

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

**LOK SABHA
UNSTARRED QUESTION NO. 3669
TO BE ANSWERED ON 21ST MARCH, 2025**

RASHTRIYA AROGYA NIDHI AND AYUSHMAN BHARAT SCHEMES

3669. SHRI KAUSHALENDRA KUMAR:

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

(a) whether it is true that the patients suffering from serious disease are not able to avail benefits from the two flagship health schemes of the country namely Rashtriya Arogya Nidhi and Ayushman Bharat in view of shortage of funds/facilities, if so, the details thereof;

(b) whether it is true that the beneficiaries of the Ayushman Bharat can not avail the benefit of the Rashtriya Arogya Nidhi Scheme, if so, the details thereof;

(c) the manner in which the Ayushman Bharat beneficiaries and the Below Poverty Line (BPL) patient is likely to get treatment as the maximum cover provided under the Rashtriya Arogya Nidhi with Rupees five lakh whereas it costs Rupees twelve lakh in AIIMS, New Delhi to get treatment for the diseases like blood cancer, Bone Marrow cancer kidney disease etc.,; and

(d) whether the Government proposes to change the allocation of funds to both the health schemes and if so, the details thereof?

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

(a): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to approximately 55 crore beneficiaries corresponding to 12.37 crore families constituting the economically vulnerable bottom 40% of India's population. States/UTs implementing AB-PMJAY have further expanded the beneficiary base at their own cost. Recently, the scheme has been expanded to cover 6 crore senior citizens of age 70 years and above belonging to 4.5 crore families irrespective of their socio-economic status with Vay Vandana card.

As on 19.03.2025, more than 8.9 crore hospital admissions worth Rs 1.26 lakh crore have been authorized through a network of 30,957 empanelled healthcare providers.

(b) and (c): AB-PMJAY beneficiaries based on the Socio-economic caste census (SECC) database are eligible for benefits under the Rashtriya Arogya Nidhi (RAN) scheme for treatments not covered under AB-PMJAY.

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. The guidelines of Umbrella Scheme of RAN are available at:

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

(d): Under AB-PMJAY, the fund allocated (Budget Estimate) for the FY 2024-25 and FY 2025-26 is Rs. 7299 crore and Rs. 9406 crore respectively.

Allocation of funds under Umbrella Scheme of RAN is subject to change every year based on the number of applications received as well as the pace of utilization of funds.
