

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

**LOK SABHA  
UNSTARRED QUESTION NO. 5680  
TO BE ANSWERED ON 04<sup>TH</sup> APRIL, 2025**

**HEALTH INSURANCE SCHEME FOR BPL**

**†5680. SHRI BHAUSAHEB RAJARAM WAKCHAURE:**

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

- (a) whether the economically weaker people Below Poverty Line (BPL card holders) of the country are getting benefits of the health insurance scheme under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), if so, the details thereof;
- (b) whether 8.03 crore families in rural areas and 2.33 crore families in urban areas have been covered under AB-PMJAY as per the Socio-Economic Caste Census (SECC) 2011;
- (c) whether the Government has taken any steps to ensure the payment of 50 percent of the cost for treatment of diseases of all such poor families of the country, affected by pandemics like Corona by the Union Government in lumpsum and by deducting directly the remaining 50 percent payment to be borne by the State Government from the grant given by the Union Government to the State Government under the health insurance scheme named Ayushman Bharat Pradhan Mantri Jan Arogya Yojana;
- (d) if so, the details thereof; and
- (e) the steps taken/proposed to be taken by the Government in this regard?

**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, 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 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.

(c) to (e): Under AB-PMJAY, the services provided to eligible beneficiaries are free of cost and the scheme is fully funded by the government. The costs are shared between Central and State Governments in the ratio as per the extant directives issued by the Ministry of Finance, from time to time.

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