



ANANDA VRIDDHI
FOUNDATION

OCTOBER 10, 2024

AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA

On October 10th,
World Mental Health
Day, we proudly
announce the
Government's new
initiative to extend
health insurance
coverage for those
over 70 years of age.



Ayushman Bharat Pradhan Mantri Jan Arogya Yojana

How Can Senior Citizens Benefit?

- Provides up to INR 5 lakhs in coverage for treatments and surgeries.
- Access to treatments at public and private hospitals without upfront payment.
- Covers pre-existing conditions, diagnostics, hospitalization, and follow-up care.

AVF is Delighted to share an informative newsletter on a recent policy decision taken by the Govt. of India through Ayushman Bharat Pradhan Mantri Jan Arogya Yojana for health insurance for every senior citizen above 70 years of age.

The Government of India has launched a special initiative under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY) aimed at ensuring comprehensive healthcare for senior citizens aged 70 and above. With a focus on providing quality medical services, this initiative ensures that our elderly population can access the healthcare they need without financial stress.

The Scheme (AB PMJAY):

- **Coverage Amount:** INR 5 lakhs per family annually
- **Services Covered:** Hospitalization, surgeries, diagnostics, ICU services, follow-up care, etc.
- **Eligibility:** Senior citizens aged 70+ living in India
- **Cost to Beneficiaries:** Completely free for eligible individuals

Key Benefits of the Scheme:

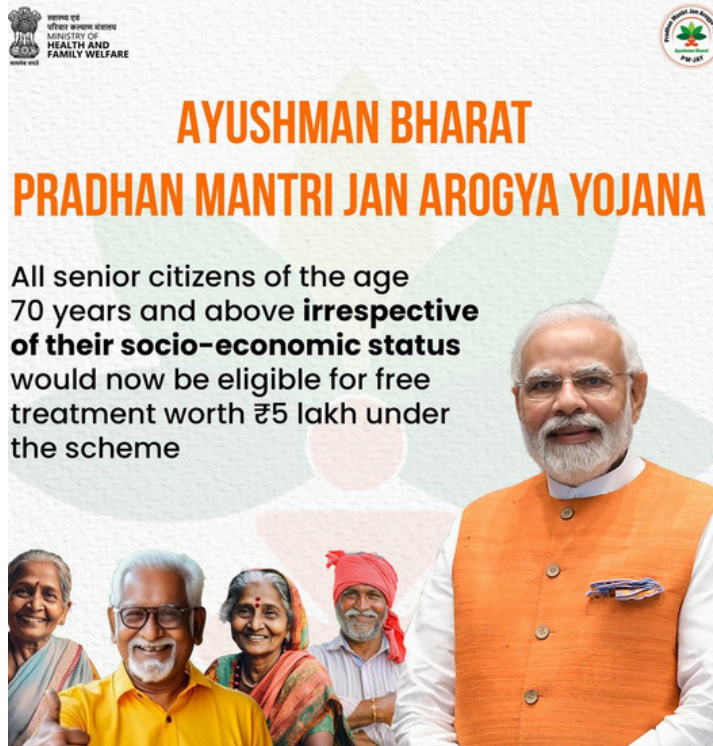
- Coverage for a wide range of services, from basic medical consultations to complex treatments.
- Beneficiaries can avail of treatments without worrying about upfront payments.
- Senior citizens can seek medical help at both government and empanelled private hospitals.
- All pre-existing health conditions are covered from day one.



Who Can Register and How?

- Eligibility Criteria: Senior citizens aged 70 years and above are eligible under the scheme.
- Registration Process:
 - **Step 1:** Visit the nearest Common Service Center (CSC) or empanelled hospital.
 - **Step 2:** Provide relevant documents such as age proof, Aadhaar card, and income certificate.
 - **Step 3:** Fill out the registration form or verify your name in the eligibility database.
 - **Step 4:** After verification, receive the Ayushman card that ensures your health coverage.

Additionally, family members can also check eligibility and register online at the <https://pmjay.gov.in>



The poster features the Ministry of Health and Family Welfare logo at the top left and the Ayushman Bharat logo at the top right. The central text reads: "AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA". Below this, it states: "All senior citizens of the age 70 years and above irrespective of their socio-economic status would now be eligible for free treatment worth ₹5 lakh under the scheme". The bottom half of the poster shows a group of four elderly people (two men and two women) smiling, with Prime Minister Narendra Modi on the right side, wearing his signature orange vest.

Scope and Utilization by Common Citizens:

- Where to Avail Services: More than 24,000 empanelled hospitals across India, including top-tier private and government hospitals, are part of the scheme.
- What's Covered: Hospitalization costs, pre and post-treatment expenses, surgeries, ICU care, and medicines are fully covered under the scheme.
- User-Friendly Process: With a paperless and cashless model, beneficiaries can access the scheme without complex paperwork, ensuring seamless healthcare for seniors.

Benefits for Senior Citizens:

The elderly often require specialized treatments and care. Under AB PMJAY for senior citizens:

- Affordable Care: No need to spend out-of-pocket, even for expensive treatments like heart surgeries, knee replacements, and cancer therapies.
- Access to Quality Healthcare: Ensures that older adults have access to some of the best medical facilities in the country.
- Improved Well-Being: With regular healthcare access, elderly citizens can lead healthier, more fulfilling lives.

Ananda Vriddhi Foundation's Commitment to Elder Care

At Ananda Vriddhi Foundation (AVF), we wish good health to all senior citizens of India. Dedicated to the mental well-being of the elderly, we work with assisted living and elderly care facilities through programs like Dekho Apna Desh, offering immersive virtual experiences to enhance mental health. We encourage everyone to help their elderly loved ones register for the AB PMJAY scheme, ensuring they receive the best possible healthcare. Together, we can improve the lives of our seniors.



Who are covered under the scheme

Ayushman Bharat advantages would be available to all senior citizens who are 70 years of age or older, regardless of their socioeconomic status, as the government has approved health insurance coverage under the flagship initiative Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).

How to use Ayushman app ?