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

RAJYA SABHA
UNSTARRED QUESTION NO. 2667
TO BE ANSWERED ON 11TH AUGUST, 2026

SOCIO-ECONOMIC STUDY OF BENEFICIARY FAMILIES UNDER AB-PMJAY

2667. # SHRI RAJNEESH KUMAR AGRAWAL:

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

(a) whether any socio-economic study of beneficiary families has been conducted to make Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) more comprehensive and oriented towards public welfare since this has emerged as a scheme that brings about significant changes in the lives of the country's common, middle and lower-income classes;

(b) if so, the key findings of the study report thereof; and

(c) the plan of Government to conduct such a study, if no such study has been conducted so far?

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

(a) to (c): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) was launched to provide health coverage to the poor and vulnerable population of the country. The scheme has significantly contributed to reducing out-of-pocket expenditure on hospitalization by providing cashless health coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to eligible beneficiary families.

Various studies and reports have assessed the socio-economic impact of AB-PMJAY. The Economic Survey 2024–25 has highlighted AB-PMJAY as an important instrument for reducing out-of-pocket expenditure on healthcare by providing eligible beneficiaries with cashless access to secondary and tertiary hospitalization. Since its launch, the scheme is estimated to have generated savings of more than ₹1.25 lakh crore for beneficiary families.

Further, a study published in The Lancet Regional Health – Southeast Asia in 2025 reported a substantial improvement in the timely initiation of cancer treatment among AB-PMJAY beneficiaries. The study observed a 90 percent increase in timely treatment initiation among AB-PMJAY beneficiaries, compared with 33 percent among non-beneficiaries.

According to the National Health Accounts Estimates 2022–23, out-of-pocket expenditure as a proportion of Total Health Expenditure declined from 62.6 percent in 2014–15 to 43.4

percent in 2022–23. This reflects a reduction in the direct financial burden of healthcare on households, supported by the expansion of publicly financed health assurance schemes like AB-PMJAY.

The findings of such studies and reports are taken into consideration for the continuous strengthening of the scheme and for making it more responsive to the healthcare needs of eligible beneficiary families.

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