

Ayushman Bharat: Pradhan Mantri Jan Arogya Yojana
World's biggest Health Insurance Scheme

COVID 19: Beneficiary Impact Assessment

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Key Findings

- **Natural immunity protects 87 Crore Indians:** ~90 Crs people in India have been exposed to the Covid-19 virus, of which 87 Crore people have recovered through generation of natural antibodies. ~3% of the infected people, around 3+ Crore people needed Isolation and medical intervention, of which unfortunately 400K+ people have succumbed.
- **PM-JAY Boon for Millions of people:** Prior to the launch of PM –JAY, ~115+ Crore Indians did not have any kind of Insurance coverage for Hospitalisation and other Medical Expenses
- **PM-JAY Beneficiaries:** As on 15th June 2021, 6.05 Lakh people have availed PM JAY facility for COVID Treatment
- **Best Implementation of PM-JAY Scheme:** Andhra Pradesh and Karnataka are the best states for Effective Implementation PM-JAY Scheme
- **Poor Execution and implementation of PM-JAY by several states:** 80% of PM-JAY Beneficiaries for COVID treatment are based in only 3 States – Andhra Pradesh, Karnataka, and Maharashtra
- **No trace of PM-JAY Scheme usage in some states:** Punjab and Gujarat not even a single person have taken the benefit of PM – JAY for COVID treatment. In Assam, Bihar, and Uttar Pradesh collectively only 1513 PM-JAY beneficiaries have got treatment for COVID 19.
- **Opting out of PM-JAY:** West Bengal, Odisha, and Delhi have opted out of PM – JAY Scheme
- **Latest Entry to PM-JAY:** Telangana, which initially had also out of the scheme, has joined PM-JAY in May 2021
- **North-Eastern States & Union Territories:** No trace of effective implementation of PM-JAY Scheme

Project: Jeevan Raksha is an initiative of Proxima which focuses on Advocacy, Analytics, and Awareness in the area of healthcare.

Mission: Actively contribute towards Right to Health as a constitutional right of Indian citizens.

Project: Jeevan Raksha has been in the forefront of providing sharper analytical insights on emerging patterns of COVID 19 in India to the Central / State Government administrations, media, and general public. The contribution is appreciated by many state Governments.

Project: Jeevan Raksha acknowledges the technical support and guidance of Public Health Foundation of India (**PHFI**)

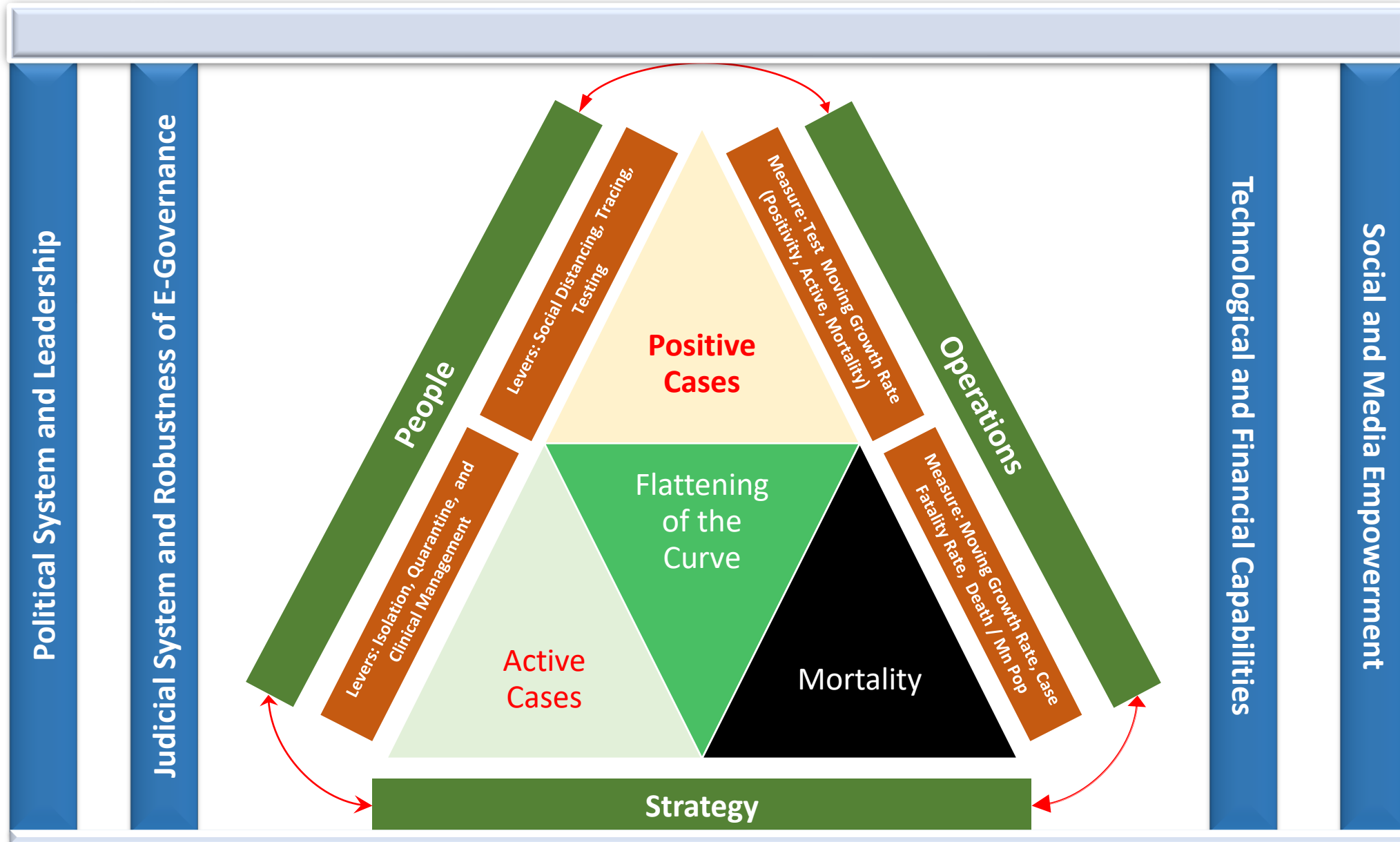


satyam-eva jayate, Truth alone triumphs, was adopted as the national motto of India on 26 January 1950

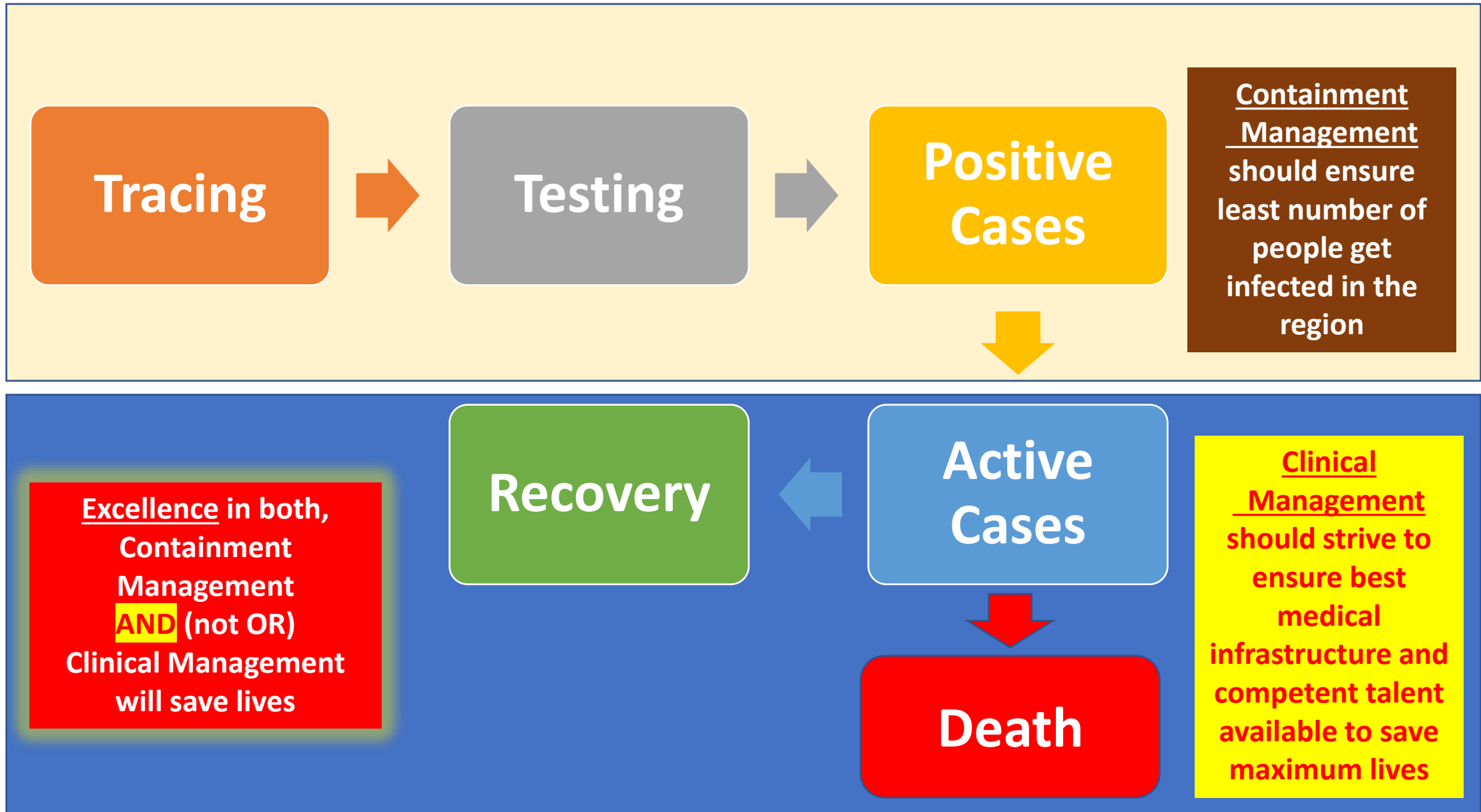
In COVID management, **Truthiness** in the disclosed data (data integrity) of Testing, Positivity, Recovery, and Fatality; or **truthfulness** of a individual about his/her (including family) health condition, is vital for India's efforts to save lives of the people.

Proxima Pandemic & Epidemic Management System (PPMS)

JEEVAN RAKSHA
PROTECTING LIVES



Qualitative and Quantitative Testing will determine the fate of the people



Serological Survey: June 2021

Sero Survey: ~ 90 Crs people in India have been exposed to the Covid-19 virus

- **National Scenario:** The seropositivity rate was found to be 67% in persons above 18 and 59% in people below 18 years of age
- **Urban Scenario:** In urban areas, the Sero positivity was found to be 78% in persons below 18 and 79% in those above 18 years of age
- **Rural Scenario:** The seropositivity rate was 56% in persons below 18 years of age and 63% in persons above 18.
- **Children:** Children were infected very mildly.

Estimated Number of People Exposed to COVID in India (June 2021)	
India's Total Population	137 Crs
Population Above 18 Years (~80%)	109 Crs
Population below 18 Years (~20%)	27 Crs
Seropositivity Rate Above 18 years of age *	67%
Seropositivity Rate below 18 years of age *	59%
Seropositive (Above 18 Years)	73 Crs
Seropositive (Below 18 Years)	16 Crs
Total Estimated Number of People Exposed to COVID in India	89 Crs
Source: As per National Serological Survey (June 2021) conducted by the World Health Organization (WHO) in association with the All India Institute of Medical Sciences (AIIMS)	

Hospitalisation in India: Funding Options

Prior to the launch of PM –JAY, ~115+ Crore Indians did not have any kind of Insurance coverage for Hospitalisation and other Medical Expenses



4 Broad Funding Options for Hospitalisation Expenses

- Government Sponsored Health Insurance Schemes
- Employer Supported Group Health Insurance Schemes (Public / Private Sector)
- Individual Health Insurance Cover
- Personal - Savings / Borrowings

% of Distribution of persons by coverage of scheme of health expenditure support prior to the launch of PM JAY		
Health Expenditure Covered by	% of Persons	
	Rural (%)	Urban (%)
Not Covered by any schemes	85.9	80.9
Government sponsored Insurance Schemes	12.9	8.9
Govt / PSU as an employer	0.6	3.3
Employer supported health protection (Other than Govt. PSUs)	0.3	2.9
Arranged by households with Insurance companies	0.2	3.8
Others	0.1	0.2
Source: National Statistical Office, Ministry of Statistics & Programme Implementation, Government of India		

When PM JAY was launched on 15th August 2018, it gave a sense of financial security for millions of people towards hospitalisation expenses

**Overview: Ayushman Bharat
Pradhan Mantri Jan Arogya Yojana**
AB **PM-JAY**

Launch of Ayushman Bharat: Pradhan Mantri Jan Arogya Yojana (PM JAY) World's biggest Health Insurance Scheme



PM launches world's largest state-funded health scheme Says Ayushman Bharat Insurance Scheme Will Be 'Game Changer'

How a patient can access care under PMJAY

1 Patient approaches empanelled hospital, 'arogya mitras' assist in admission

2 Beneficiary Identification & registration
a) Confirm person is an eligible beneficiary under PMJAY using software
b) Confirm identity preferably through Aadhaar

3 Pre-Autherisation Request & Approval
a) Hospital selects package, checks balance
b) Submits supporting evidence required for treatment

4 Treatment

5 Discharge

6 Claim Request & Settlement
a) Discharge summary and post-treatment evidence submitted
b) Electronic payments
c) Beneficiary feedback

How will the beneficiary be identified at the hospital?

Beneficiary → Hospital Help Desk → Identity Verification through Aadhaar or any other ID → Doctor → Beneficiary identification system using 'letter with family card' → Give e-card → Check if the person is eligible for the scheme → PM's letter welcoming eligible beneficiaries and identifying family members

Modi said the number of beneficiaries of this scheme was roughly equal to the population of the European Union, or the population of America, Canada and Mexico put together.

Launching a veiled attack on the former UPA government, Modi alleged that health of the poor was ignored for the past 50 years due to vote bank politics. "Those who chant the name of poor had they done something concrete for them 50 years ago, the situation would have been different. I have lived in poverty and realise the pain of a poor man," he said.

The scheme will allow a beneficiary to access health-

On the occasion of inauguration of Ayushman Bharat Jan Arogya Yojna (AB-JAY), Hon'ble Prime Minister Shri Narendra Modi had said—

"...All the schemes we have launched have been empowering to the poor. For the first time any Government is treating the poor not as vote bank based on their caste, religion, and regional identity. For the last 40-50 years, the Government have been using public funds to garner vote bank. We have shunned the path and I don't want the country to return to that again."

Modi rolls out Ayushman to serve 10 crore poor families

PNS ■ RANCHI

Not far away from the next general elections, Prime Minister Narendra Modi hailed the schemes launched by the incumbent NDA dispensation at the Centre for their role played in empowering the poor without any prejudice. The PM named some like Ujjwala, PMAY, Saubhagya, Swachch Bharat Mission while adding the latest Ayushman Bharat he launched on Sunday from Ranchi.

The Prime Minister opening his address in local dialect Nispuri and remembering the land of great sons of the soil remained critical of the previous regimes, particularly of the Congress while accusing them of discrimination in implementing welfare measures.

"All the schemes we have launched have been empowering to the poor. For the first time any Government is treating the poor not as vote bank based on their caste, religion and regional identity. For the last 40-50 years, the Governments have been using public funds to garner vote bank. We have shunned the path and I don't want the country to return to that again," said the Prime Minister after inaugurating the universal health insurance scheme hailed critically as 'Modicare'.

With the rollout of the Centre's flagship scheme which

Rajnath hails 'Modicare'

PNS ■ LUCKNOW

Launching the ambitious 'Pradhan Mantri Jan Arogya Yojana (PMJAY) — in the state capital on Sunday, Union Home Minister Rajnath Singh said it was a historic day as the world's biggest health insurance scheme would benefit over 100 million poor families of the country by bringing them under health cover.

"Former US President Barack Obama had launched a similar health scheme in his country and people there called it Obamacare. Taking a cue, Indians are terming this scheme 'Modicare'. But to me, it should be named Modi protection for the health of the poor", Singh said while launching the scheme at Indira Gandhi Pratishthan here on Sunday.

The Union Home Minister said that this scheme would fulfill the dream of the Prime Minister to see India as a healthy country where people do not die of curable diseases.

Singh, who launched the Ayushman Bharat scheme along with other leaders, said that it would act as a sankat mochan for the poor families.

"Now, the poor will not have to take loan from sarkars (moneylenders) for the treatment of their near and dear ones as it is for the first time that a Union government is spending such a big amount in the health sector," he said.

The Union Home Minister said that the government wanted people of the country to get affordable health facilities and they were committed to providing that.

While Governor Ram Naik, UP Assembly Speaker Hriday Narayan Dixit and several state ministers were present at the launch of the scheme in Lucknow, Chief Minister Yogi Adityanath launched the scheme at BRD Medical College in Gorakhpur on Sunday.

"The UP government has prepared itself for the successful implementation of the Ayushman Bharat scheme. Expert committees have been set up in all the 75 districts to monitor the scheme so that its benefits reach the people in need," the Chief Minister said.

In UP, around 6 crore people from 1.8 crore families will be covered by the new health insurance scheme under which the beneficiary will get Rs 5 lakh health cover.

There are 1,350 medical packages which have been included in this scheme, and they will cover almost all the diseases," the CM said.

Meanwhile, State Minister for Health Mahendra Singh said that over 600 hospitals had been registered in the state for the scheme. "The scheme will benefit majority of the poor as it is the largest scheme in the country," he pointed out.

"Former US President Barak Obama had launched a similar health scheme in his country and people there called it Obamacare. Taking a cue, Indians are terming this scheme 'Modicare'. But to me, it should be named Modi protection for the health of the poor" While launching the scheme."

Shri Rajnath Singh, Hon'ble Home Minister, GoI when PM-JAY was launched.



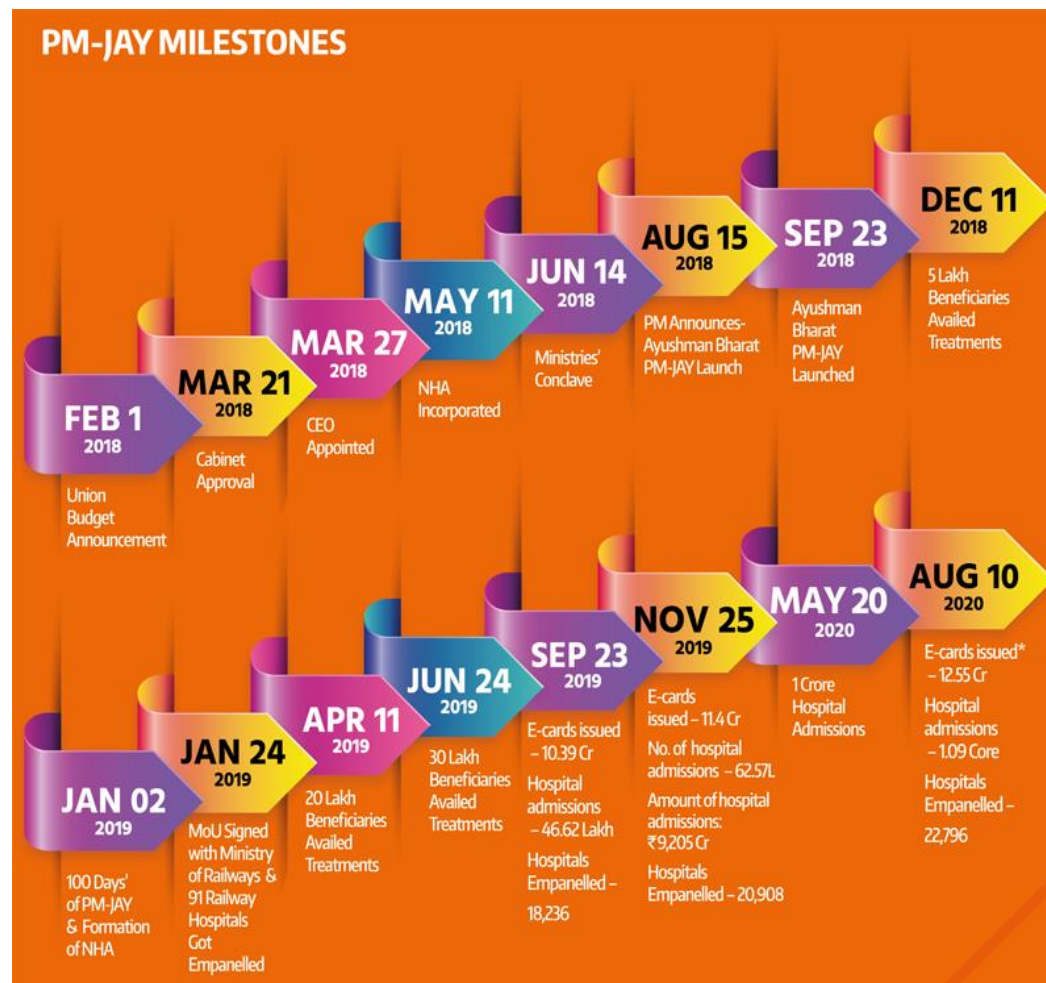
Ayushman Bharat: Pradhan Mantra Jan Arogya Yojna (PM JAY): features



Ayushman Bharat PM-JAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to over 10.74 crores poor and vulnerable families (approximately 50 crore beneficiaries) that form the bottom 40% of the Indian population. The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively. PM-JAY was earlier known as the National Health Protection Scheme (NHPS) before being rechristened. It subsumed the then existing Rashtriya Swasthya Bima Yojana (RSBY) which had been launched in 2008. The coverage mentioned under PM-JAY, therefore, also includes families that were covered in RSBY but are not present in the SECC 2011 database. PM-JAY is fully funded by the Government and cost of implementation is shared between the Central and State Governments.

- PM-JAY is the world's largest health insurance/ assurance scheme fully financed by the government.
- It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.
- Over 10.74 crore poor and vulnerable entitled families (approximately 50 crore beneficiaries) are eligible for these benefits.
- PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- PM-JAY envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year.
- It covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines.
- There is no restriction on the family size, age or gender.
- All pre-existing conditions are covered from day one.
- Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.
- Services include approximately 1,393 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.
- Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

Status of PM-JAY and COVID (prior to 1st Wave surge)



As on 10th August 2020

- 12.55 Crores PM-JAY E-Cards were issued for eligible families
- 22796 Hospitals Empanelled

As on 10th August 2020

- 2.26 Mn COVID Cases
- 45354 COVID Deaths

Source: <https://pmjay.gov.in/>

Ayushman Bharat: Pradhan Mantri Jan Arogya Yojana: PM JAY Impact on COVID 19 Patients

Presumption of Rate of Hospitalisation

In India, there is no official data available for statewise Hospitalisation of COVID Patients. Therefore, based on the analysis of various media reports and data available in some of the State COVID Dashboard, we have come to an conclusion that the rate of Hospitalisation of COVID patients in India ranges from 10 – 30% in various states.

Therefore, in order to measure the impact of PM JAY scheme to its beneficiaries for COVID treatment, it is imperative to identify the estimated total number of people being hospitalised for COVID treatment. Further, based on our analysis, we have concluded that on an average 15% of the COVID patients might have been Isolated in Private/Public Hospitals in a State/UTs.

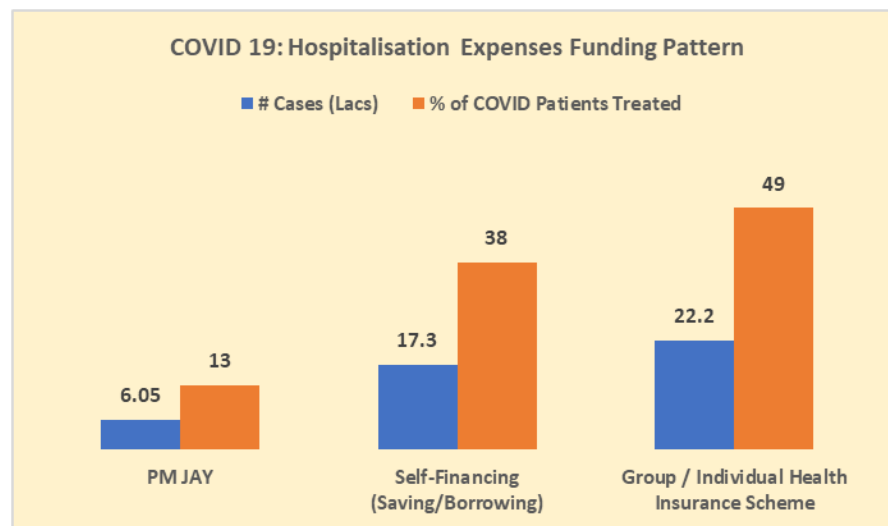
COVID Cases: Hospitalisation: PM JAY Impact

- As on 30 June 2021, in India 3.03 Crore COVID infected people were traced and Isolated.
- Assuming that 15% of the COVID Patients are Isolated in Public / Private Hospitals, ~ 45.5 Lakhs patients are estimated to be hospitalised.
- As on 15th June 2021, 6.05* Lakh people have availed PM JAY facility for COVID Treatment.

80% of PM-JAY Beneficiaries for COVID treatment are based in only 3 States –
Andhra Pradesh, Karnataka, and Maharashtra

In **North-East States**, ~ 43000 people could have been hospitalised for COVID treatment. But PM-JAY benefit has reached only ~ 2000 people

Tamil Nadu, one among the 4 severely affected state due to COVID, ~ 3.71 Lacs people could have been hospitalised for COVID. But PM – JAY Benefit has reached to only 10K+ people



In **Punjab** and **Gujarat** not even a single person have taken benefit of PM – JAY

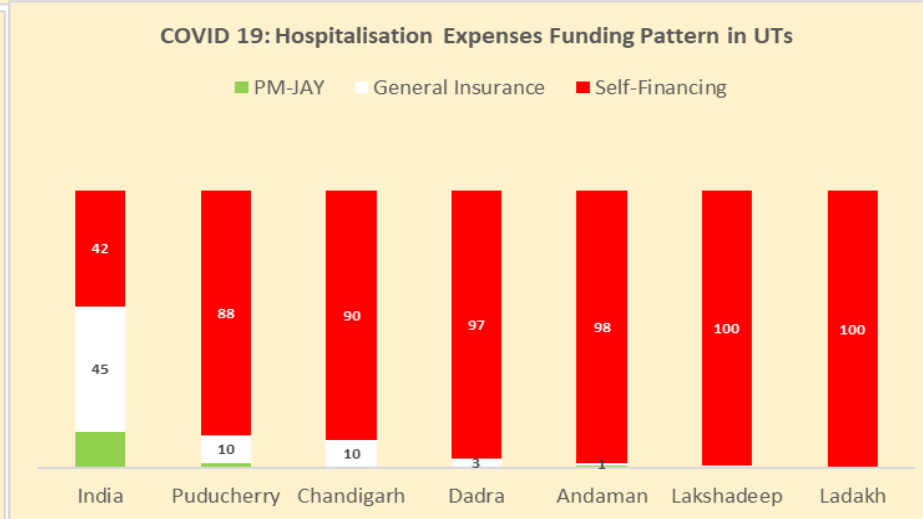
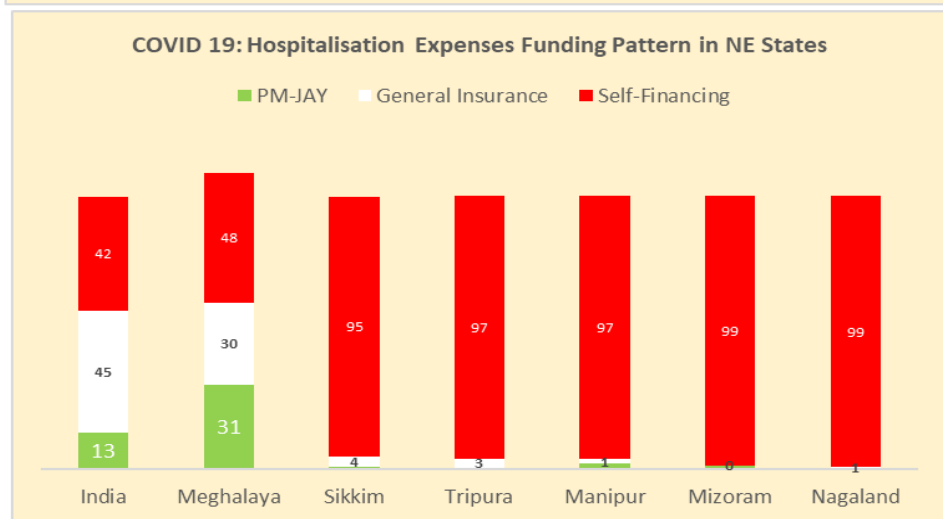
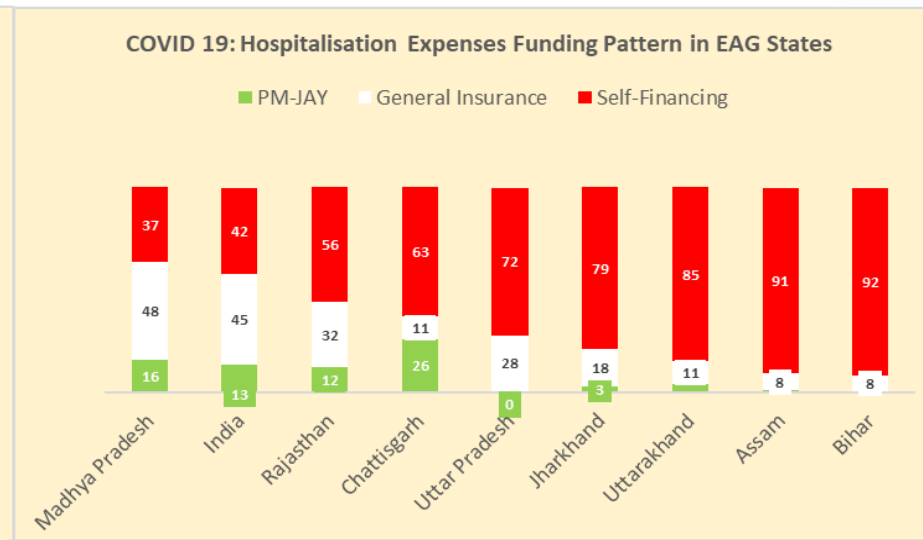
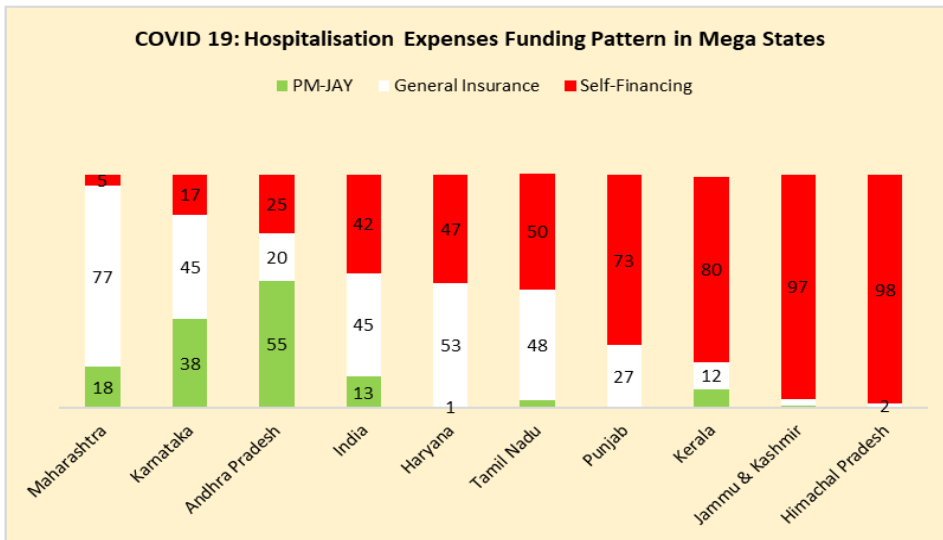
In **Uttar Pradesh**, ~2.55 Lacs and in Bihar 1.08 Lacs people are expected to hospitalised for COVID Treatment.

Surprisingly, only 875 people in UP and 19 people in Bihar have availed PM-JAY facility for COVID treatment

West Bengal, Odisha, and Delhi have opted out of PM – JAY Scheme. Telangana, which initially had also opted out of the scheme, but has joined in May 2021.

Ayushman Bharat PM JAY: World's biggest Health Insurance Scheme: Good Intention, Poor Execution

Snapshot of State /UTs COVID Hospitalisation Expenses Funding Pattern



Longer the Red Strip, relatively Poorer Implementation of PM-JAY, relatively High Financial Stress for people, Data Integrity concerning

Longer the White Strip, Higher rate of self-insurance cover, relatively Higher rate of Under-reporting, Loss of Ex-Gratia relatively for more number of people

Longer the Green Strip, relatively Better implementation of PN-JAY, relatively low financial stress for people in the State/UT

Andhra Pradesh and Karnataka are the best states for Effective Implementation PM-JAY Scheme



Mega States	Positive Cases as on 30th Jun	Hospitalisation 15% (Assumption)	Individual Hospitalisations Claims (30th Jun)	Treatment under PM-JAY (15th Jun)	% of People treated under PM-JAY	Number of People who had insurance coverage	% of People treated under personal Medical Insurance cover	Personal Savings & Borrowings	% ge of people meeting Hospitalisation from personal resources
Andhra Pradesh	1889513	283427	57838	154760	55	212598	20	70829	25
Karnataka	2843810	426572	191728	162050	38	353778	45	72794	17
Maharashtra	6061404	909211	704483	161234	18	865717	77	43494	5
Tamil Nadu	2479696	371954	176710	10377	3	187087	48	184867	50
Jammu & Kashmir	315662	47349	1200	439	1	1639	3	45710	97
Himachal Pradesh	202123	30318	475	43	0.1	518	2	29800	98
Punjab	595609	89341	23964	0	0	23964	27	65377	73
Haryana	768639	115296	61010	654	1	61664	53	53632	47
Gujarat	823523	123528	247845	0	0.0	247845	201	-124317	-101
Kerala	2924166	438625	51102	34755	8	85857	12	352768	80
West Bengal	1499783	224967	66496	0	0	66496	30	158471	70
Telangana	623510	93527	108729	0	0	108729	116	-15203	-16
India	30374911	4556237	2030457	605290	13	2635747	45	1920490	42

In Gujarat not even a single COVID patient is treated under PM-JAY Scheme!

17.73 Lac people have utilised PM-JAY for COVID Testing, 90% of which is done by Tamil Nadu (15.8 Lac tests).

Least impact of PM-JAY in Jammu & Kashmir, Himachal Pradesh, and Haryana. Out of 1.9 Lac estimated hospitalisation for COVID, only ~ 1000 have got the benefit of PM JAY

West Bengal has opted out of PM-JAY Scheme within 6 months after launch of the program due to difference of opinion in implementation

Punjab is the only state in India which is continuing with 3 Health Insurance schemes including PM-JAY. 14.76 families are covered under PM-JAY, but **not even a single COVID patient** has taken the benefit. Other 2 schemes are - Bhai Bhanhya Sehat Sewa Scheme (BGSSS) 28.96 Lakh families covered and Sarbat Sehat Bima Yojana (SSBY) 30.98 Lakh family covered

Assam, Bihar, and UP: PM-JAY usage for COVID treatment is almost NIL

Chattisgarh has implemented PM-JAY relatively in a better way when compared with other EAG States. 1 in every 4 persons hospitalised in the state have availed PM-JAY benefit.

EAG States	Positive Cases as on 30th Jun	Hospitalisation 15% (Assumption)	Individual Hospitalisations Claims (30th Jun)	Treatment under PM-JAY (15th Jun)	% of People treated under PM-JAY	Number of People who had insurance coverage	% of People treated under personal Medical Insurance cover	Personal Savings & Borrowings	% ge of people meeting Hospitalisation from personal resources
Rajasthan	952422	142863	45310	17336	12	62646	32	80217	56
Uttarakhand	340255	51038	5758	2018	4	7776	11	43262	85
Uttar Pradesh	1706107	255916	70543	875	0.3	71418	28	184498	72
Bihar	721914	108287	9085	19	0.02	9104	8	99183	92
Assam	508484	76273	5886	619	1	6505	8	69768	91
Jharkhand	345610	51842	9440	1419	3	10859	18	40983	79
Chattisgarh	994480	149172	16243	38179	26	54422	11	94750	64
Madhya Pradesh	789804	118471	56653	18309	15	74962	48	43509	37
Odisha	909800	136470	11009	0	0	11009	8	125461	92
India	30374911	4556237	2030457	605290	13	2635747	45	1920490	42

Odisha has opted out of PM – JAY scheme.

Data related to number of people benefited from the state run health insurance scheme is not available in the public domain

@Bihar at least ~1.08 lakh people might have been hospitalised for COVID treatment. But only 19 persons have availed PM-JAY scheme for treatment. Ironically, 1.08 Cr families are covered under PM-JAY scheme in the state.

@Uttar Pradesh at least ~2.55 lakh people might have been hospitalised for COVID treatment. But only 875 persons have availed PM-JAY scheme for treatment. Ironically, 1.16 Cr families are covered under PM-JAY scheme in the state.

@Assam at least ~0.52 lakh people might have been hospitalised for COVID treatment. But only 619 persons have availed PM-JAY scheme for treatment. Ironically, 26.9 Lacs families are covered under PM-JAY scheme in the state.

@Madhya Pradesh and **Rajasthan** People PM-JAY implementation and utilisation is better. Also, people who are not eligible for PM-JAY schemes have pro-actively taken steps to financially protect themselves by available COVID specific Health Insurance policy. This has relatively reduced the financially burden for ~50% of the people who got hospitalised for COVID treatment

No Sign of PM – JAY Effective Implementation in North-Eastern States

As on 30th September, NE States collective had 2.86 Lakh COVID cases, of which ~ 43000 people might have got admitted, of which 90% might have funded their hospitalisation expenses through their personal savings or borrowings.

Out of ~ 75 - 80 lakhs people eligible for PM-JAY Scheme, only 1929 have availed the benefit of the scheme.

North-East States	Positive Cases as on 30th Jun	Hospitalisation 15% (Assumption)	Individual Hospitalisations Claims (30th Jun)	Treatment under PM-JAY (15th Jun)	% of People treated under PM-JAY	Number of People who had insurance coverage	% of People treated under personal Medical Insurance cover	Personal Savings & Borrowings	% ge of people meeting Hospitalisation from personal resources
Sikkim	20544	3082	127	17	1	144	4	2938	95
Nagaland	25239	3786	22	3	0.1	25	1	3761	99
Manipur	69790	10469	149	185	2	334	1	10135	97
Mizoram	20075	3011	6	26	1	32	0	2979	99
Tripura	65767	9865	273	44	0.4	317	3	9548	97
Meghalaya	49513	7427	2229	1654	22	3883	30	3544	48
Arunachal Pradesh	35857	5379	8	0	0	8	0	5371	100
India	30374911	4556237	2030457	605290	13	2635747	45	1920490	42

No Sign of PM – JAY Effective Implementation in Union Territories

- PM JAY E-Cards have been issued to over 1.86 Lakh families
- Over ~ 32,000 people might have got admitted for COVID treatment, but only 274 people have availed the benefits of PM-JAY for COVID treatment. This clearly shows poor implementation of PM – JAY Scheme in Union Territories and also reflection of people experience limited value of the scheme.

Union Territories	Positive Cases as on 30th Jun	Hospitalisation 15% (Assumption)	Individual Hospitalisations Claims (30th Jun)	Treatment under PM-JAY (15th Jun)	% of People treated under PM-JAY	Number of People who had insurance coverage	% of People treated under personal Medical Insurance cover	Personal Savings & Borrowings	% ge of people meeting Hospitalisation from personal resources
Chandigarh	61670	9251	1101	7	0.1	1108	12	8143	88
Dadra	10563	1584	171	4	0.3	175	11	1409	89
Puducherry	117249	17587	1855	257	1	2112	11	15475	88
Ladakh	20073	3011	0	0	0	0	0	3011	100
Lakshadweep	9770	1466	9	0	0	9	1	1457	99
India	30374911	4556237	2030457	605290	13	2635747	45	1920490	42

Goa: PM-JAY only Token Presence

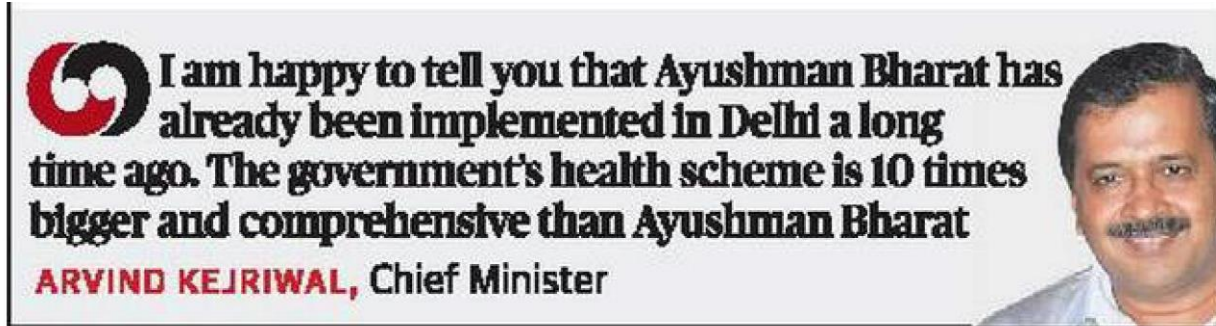


Goa Continues with its old Health Insurance Scheme – DDSSY started in 2016. PM-JAY has token presence in the state with only 36K families being enrolment

Even though ~ 25,000 People are estimated to have been hospitalised for COVID treatment in Goa, surprisingly not even a single PM-JAY beneficiary has used the scheme for COVID treatment.

State	Positive Cases as on 30th Jun	Hospitalisation 15% (Assumption)	Individual Hospitalisations Claims (30th Jun)	Treatment under PM-JAY (15th Jun)	% of People treated under PM-JAY	Number of People who had insurance coverage	% of People treated under personal Medical Insurance cover	Personal Savings & Borrowings	% ge of people meeting Hospitalisation from personal resources
Goa	166689	25003	1835	1	0	1836	7	23167	93

Delhi decided not to join AB PM-JAY Scheme, but continued with its own existing Health Scheme which is supposed to cover the entire population of the state



14% of Delhi's population have Group / Individual Health Insurance Cover (Non-Government)

Data related to Total beneficiary of State Health Insurance Scheme for COVID treatment is not available in the public domain

Kejriwal writes to Harsh Vardhan after latter asks CMs of 3 States to join scheme

The Delhi government's umbrella health scheme was "10 times bigger and comprehensive" than the Centre's scheme Ayushman Bharat programme, wrote Chief Minister Arvind Kejriwal to Union Health Minister Dr. Harsh Vardhan on Friday.

The Centre-sponsored scheme aims to provide coverage of ₹5 lakh per family, annually, supposedly benefitting more than 10.74 crore poor families in relation to secondary and tertiary care hospitalisation through a network of empanelled healthcare providers.

Mr. Kejriwal said the average citizen would be at a loss if the government's health scheme is replaced with Ayushman Bharat here.

<https://www.thehindu.com/news/cities/Delhi/delhis-health-scheme-10-times-bigger-than-ayushman-bharat/article27691782.ece>

COVID 19: Hospitalisation Expenses Funding Pattern in Delhi								
Positive Cases (30th Jun)	Hospitalisation (15% Assumption)	Individual Hospitalisations Claims (30th Jun)	Treatment under PM-JAY (15th Jun)	% of People treated under PM-JAY	Number of People who had Insurance coverage	% of People treated under personal Medical Insurance cover	Personal Savings & Borrowings	% ge of people meeting Hospitalisation from personal resources
1434188	215128	101063	0	0	101063	47	114065	53

West Bengal withdrew from AB: PM JAY Scheme within 6 months after the launch due to difference of opinion on implementation of the Scheme



Swasthya Sathi Scheme was launched on 17 Feb 2016 by West Bengal Government

As on date:

- 2 Crores+ Families Covered
- 2260 Hospital Empanelled
- 20+ Lakh Hospitalisation

Main Features of the Scheme:

- Basic health cover for secondary and tertiary care up to Rs. 5 lakh per annum per family.
- Paperless, Cashless, Smart Card based.
- All pre-existing diseases are covered.
- There is no cap on the family size and Parents from both the Spouse are included. All dependent physically challenged persons in the family are also covered.
- The entire premium is borne by the State Government and no contribution from the beneficiary.
- Online Swasthya Sathi Smart card is provided to each family on the day of Enrolment. Smart Card captures the details of the family members, Photographs, biometric, address, Mobile Number, SECC ID.

Data source and disclaimer

1. The data collated and analysed based on secondary data. The primary sources are:
<https://www.mohfw.gov.in/> <https://www.covid19india.org/> www.google.com; www.wikipedia.org;
<https://www.worldometers.info/coronavirus/#countries> / <https://coronavirus.jhu.edu/>
2. Updated testing data of 4 mega cities (Ahmedabad, Bengaluru, Chennai, Delhi, and Mumbai) are available in the public domain. Whereas, updated testing data of Kolkata and Hyderabad is not to be found by our researchers. The analysis of average testing data has limitation with respect to data of 5 mega cities. Therefore, readers of this report need to factor the same for further inferences.
3. Information related to current status of Telangana and its districts are not available in the public domain. Therefore, readers of this report need to factor the same for further inferences.
4. The user of this presentation is advised to revalidate the shared data from authorised public institutions.

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Thank you