

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

**LOK SABHA
STARRED QUESTION NO. 192
TO BE ANSWERED ON 1ST AUGUST, 2025.**

BENEFITS UNDER AYUSHMAN CARD

***192. SHRI E.T. MOHAMMED BASHEER:**

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

- (a) whether the Government plans to introduce any new health schemes specifically for senior citizens or enhance the insurance coverage under existing schemes like the Pradhan Mantri Jan Arogya Yojana (PMJAY) and if so, the details thereof;
- (b) whether the Government has reviewed the premium rates and benefits under the Ayushman Card, including the criteria for enrolment under PMJAY, if so, the details thereof;
- (c) whether steps have been taken by the Government to ensure that all eligible citizens in the country particularly in Kerala, join the scheme without any obstacles, if so, the details thereof; and
- (d) whether the Government proposes to open or upgrade online portals to facilitate the enrolment of new beneficiaries under PMJAY and if so, the details thereof?

**ANSWER
THE MINISTER OF HEALTH AND FAMILY WELFARE
(SHRI JAGAT PRAKASH NADDA)**

(a) to (d): A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION
NO.*192 FOR 1ST AUGUST, 2025**

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 family per year for secondary and tertiary care hospitalization to 12 crore families constituting economically vulnerable bottom 40% of India's population. In October 2024, 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, through Vay Vandana card.

Under AB-PMJAY, the health benefit packages have been revised and rationalized since the launch of the scheme. Health Benefit Package (HBP) 2022 comprises of 1,961 procedures across 27 medical specialties.

The eligibility criteria under AB-PMJAY have evolved over time. Since January 2022, the beneficiary base of AB-PMJAY has been expanded from 10.74 crore families to 12 crore families, and provided the flexibility to States/UTs to use other aadhaar-seeded databases of similar socio-economic profile. 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.

Under AB-PMJAY, Ayushman Vay Vandana cards provide a form of Universal Health Coverage wherein all senior citizens aged 70 Years and above, irrespective of their socio-economic status, are provided free health benefits of up to ₹5 lakh per year. State Health Authorities of the implementing States/UTs are the nodal agencies responsible for onboarding and implementation of the scheme in their respective States/UTs.

A dedicated Ayushman App and web portal (beneficiary.nha.gov.in) have been created to enable beneficiaries to enroll in the scheme. A national helpline number (14555) also provides assistance and addresses all the queries related to the scheme. Beneficiaries can also create their cards at any empanelled hospital.

Pradhan Mantri Arogya Mitras (PMAMs) are deployed at empanelled hospitals to guide the scheme beneficiaries. PMJAY kiosks have also been installed at hospitals as the first point of contact for facilitating awareness and overall support of beneficiaries, assistance with card creation and ensuring efficient delivery of benefits.

As on date, more than 41 crore Ayushman cards have been created under the scheme across the country, including 83.75 lakh Ayushman cards created in the State of Kerala.
