the number of patients who have availed medical treatment under the scheme during the last five years are at **Annexure**.

(c): The funding of AB-PMJAY is entirely demand driven. National Health Authority releases funds for scheme implementation to the States/UTs on the basis of the actual demand received and utilization certificates furnished for previous releases. The details of funds released to States/UTs as part of Central share under AB-PMJAY are as under:

Financial Year	Amount released as Central share (Rupees in crore)
2018-19	1849.6
2019-20	2992.9
2020-21	2544.1
2021-22	2940.7
2022-23	6048.6
2023-24	6060.4
2024-25	6637.5
2025-26 (till 31.01.26)	6673.2

State/UT-wise and year-wise details of the number of patients registered and the number of patients who have availed medical treatment under AB-PMJAY during the last five years

(Number in lakh)

State/UT	FY-2020-21		FY-2021-22		FY-2022-23		FY-2023-24		FY-2024-25	
	Pre-authorization raised	Pre-authorization approved	Pre-authorization raised	Pre-authorization approved	Pre-authorization raised	Pre-authorization approved	Pre-authorization raised	Pre-authorization approved	Pre-authorization raised	Pre-authorization approved
Andaman And Nicobar Islands	0.003	0.003	0.0081	0.0076	0.0070	0.0069	0.0065	0.0062	0.0089	0.0087
Andhra Pradesh	7.63	7.38	11.89	11.36	15.68	15.01	19.26	18.42	20.61	20.52
Arunachal Pradesh	0.000	0.000	0.0008	0.0007	0.0101	0.009	0.012	0.012	0.051	0.050
Assam	0.92	0.92	1.75	1.75	2.40	2.39	4.93	4.61	5.23	5.11
Bihar	0.88	0.84	1.16	1.14	2.13	2.10	3.50	3.44	9.46	9.28
Chandigarh	0.05	0.05	0.08	0.08	0.10	0.10	0.17	0.15	0.24	0.24
Chhattisgarh	5.16	5.13	9.25	9.21	13.25	13.18	15.85	15.59	17.43	17.09
Delhi*	-	-	-	-	-	-	-	-	-	-
Goa	0.001	0.001	0.002	0.002	0.004	0.004	0.041	0.041	0.099	0.096
Gujarat	3.11	3.09	5.67	5.59	9.15	9.08	12.81	12.39	14.52	13.75
Haryana	1.39	1.37	1.85	1.84	2.84	2.83	6.23	5.35	9.93	9.65
Himachal Pradesh	0.29	0.28	0.47	0.46	0.63	0.62	0.66	0.60	1.04	0.84
Jammu And Kashmir	0.68	0.62	2.51	2.46	3.85	3.78	4.27	4.21	4.29	4.22
Jharkhand	2.98	2.89	3.26	3.23	4.12	4.04	4.24	4.11	4.45	4.30
Karnataka	8.47	6.59	13.35	10.86	22.40	21.16	34.03	32.13	39.81	38.05
Kerala	10.44	10.40	16.97	16.97	12.22	12.22	10.78	10.77	9.85	9.10
Ladakh	-	-	0.005	0.001	0.052	0.052	0.068	0.066	0.109	0.107
Lakshadweep	-	-	0.0007	0.0007	0.004	0.004	0.004	0.004	0.005	0.005
Madhya Pradesh	3.84	3.77	7.15	7.02	11.72	11.47	12.71	12.57	16.91	16.66
Maharashtra	2.60	2.50	3.27	3.21	3.35	3.26	3.97	3.94	13.04	12.55
Manipur	0.16	0.16	0.24	0.24	0.39	0.39	0.51	0.46	0.85	0.84
Meghalaya	1.23	1.23	1.45	1.45	1.85	1.85	1.87	1.74	2.33	2.30
Mizoram	0.16	0.16	0.13	0.13	0.23	0.23	0.31	0.29	0.41	0.40
Nagaland	0.07	0.07	0.06	0.06	0.12	0.12	0.29	0.29	0.36	0.34
Odisha*	-	-	-	-	-	-	-	-	-	-
Puducherry	0.03	0.02	0.12	0.12	0.25	0.25	0.39	0.36	0.46	0.44
Punjab	4.23	4.15	5.35	5.29	2.99	2.95	5.33	4.72	6.30	6.14
Rajasthan	2.34	2.34	6.44	6.38	16.34	15.98	19.78	19.40	19.23	18.98
Sikkim	0.02	0.02	0.03	0.03	0.05	0.05	0.07	0.06	0.11	0.11
Tamil Nadu	18.95	16.42	44.97	43.97	17.66	14.19	10.58	10.50	11.33	10.84
Telangana**	-	-	3.23	3.23	5.91	5.52	6.71	6.21	7.09	6.53
DNH&DD	0.19	0.19	0.21	0.21	0.21	0.21	0.18	0.17	0.22	0.20
Tripura	0.30	0.30	0.46	0.46	0.76	0.76	0.98	0.93	1.30	1.25
Uttar Pradesh	3.19	3.14	5.01	4.93	8.43	8.16	17.01	16.51	24.91	23.86
Uttarakhand	1.22	1.12	1.82	1.81	2.61	2.58	3.72	3.33	4.08	3.94

*In Delhi and Odisha, the scheme was launched in April 2025

** Telangana was onboarded in 2021.

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