

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3402  
TO BE ANSWERED ON 05<sup>TH</sup> AUGUST, 2022**

**EXPANSION OF AB-PMJAY**

**3402. SHRI SUBBARAYAN K:  
SHRI BALASHOWRY VALLABHANENI:**

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

- (a) whether it is a fact that the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is proposed to be expanded to cover over 40 crores more people who are currently not covered under any government or private health insurance; and
- (b) if so, the details thereof along with the changes that are proposed to be made in the premium and also the eligibility criteria to avail benefits under the Scheme?

**ANSWER**

**THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND  
FAMILY WELFARE  
(DR. BHARATI PRAVIN PAWAR)**

(a) & (b): Under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) - a centrally sponsored scheme, health coverage upto Rs. 5 lakh per annum per beneficiary family for secondary and tertiary care hospitalization to over 10.74 crore poor and vulnerable families (approx. 50 crore beneficiaries) i.e. around bottom 40% population of the country is provided. It is the world's largest health protection scheme fully financed by the Government. The scheme is designed to provide financial risk protection against catastrophic health expenditure. The scheme is implemented in insurance or trust or mixed mode as decided by State/UT.

PMJAY's beneficiary database is defined. States/UTs have the flexibility to add their own beneficiaries in alliance with AB-PMJAY. Accordingly, many States/UTs implementing AB-PMJAY have expanded the beneficiary base to approximately 14.75 crore families (72 crore individuals).

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