

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

**LOK SABHA
UNSTARRED QUESTION NO. 4670
TO BE ANSWERED ON 20TH MARCH, 2026**

AB-PMJAY BENEFITS FOR PERSONS WITH DISABILITIES

4670. DR. KIRSAN NAMDEO:

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

- (a) whether the Government has made any provisions to extend the Ayushman Bharat-Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) benefits to persons with disabilities in the country;
- (b) if so, the number of persons with disabilities availing health insurance under the said scheme, disability/gender-wise and State/UT-wise;
- (c) whether any guidelines have been issued by the Government to ensure universal health insurance coverage, including private and public sector schemes, for persons with benchmark disabilities, if so, the details thereof;
- (d) the number of physically disabled persons currently covered under Ayushman Bharat or other Government-sponsored health insurance schemes in the country, State/UT-wise; and
- (e) whether the Government has taken steps to simplify the enrolment process and documentation for Persons with Disabilities (PWDs) under these schemes, if so, the details thereof?

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

(a) to (e): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore families constituting bottom 40% of India's population. Additionally, in March 2024, approximately 37 lakh families of Accredited Social Health Activists, Anganwadi Workers and Anganwadi Helpers were included under the scheme. The scheme was further 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.

The scheme's beneficiary base includes poor and vulnerable families identified in the Socio-Economic Caste Census (SECC-2011). The SECC-2011 incorporates deprivation criteria for rural areas, one of which is family having "disabled member and no able-bodied adult member".

As on 28.02.2026, a total of 43.52 crore Ayushman cards have been created, which includes eligible beneficiaries belonging to persons with disabilities under the scheme.

The Beneficiary Identification System allows self-verification thereby eliminating unnecessary intermediaries. Ayushman Mobile Application enables on-the-go beneficiary verification and card creation using face-auth technology.

Under the scheme, a Centralized Grievance Redressal Management System (CGRMS) has been established along with a 24×7 toll-free helpline (14555), through which the beneficiaries can register their grievances. Such grievances are monitored through a three-tier grievance redressal mechanism at the District, State and National level. At each level, designated nodal officers and Grievance Redressal Committees are in place to examine and resolve the grievances.
