

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

**LOK SABHA
UNSTARRED QUESTION NO. 3604
TO BE ANSWERED ON 21ST MARCH, 2025**

FINANCIAL ASSISTANCE FOR CRITICAL MEDICAL TREATMENTS

3604. DR. BYREDDY SHABARI:

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

- (a) whether the Government provides financial assistance for critical medical treatments, including surgeries and long-term care to individuals who are unable to bear the high costs associated with such treatments;
- (b) if so, the details of the schemes under which such assistance is provided, including the types of treatments covered, eligibility criteria and the application process for availing the financial support;
- (c) the total number of beneficiaries assisted through these schemes during the last five years, State-wise;
- (d) the total amount of funds allocated and utilised for this purpose during the last five years, including State-wise breakdown;
- (e) the average estimated cost of pre and post-treatment expenses including physiotherapy, long-term medication and rehabilitation for the treatments currently covered under the fund; and
- (f) whether the Government has considered pre and post-treatment expenses to provide comprehensive support to beneficiaries in light of the rising costs of such care and if so, the details thereof?

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

(a) and (b): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a flagship scheme of the Government which provides health cover of Rs. 5 lakh per eligible family per year for secondary and tertiary care hospitalization.

Under AB-PMJAY, the eligibility criteria for the beneficiary families were initially identified from the Socio-Economic Caste Census (SECC) of 2011 on the basis of 6 deprivation and 11 occupational criteria across rural and urban areas respectively. Further, in January 2022, on the basis of decadal growth rate of 11.7%, Government of India revised the beneficiary base to 12 crore families and provided the flexibility to States/UTs to use other databases (of similar socioeconomic profile) for verification of beneficiaries against such SECC beneficiaries who could not be identified and verified. Many of the States and Union Territories (UTs) implementing AB-PMJAY have further expanded the beneficiary base at their own cost under the scheme using non-SECC data sources (including National Food Security Act, State specific datasets).

In March 2024, the eligibility criteria under the scheme were expanded to include 37 lakh Accredited Social Health Activists (ASHAs), Anganwadi Workers (AWWs), Anganwadi Helpers (AWHs) and their families. Further, on 29.10.2024, the government expanded AB-PMJAY to provide free treatment benefits of up to ₹5 lakh per year to approximately 6 crore senior citizens aged 70 years and above, belonging to 4.5 crore families, irrespective of their socio-economic status.

Further, 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. including Critical Care. Further, States have been provided flexibility to further customize the Health Benefit Packages to local context.

To avail the benefit of the scheme, enrolment may be done through mobile phone application (Ayushman App), web portal (beneficiary.nha.gov.in) or at the nearby empanelled hospital or Common Service Centre. The feature of self registration is also available in the above mentioned application. National toll-free helpline (14555) assist the beneficiaries for their queries.

Under the Umbrella Scheme of Rashtriya Arogya Nidhi (RAN), one-time financial assistance of up to Rs. 15 lakh is provided for the treatment of poor patients (living below State/UT-wise poverty line) suffering from life- threatening diseases related to heart, kidney, liver, cancer, etc., at Government hospitals/institutes having super specialty facilities.

Under the Health Minister's Discretionary Grant (HMDG), financial assistance of up to Rs. 1.25 lakh is provided to poor patients suffering from life-threatening diseases, to cover a part of expenditure on hospitalization/treatment in Government hospitals/institutes, in cases where free medical facilities are not available.

The basic features of Umbrella Scheme of RAN and HMDG are at **Annexure-I**.

Ministry of Health & Family Welfare launched National Policy for Rare Diseases (NPRD) in March 2021, which provides financial assistance upto Rs. 50 lakh to the patients suffering from identified Rare Diseases for treatment in any of the 13 identified Centres of Excellence (CoEs), subject to the extant guidelines.

(c): State/UT-wise details of number of hospital admissions under AB-PMJAY during the last five years are at **Annexure-II**.

Under the Umbrella Scheme of RAN / HMDG, financial assistance is released for the treatment of eligible patients to the treating hospitals/institutes. There is no State/UT-wise allocation of funds. Therefore, State/UT-wise data is not maintained centrally.

The number of patients benefitted under Umbrella Scheme of RAN and HMDG during the last five years are as under:

Year	No. of beneficiaries under Umbrella Scheme of RAN	No. of beneficiaries under HMDG
2019-20	1159	328
2020-21	419	129
2021-22	149	98
2022-23	196	29
2023-24	157	55

The details of funds allocated and utilized under Umbrella Scheme of RAN and HMDG during the last five years are as under:

(in crore of Rupees)

Year	Under Umbrella Scheme of RAN		Under HMDG	
	Funds allocated	Funds utilized	Funds allocated	Funds utilized
2019-20	110.00	66.21	6.00	3.45
2020-21	70.00	44.37	3.00	1.32
2021-22	97.13	22.86	5.00	1.16
2022-23	46.00	53.88	1.50	0.31
2023-24	20.00	14.36	1.04	0.64

(d): The funding of AB-PMJAY is entirely demand driven. NHA releases funds for scheme implementation to the States/UTs on the basis of the actual demand received from them. There is no State/UT-wise allocation of funds. As per the defined process, States/UTs are required to furnish a Utilization Certificate of previously received funds prior to every new fund release. State/UT-wise details of Central share of funds released under the scheme during the last five years are at **Annexure-III**.

(e) and (f): Pre-hospitalization expenses including diagnostics, premedication and consultation relevant to the present disease for up to 3 days and post hospitalization expenses including drug expenses for up to 15-days are covered under AB-PMJAY.

The basic features of Umbrella Scheme of RAN are as under:

- i. Poor patients living below State/UT- wise threshold poverty lines are eligible.
- ii. For treatment of diseases covered under the Umbrella Scheme of RAN.
- iii. For treatment in Government hospitals / institutes having super specialty facilities.
Financial assistance is not provided for treatment in private hospitals.
- iv. Financial assistance is in the form of one-time grant.
- v. Government servants and their families are not eligible for availing financial assistance.
- vi. No reimbursement of expenditure is allowed.
- vii. The grant to the eligible patients is released directly to treating hospitals / institutes for treatment of the patient.
- viii. Request/Application in prescribed proforma duly signed by the treating doctor and countersigned by the Medical Superintendent of the Government hospital/institute along with Income Certificate and Ration Card of the family is to be submitted to apply for financial assistance.
- ix. Prolonged treatment involving recurring expenditure is not permissible.
- x. Financial assistance is not admissible for diseases of common nature where treatment is not expensive.

The basic features of HMDG are as under:

- i. Those having annual family income of up to Rs. 1.25 lakh are eligible for financial assistance.
- ii. Financial assistance is not available for chronic diseases requiring prolonged treatment involving recurring expenditure and also for diseases for which free treatment is available under National Health Programmes i.e. TB, Leprosy, etc.
- iii. No reimbursement of expenditure is allowed.
- iv. Government servants and their families are not eligible for financial assistance.
- v. Request for financial assistance should be submitted in prescribed format.

Guidelines of Umbrella Scheme of RAN and HMDG are available at:

<https://mohfw.gov.in/?q=Major-Programmes/poor-patients-financial-support>

Annexure-II

State/UT-wise details of number of hospital admissions under AB-PMJAY during the last five years

State/UT	Number of hospital admissions
Andaman And Nicobar Islands	2,655
Andhra Pradesh	58,91,958
Arunachal Pradesh	2,410
Assam	10,00,966
Bihar	9,29,878
Chandigarh	45,277
Chhattisgarh	52,20,078
DNH & DD	1,15,657
Goa	4,855
Gujarat	47,41,715
Haryana	13,30,435
Himachal Pradesh	2,54,606
Jammu And Kashmir	11,97,845
Jharkhand	18,72,507
Karnataka	76,42,623
Kerala	60,16,085
Ladakh	12,485
Lakshadweep	952
Madhya Pradesh	38,28,214
Maharashtra	15,17,810
Manipur	1,43,308
Meghalaya	7,66,802
Mizoram	1,13,411
Nagaland	65,126
Puducherry	79,438
Punjab	19,87,142
Rajasthan	49,07,118
Sikkim	18,237
Tamil Nadu	96,80,501
Telangana	14,95,417
Tripura	3,01,874
Uttar Pradesh	36,56,035
Uttarakhand	10,66,804

Annexure-III

State/UT-wise details of Central share of funds released under AB-PMJAY during the last five years

(Amount in crore of Rupees)

State/UT	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Andaman And Nicobar Islands	0.41	0.27	0.76	1	0.59
Andhra Pradesh	374.07	261.23	223.95	480.89	451.45
Arunachal Pradesh	0	0.67	0	3.8	3.47
Assam	133.23	12.1	87.91	209.33	292.06
Bihar	82.49	0	59.77	145.51	172.5
Chandigarh	3.82	1.84	2.49	6.41	8.96
Chhattisgarh	280.37	112.62	66	352.94	195.47
DNH & DD	2.02	4.24	1.76	2.93	7.79
Goa	0.06	0.49	0.6	0.53	1.2
Gujarat	212.33	99.84	330.55	660.15	267.48
Haryana	58.69	71.92	89.95	143.5	95.17
Himachal Pradesh	19.12	32.93	33.71	64.32	47.91
Jammu and Kashmir	33.44	22.7	75.12	85.62	42.22
Jharkhand	126.5	100.32	7.98	0	83.55
Karnataka	254.13	160.85	414.11	647.74	320.59
Kerala	97.56	145.61	138.9	151.34	155.49
Ladakh	0	1.62	0.51	1.92	1.93
Lakshadweep	0	0	0.31	0.15	0.07
Madhya Pradesh	118.46	164.8	355.25	665.73	790.35
Maharashtra	241.88	376.65	324.75	388.03	548.4
Manipur	17.1	11.45	22.5	38.55	29.17
Meghalaya	18.07	49.52	22.28	47.31	49.74
Mizoram	12.41	14.97	16.58	26.3	23.35
Nagaland	10.89	12.27	14.09	21.69	28.6
Puducherry	0	1.23	0.11	7.98	5.3
Punjab	55.55	46.85	80.5	111.38	57.96
Rajasthan	200.07	258.31	96.39	416.96	606.04
Sikkim	0.09	1.85	1.04	2.3	6.01
Tamil Nadu	441.77	359.81	75.14	578.67	681.74
Telangana	0	0	150.26	173.54	135.75
Tripura	20.18	8.98	35.6	45.25	48.81
Uttar Pradesh	147.49	167.63	157.56	501.78	841.11
Uttarakhand	30.73	40.52	54.23	65.11	60.21
