

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

**LOK SABHA
UNSTARRED QUESTION NO. 720
TO BE ANSWERED ON 29TH NOVEMBER, 2024**

HEALTH INSURANCE FOR SENIOR CITIZENS

**720. SHRI SUDHEER GUPTA:
SHRI DHAIRYASHEEL SAMBAJIRAO MANE:**

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

- (a) whether the Government is planning/assessing to add more health packages for senior citizens under Aayushman Bharat PM Jan Aarogya Yojana (ABPMJAY) and if so, the details thereof along with the time line by which it is likely to be done;
- (b) the total number of beneficiaries under the said scheme in the country particularly Maharashtra;
- (c) the total amount of expenditure likely to be incurred under the said process along with the total number of Government/private hospitals empanelled under the said scheme;
- (d) whether it is true that the said scheme is not operative in some States and if so, the details thereof and the reasons therefor; and
- (e) the time period by which the said scheme is likely to be made operational in those States?

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

(a): The Government of India expanded Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) to provide free treatment benefits of up to 5 lakh per year on a family basis to all senior citizens aged 70 years and above, irrespective of their socio-economic status on 29.10.2024.

In the latest national master of the Health Benefit Package (HBP) the scheme provides cashless healthcare services related to 1961 procedures across 27 medical specialties including General Medicine, General Surgery, Orthopedics, Cardiology, Oncology etc. which can be availed by

different age groups. Among these, treatment services like Hemodialysis / Peritoneal Dialysis, Acute Ischemic Stroke, Accelerated hypertension, Total Hip Replacement, Total Knee Replacement, PTCA, inclusive of diagnostic angiogram, Single Chamber Permanent Pacemaker Implantation, Double Chamber Permanent Pacemaker Implantation etc. are available to eligible senior citizens as well. Further, States have been provided flexibility to further customize the Health Benefit Packages to local context.

(b): The estimated number of beneficiary families aged 70 years and above across the country is 4.5 crore which corresponds to the 6 crore individuals under the scheme, including 49.64 lakh families corresponding to 66.26 Lakh individuals beneficiaries from the State of Maharashtra.

As on 25.11.2024, approximately 14 lakh Ayushman Vay Vandana cards have been created, including 2,302 cards in the State of Maharashtra, for senior citizens aged 70 years and above beneficiaries under the scheme.

(c): The total amount of Rs 3,437 crore expenditure is estimated, out of which Rs 2,165 crore is the central share expenditure is likely to be incurred during Financial Year 2024-25 and 2025-26, for the said scheme. As on 31.10.2024, a total of 29,870 hospitals are empanelled out of which 13,173 are private hospitals.

(d) & (e): States of Odisha, West Bengal and NCT of Delhi are not implementing the scheme. Government of India is pursuing with these States/UT to join the scheme so that eligible beneficiaries are not deprived of healthcare benefits.

In addition to this, the Model Code of Conduct was in effect in the state of Maharashtra, Jharkhand, and certain districts in other states where by-elections were held, due to which no new enrollment of eligible senior citizens under the scheme was done during this period.

However, as the Model code of conduct has now been lifted, the enrollment of eligible senior citizens has started.
