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

LOK SABHA
UNSTARRED QUESTION NO. 87
TO BE ANSWERED ON 02ND FEBRUARY, 2024

HEALTH INSURANCE SCHEMES

87.   MS. DEBASREE CHAUDHURI:

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

(a) whether the Government is implementing various community health insurance schemes to reduce increasing Out-of-Pocket Expenditure on health, especially primary healthcare, and diagnostic services in the country;

(b) if so, the details thereof along with the measures taken/proposed to be taken by the Government in this regard; and

(c) if not, the reasons therefor?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(PROF. S. P. SINGH BAGHEL)

(a) to (c): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is the world's largest publicly funded health assurance scheme which provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore families. The scheme provides in-patient (IPD) treatment corresponding to a total of 1949 procedures under 27 different specialties including oncology, nephrology, cardiology and general medicine, etc. Health Benefit Packages (HBPs) cover all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges, etc.

As on 15.01.2024, approximately 6.22 crore hospital admissions worth Rs. 79,174 crore have been authorized since the inception of the scheme. This is a direct out-of-pocket expenditure saving. If these services would have been availed from the market, the cost would have been at least 1.5-2 times higher. The package rates under the scheme benefit from the economy of the scale. In this manner, the multiplier effect of the scheme is evident as it corresponds to the savings of approximately 1.25 lakh crore. Therefore, AB-PMJAY has resulted in huge out-of-pocket expenditure saving for the targeted beneficiaries.

*****