

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY)

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Mind MAPS



- Launched in September 2018, the scheme covers over almost 40% of the populace targeted towards poorest and the vulnerable.
- It was launched as a second thing of the 'Ayushman Bharat' scheme.
- It aimed to offer scientific coverage of Rs. 5 lakh according to families according to year for secondary and tertiary care hospitalisation to poor and susceptible households.

About

- Earlier, the scheme targeted to cover 10.74 crore negative, disadvantaged rural households and recognized occupational class of urban employee's households.
- However, states implementing AB-PMJAY have broadened their attain to embody 13.44 crore families (68 crore human beings).
- The beneficiaries are recognized by way of state-of-the-art Socio-Economic Caste Census (SECC) statistics.

Eligibility

- It provides cashless access to Health Benefit Packages which covers surgery, medical and day care treatments, cost of medicines and diagnostics.

Benefits

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Need for Citizens

Ageing population

- India is reaping the advantages of the demographic dividend at present. However, the declining fertility rate and increasing life expectancy imply that India's population is developing old.
- Only 8.6% of the country's population was over the age of 60 years on the time of the preceding census in 2011, this proportion is expected to increase to 19.5% through 2050.
- In phrases of absolute numbers, the population over the age of 60 years will almost triple from 103 million in 2011 to 319 million in 2050.
- The aging population will mean elevated expenditure on health and long term care, labour pressure shortages, public disavow, and old-age income insecurity.
- The senior residents live with the best burden of persistent health conditions and their headaches, the cost of health is higher for them.

Low insurance insurance

- As per the India Ageing Report 2023, just over 20% of people over the age of 60 years are protected under health schemes inclusive of Central Government Health Scheme, Employees State Insurance Scheme and so forth.
- Coverage is better in elderly men (19.7%) than elderly girls (16.9%). There isn't much rural-city divide in the coverage, according to the document.
- The India Ageing Report discovered that the main motives for a loss of insurance in aged are low cognizance (52.91%) and non-affordability (21.6%).

Diseases of the old

- The elderly aren't simplest suffering from chronic, non-communicable diseases and their complications, they're additionally greater vulnerable to infectious sicknesses because of a weakened immune system.
- Analysis of the expenditure incurred by using the govt under Ayushman Bharat.
- According to the authentic data, the government has incurred the most money for 6 key specialties under the scheme: cardiology, general medicine, general surgery, orthopedics, and medical and radiation oncology.
- This data show that the government already is incurring most of the money in providing treatment that is predominantly required for the elderly population.