

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 1884
TO BE ANSWERED ON 4TH AUGUST, 2026**

**IMPLEMENTATION OF UNIVERSAL HEALTH COVERAGE FOR INPATIENT
AND OUTPATIENT CARE**

1884. SHRI MUKUL WASNIK:

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

- (a) whether Government has any plans to introduce a comprehensive Universal Health Coverage scheme that integrates both inpatient and outpatient care, along side covering the complete cost of essential medicines for all citizens and;
- (b) whether Government has taken note of the NITI Aayog (2021) report on 'Health Insurance for India's Missing Middle', which highlights that 80-85 per cent of households are catastrophically impacted by outpatient medical expenses; and
- (c) if so, the specific measures being taken to mitigate this financial shock and reduce the high burden of out-of-pocket expenses for non-hospitalized treatments?

ANSWER

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

(a) to (c): Ministry of Health and Family Welfare (MoHFW) is undertaking several initiatives to promote Universal Health Coverage (UHC) for all, integrating inpatient and outpatient care. This Ministry provides technical and financial support to the States/UTs to strengthen the public healthcare system, based on the proposals received in the form of Programme Implementation Plans (PIPs) under National Health Mission (NHM). Approval is accorded to the proposals in the form of Record of Proceedings (RoPs) as per norms & available resources.

A total of 1.86 lakh Ayushman Arogya Mandirs (AAMs) have been operationalized by strengthening Sub-Health Centres (SHCs) and Primary Health Centres (PHCs). These AAMs provide preventive, promotive, rehabilitative and curative care for an expanded range of services. The AAMs are required to deliver 12 packages of primary health care services across urban and rural areas, encompassing Reproductive and Child Care Services, Communicable Diseases, Non Communicable Diseases, Palliative Care and Elderly Care, Care for Common Mental Disorders, Substance Use Disorders Management, Oral Health, ENT Care and Basic Emergency Care.

To ensure availability of essential drugs and reduce the Out of Pocket Expenditure (OOPE) of the patients visiting the public health facilities, Government has rolled out the Free Drugs Service Initiative (FDSI) under NHM. Under FDSI, Government of India provides financial support to States/UTs for essential drugs at all public health facilities upto District level (DH).

This includes support for 113 drugs at SHC-AAMs, 179 drugs at PHC-AAMs, 301 drugs at Community Health Centres (CHCs), 318 drugs at Sub District Hospitals (SDHs) and 381 drugs at DHs.

Various initiatives carried out under NHM by the Government of India in the country includes operationalisation of AAMs, Free Diagnostic Service Initiative, National Ambulance Services, Mobile Medical Units, ASHAs, 24 x 7 Services and First Referral Facilities, Prime Minister's National Dialysis Programme, various activities under Reproductive & Child Health, Anaemia Mukht Bharat (AMB) strategy, TB Mukht Bharat Abhiyaan and Universal Immunization programme.

Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is a flagship scheme of the Government which provides health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to approximately 55 Crore beneficiaries corresponding to 12.37 Crore families constituting economically vulnerable bottom 40% of India's population. Recently, the scheme has been 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 PM-JAY with Vay Vandana Card. As per PM-JAY Dashboard, more than 44.96 crore Ayushman Cards have been created and 38,337 hospitals have been empaneled to provide healthcare benefits, as on 30.07.2026.

Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) is a Centrally Sponsored Scheme (CSS) with certain Central Sector (CS) components, which has been implemented to strengthen India's public health system through reforms that integrate health service delivery, public health action and health research, thereby enhancing the capacity of public health systems to effectively respond to pandemics and other public health emergencies.

Ayushman Bharat Digital Mission (ABDM) aims to create an online platform enabling interoperability of health data within the health ecosystem to create longitudinal electronic health record of every citizen, make healthcare accessible for citizens.

According to the National Health Accounts Estimates 2022-23, out of pocket expenditure as a proportion of total health expenditure declined from 62.6% in 2014-15 to 43.4% in 2022-23.
