

Pradhan Mantri Jan Arogya Yojana

Pradhan Mantri Jan Arogya Yojana, earlier known as the National Health Protection Scheme, falls under Ayushman Bharat Programme launched in 2018 by Prime Minister Narendra Modi. It is an umbrella health scheme of the Government of India to address health issues at all three levels – primary, secondary, and tertiary.

PM Jay: Nation's Most Progressive Health Sector Scheme

As a UPSC Prelims aspirant, you should be aware of all the aspects of this landmark scheme. To start with, here are a few salient features of the PM Jan Arogya Yojana:

1. An insurance cover of Rs. 5 lakh per annum is offered to each eligible family.
2. The scheme has no cap on family size and age to provide maximum benefit.
3. Covers all secondary and tertiary care expenditures incurred during the treatment.
4. Pre and post-hospitalization expenses of 3 and 15 days respectively are covered, including all pre-existing health conditions. Post-hospitalization components covered include medicines and diagnostic tests.

The scheme, as you can expect in your IAS exam paper, covers the following treatment components:

- Medical consultation, examinations, and treatment
- Medicines
- Intensive and non-intensive care services
- Medical implants
- Lab and diagnostic tests
- Accommodation and food services
- Patients receive a defined transport allowance.
- Cashless treatment from any empanelled hospital (public and private hospitals that implement the scheme).

PM Jan Arogya Yojana: Eligibility Criteria

It is to be noted for your UPSC exam preparation that Pradhan Mantri Jan Arogya Yojana is an entitlement-based scheme, where the families are identified to receive the facilities based on a database available as per the Socio-Economic Caste Census that is prepared on the deprivation criterion.

The following are the categories of beneficiaries in both urban and rural regions:

- Families living in a kutcha roof and walls house with only one room
- Families with no adult members aged between 16 and 59 years.
- Families headed by females and no male adult members aged between 16 and 59 years.

- SC/ST families
- Households with disabled members and no abled-adult members
- Families that do not own any land and earn through labour-intensive jobs

Pradhan Mantri Jan Arogya Yojana list for the families living in rural areas:

- Households with no shelter
- Families living on free food and money
- Destitutes
- Manual scavenging workers
- Belonging to primitive tribes
- Bonded labourer released legally

Pradhan Mantri Jan Arogya Yojana list for the families living in urban areas:

- Beggar, ragpicker and domestic worker
- Street vendor, hawker, cobbler, others working individuals on the streets
- Workers at construction sites, people working as plumber, mason, painter, welder, and security guard
- Coolie and other head-load workers
- Sanitation workers like a sweeper
- Home-based worker and gardener
- Artisan, handicrafts worker and tailor
- Workers in transport industry like a driver, conductor, helper, cart and rickshaw puller
- Worker, assistant, helper, delivery person, attendant, waiter and peons in shops and small establishments.
- Electrician, mechanic, assembler, repair worker, washerman and chowkidar

Following are certain beneficiaries who are excluded from the above lists as per the Socio-Economic Caste Census 2011:

- Families with a motorized vehicle, a fishing boat that pays income tax or professional tax
- Household with a refrigerator, landline phone, or an earning member who earns more than Rs.10000 per month
- Families who own land above a certain defined limit
- Government servants

This is an important point to note for current affairs quizzes.

Benefits of PM-JAY

The holders of the Pradhan Mantri Jan Arogya Yojana card enjoy several benefits. Beneficiaries belonging to the weaker sections of society can avail themselves of quality healthcare services without facing too many financial hardships arising due to accidental or long-term critical medical treatments.

The scheme covers items excluded from standard mediclaims, such as pre-existing conditions, internal congenital diseases, and mental health conditions. Also, Insurers and third-party administrators have access to the larger market.

Since the initiation of the scheme, over Rs.13000 crores have been saved by beneficiary families in one year.

There's more to the successful implementation of the scheme. Private hospitals of several tier II and III cities have witnessed increased footfall because they have achieved over 60% of their target treatment.

Moreover, the scheme has created many jobs in the healthcare sector; it generated more than 50000 jobs in 2018. As the government plans to build 1.5 lakh Health and Wellness Centres (HWC) by 2022, this number is expected to increase.

Shortcomings of PM-JAY

There's still a lot to achieve through PM-JAY. Therefore, while preparing your UPSC notes, you must include these possible areas of improvement.

For a comprehensive study during your IAS preparation, here are a few shortcomings of the PM-JAY scheme:

- While funds allocation for PM-JAY has increased exponentially, the National Rural Health Mission (NRHM) funds have increased only by 2%. Hence, the scheme has been gulping major funds of NRHM.
- Private sector hospitals are allowed to provide healthcare services to people under this scheme. However, there are many remote places in India where there are no private hospitals. Even access to the government HWCs is limited. Hence, the marginal population living in those areas is largely deprived of its benefits.
- Many trained healthcare professionals are required to successfully implement such a nationwide scheme; unfortunately, that is currently not the case.
- Many primary healthcare centres do not have the basic facilities such as electricity, water supply, etc.
- Economically weaker sections that fall under the organized sector and have no access to health insurance are excluded from this scheme.

