

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2012**  
**TO BE ANSWERED ON 06<sup>TH</sup> DECEMBER, 2024**

**BENEFICIARIES ABOVE 70 YEARS OF AGE UNDER AB-PMJAY**

**2012. ADV DEAN KURIAKOSE:**

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

- (a) the total number of beneficiaries above the age of 70 years eligible for the PMJAY programme in the country, State-wise;
- (b) the total amount of additional premium that is calculated for the additional beneficiaries of above 70 years of age;
- (c) whether this premium is different for each State considering the morbidity and demographic profile of the State, if so, the details thereof, State-wise; and
- (d) the details of financial estimation of additional resources that is required for all States implementing the said programme indicating the ratio of Central/State share, State-wise?

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

(a): The estimated number of beneficiary families aged 70 years and above is 4.5 crore, which corresponds to the 6 crore individuals under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). State/UT-wise details of estimated number of eligible beneficiaries (70 years and above) under the scheme are at **Annexure**.

(b) to (d): Expenditure of an amount of Rs. 3,437 crore is estimated, out of which Rs. 2,165 crore is the central share expenditure which is likely to be incurred during Financial Year 2024-25 and 2025-26, for the said scheme.

The additional cost for inclusion of senior citizens shall be shared between Central and State Governments in the ratio as per the extant directives issued by the Ministry of Finance in this regard. The ratio of Central share to State share for all States, except North-Eastern States and 3 Himalayan States/UTs, is 60:40. For North-Eastern States and 3 Himalayan States/UTs (viz. Jammu and Kashmir, Himachal Pradesh and Uttarakhand), the ratio of Central share to State

share is 90:10. In the case of Union Territories, the Central contribution of premium is 100% for UTs without legislature, while it is 60:40 for those with legislature.

In States/UTs, where the scheme is implemented through insurance mode, the central share of premium is paid based on market determined rate in such States/UTs. In States/UTs, where the scheme is implemented in Trust / Society mode, the central share of funds is provided based on actual expenditure. In both the cases, it is subject to a ceiling rate decided by the government from time to time.

Central Government's share of Grant-in-Aid is based on the above sharing pattern for the actual cost of treatment of AB-PMJAY beneficiary families (which include existing AB-PMJAY beneficiary families + new families of senior citizens aged 70 years and above) or maximum ceiling amount decided by Government of India, whichever is less. The premium ceiling decided by the Government of India presently is Rs. 1052. As new beneficiary families are added over the course of time, the release of the central share of funds would be done as per the latest available beneficiary family base and utilisation data of the State/UT, subject to the maximum ceiling amount as stated above.

**Annexure**

State/UT-wise details of estimated number of eligible beneficiaries (70 years and above) under the scheme

State/UT	Estimated number of senior citizens of 70 years and above	
	Families	Individuals
Andaman And Nicobar Islands	9,984	13,329
Andhra Pradesh	19,43,486	25,94,554
Arunachal Pradesh	26,281	35,085
Assam	9,04,507	12,07,517
Bihar	29,53,168	39,42,479
Chandigarh	28,790	38,434
Chhattisgarh	8,22,062	10,97,453
DNH & DD	9,784	13,062
Goa	69,458	92,727
Gujarat	21,37,596	28,53,690
Haryana	9,56,300	12,76,661
Himachal Pradesh	3,54,275	4,72,957
Jammu And Kashmir	4,37,276	5,83,763
Jharkhand	8,64,437	11,54,024
Karnataka	25,02,165	33,40,390
Kerala	20,10,672	26,84,247
Ladakh	10,861	14,500
Lakshadweep	2,063	2,754
Madhya Pradesh	260,1,742	34,73,325
Maharashtra	49,64,017	66,26,963
Manipur	92,210	1,23,101
Meghalaya	59,327	79,201
Mizoram	31,664	42,272
Nagaland	47,493	63,403
Puducherry	55,032	73,468
Punjab	13,01,116	17,36,990
Rajasthan	23,55,898	31,45,124
Sikkim	18,922	25,261
Tamil Nadu	32,35,454	43,19,331
Telangana	13,50,558	18,02,995
Tripura	1,38,001	1,84,232
Uttar Pradesh	66,71,437	89,06,369
Uttarakhand	3,99,505	5,33,339

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