

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

**LOK SABHA  
UNSTARRED QUESTION NO. 744  
TO BE ANSWERED ON 29<sup>TH</sup> NOVEMBER, 2024**

**AYUSHMAN BHARAT HEALTH INSURANCE**

**744. SHRI BHASKAR MURLIDHAR BHAGARE:  
PROF. VARSHA EKNATH GAIKWAD:  
SMT. SUPRIYA SULE:  
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:  
SHRI NILESH DNYANDEV LANKE:  
SHRI SANJAY DINA PATIL:  
DR. AMOL RAMSING KOLHE:  
SHRI AMAR SHARADRAO KALE:  
SHRI BAJRANG MANOHAR SONWANE:**

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

- (a) whether there are dedicated centers/support personnel to assist senior citizens with Ayushman Bharat registrations and claims and if so, the details thereof;
- (b) the total number of senior citizens currently enrolled in Ayushman Bharat that faced issues in accessing benefits in the State of Maharashtra alongwith the steps being taken to address the challenges in this regard;
- (c) whether Ayushman Bharat covers common age related treatments/ailments that typically affect senior citizens such as chronic illness, joint replacement and cardiac care and if so, the details thereof;
- (d) whether there is any plan to expand coverage for age-specific medical conditions that disproportionately affecting the senior citizens and if so, the details thereof; and
- (e) steps taken by the Government to raise awareness about Ayushman Bharat among senior citizens and to ensure that senior citizens receive quality care under this scheme?

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

(a): The enrollment of all eligible senior citizens aged 70 years and above is application-based, allowing beneficiaries to apply for and obtain their Ayushman Vay Vandana card. Different modes of application are available for enrolment in the scheme including mobile phone application (Ayushman App) and web portal (beneficiary.nha.gov.in). The feature of self-

registration is also available in the above mentioned application. For further enquiries about the Ayushman Vay Vandana card, beneficiaries can give a missed call to the helpline number 1800-110-770. A dedicated call center (14555) is available 24x7 to provide assistance to the beneficiaries.

Further, beneficiaries may visit any empanelled hospital to avail the benefits under this scheme. Additionally, Pradhan Mantri Arogya Mitras (PMAM) have been deployed at empanelled hospitals, who are responsible for guiding the beneficiaries and providing information related to prompt treatment by interfacing with the treating doctors / caregivers. Uniform kiosks have also been deployed in these hospitals as the first point of contact for beneficiaries, offering awareness, assistance with card creation and support in accessing treatment.

(b): 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 citizen beneficiaries aged 70 years and above under the scheme.

(c) and (d): 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, Orthopaedics, 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.

(e): Senior citizens are issued a separate Ayushman card as Ayushman Vay Vandana card. Various activities to raise awareness about Ayushman Vay Vandana among senior citizens and their families were conducted including several radio and television campaigns, social media campaign, print media advertisement, radio & television interviews, advertisement, etc. Further, Government of India has issued directions to the States to undertake extensive IEC activities to raise the awareness about the expansion of AB-PMJAY for all senior citizens of the age 70 years and above.

The scheme ensures quality treatment for their beneficiaries. For this, various incentives are provided to improve the quality of healthcare services. To encourage the participation of public, private and corporate healthcare providers, empaneled hospitals are additionally incentivized for accreditation. 10% incentive is provided to the hospitals with entry level NABH accreditation and 15% for NABH full accreditation. Hospitals which are imparting Post-Graduate education are also incentivized at the rate of 10% over and above the base rate of HBP packaged master rates.

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