

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 1074
TO BE ANSWERED ON 28TH JULY, 2026**

FINANCIAL ASSISTANCE FOR CRITICAL DISEASES UNDER AB-PMJAY

1074. SHRI TERASH GOWALLA:

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

- (a) whether Government provides dedicated financial assistance to underprivileged families undergoing treatment for critical illnesses, and if so, the details thereof;
- (b) the maximum financial coverage ceiling and list of critical diseases permissible under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) Scheme;
- (c) whether empanelled private nursing homes are mandated to accept Ayushman cards for cashless treatment;
- (d) the criteria and specific socio-economic conditions fixed for a beneficiary to acquire an Ayushman card; and
- (e) the operational guidelines and application procedure to avail financial aid under the Rashtriya Arogya Nidhi Scheme?

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

(a) to (e): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) was launched in September 2018 to provide health coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization. Initially, the scheme covered 10.74 crore poor and vulnerable families identified on the basis of deprivation and occupational criteria under the Socio-Economic Caste Census, 2011, in rural and urban areas. In January 2023, the beneficiary base was revised from 10.74 crore to 12 crore families to account for India's decadal population growth. To further strengthen beneficiary identification and expand coverage, alternative beneficiary databases, including the National Food Security Act database and other State-specific beneficiary databases having similar socio-economic criteria were adopted under the scheme.

In March 2024, approximately 37 lakh additional families of Accredited Social Health Activists, Anganwadi Workers and Anganwadi Helpers were included under the scheme. The

scheme was further 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 the National Master of Health Benefit Package (HBP-2022), cashless treatment is available for 1,961 procedures across 27 medical specialties, covering a wide range of secondary and tertiary care services, including treatment for major non-communicable diseases such as cancer, cardiovascular diseases, chronic kidney disease, diabetes-related complications, stroke, chronic respiratory diseases, neurological disorders, liver diseases etc.

Government of India provides one-time financial assistance up to Rs. 15 lakh under the Umbrella Scheme of Rashtriya Arogya Nidhi (RAN) for the treatment of poor patients suffering from life-threatening diseases related to the heart, kidney, liver, and cancer, etc., in Government hospitals/institutes with super-speciality facilities, subject to fulfilment of the eligibility conditions prescribed under the scheme guidelines. Further, under the Health Minister's Discretionary Grant (HMDG), financial assistance up to Rs. 1.25 lakh is provided to poor patients suffering from life-threatening diseases to cover part of the expenditure on hospitalization/treatment in Government hospitals, in cases where free medical facilities are not available, subject to fulfilment of the eligibility conditions prescribed under the scheme guidelines. To apply for assistance under the RAN Scheme, the Nodal Officer of RAN at the concerned Government hospital/institute is to be contacted, who facilitates processing of the case online through the National Health Authority IT portal. However, in case the hospital is not onboarded for online processing of cases under RAN, or encounters technical issues while processing the case online, the patient's duly filled application in the prescribed format (available with the guidelines of RAN) is required to be forwarded through the treating hospital to the Ministry of Health & Family Welfare for consideration. Further details regarding RAN/HMDG schemes can be accessed at: <https://www.mohfw-dohfw.gov.in/> → Offerings → Programmes → Poor Patients Financial Support.
