



Towards Universal Healthcare

Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana

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Key Takeaways

- The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana is the **world's largest public healthcare scheme** that aims at providing health insurance of up to Rs. 5 lakhs to each eligible household annually.
- AB-PMJAY was **launched seven years ago on Sept. 23, 2018**.
- AB-PMJAY makes **quality healthcare more affordable for over 12 crore vulnerable families**.
- As of Oct. 28, 2025, more than **42 crore Ayushman cards** have been issued for AB-PMJAY beneficiaries.
- More than **86 lakh senior citizens** have been enrolled in the scheme.
- It is a part of the Ayushman Bharat scheme **with multiple components**; together they deliver affordable and quality healthcare to achieve **universal health**.

Introduction

Investing in healthcare makes communities more resilient, capable, and productive. Universal health coverage is about ensuring everyone, including the most vulnerable families, gets access to affordable, quality healthcare, enabling them to live healthy and fulfilling lives.

As India's economic growth trends upward, the Government of India has been able to focus on ensuring affordable universal healthcare— in line with "Sabka Saath, Sabka Vikaas" — so that people can enjoy good health and well-being and build a Viksit Bharat @ 2047.

The Government of India launched the **Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)** on Sept. 23, 2018, to achieve universal health care. It is the world's largest public healthcare scheme with crores of vulnerable Indian families enrolled in it.

The **National Health Policy 2017** addresses changing healthcare challenges in India as technology advances, socio-economic conditions evolve, and disease patterns shift — such as the rise of lifestyle diseases like non-communicable diseases alongside traditional infectious diseases. In line with this policy, AB-PMJAY is one pillar of the larger Ayushman Bharat scheme launched in 2018, a health initiative designed to provide equitable health coverage, especially for rural and economically weaker sections.

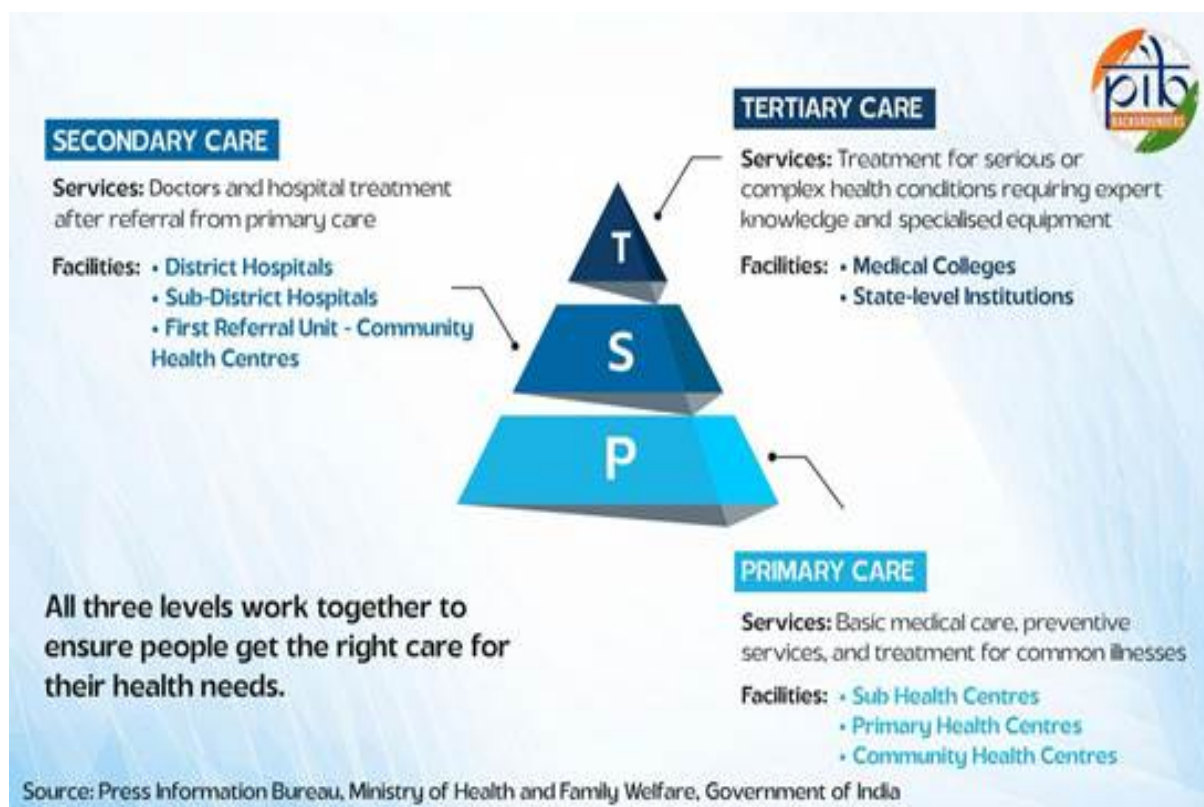
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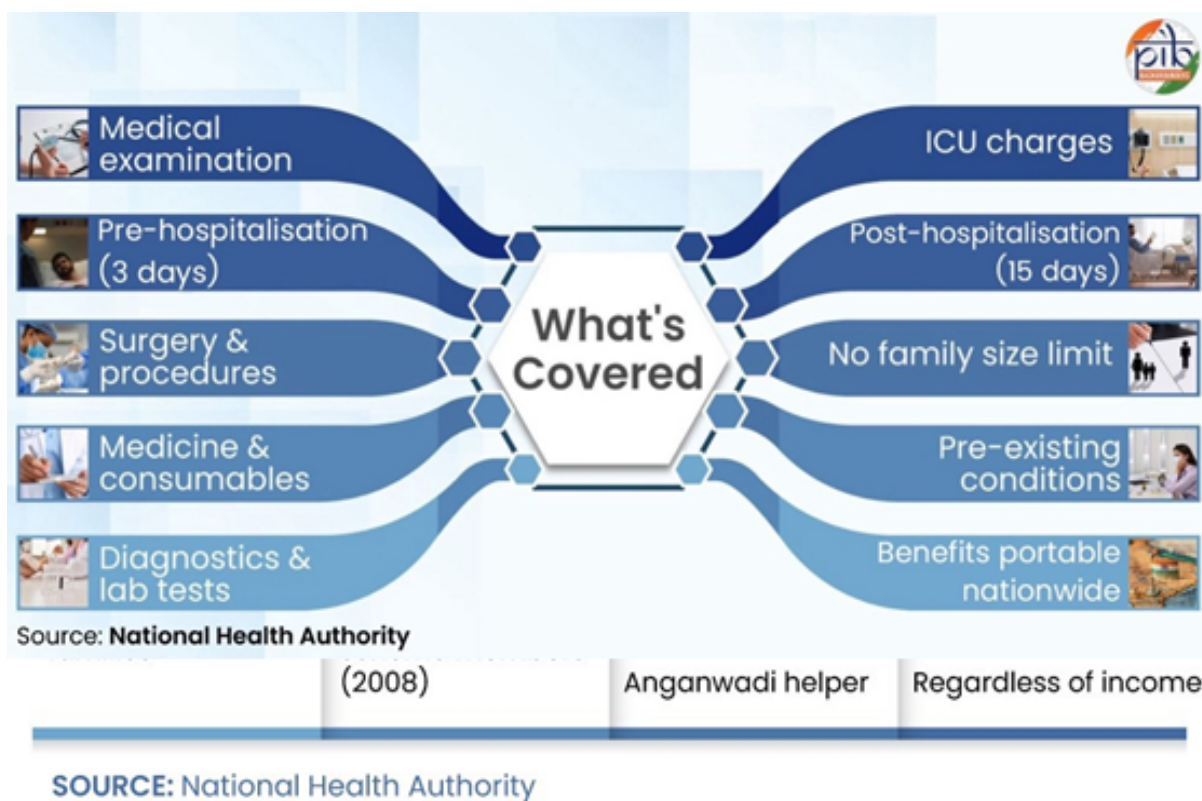
- **Ayushman Aarogya Mandirs (AAM)** ensures that primary healthcare is accessible to people near their homes or through a phone call.
- **Ayushman Bharat Digital Mission (ABDM)** that digitally links all health facilities—from village clinics to big hospitals. It aims to develop the integrated digital health infrastructure of the country. It will connect different stakeholders of the healthcare ecosystem through digital highways.
- **PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)**, launched in 2021, builds robust healthcare capacity—from village health centres to district hospitals

Ayushman Bharat makes quality healthcare accessible on all three levels – primary, secondary and tertiary.



Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana

AB-PMJAY provides healthcare coverage up to Rs. 5 lakhs per year for secondary and tertiary care services and hospitalization to enrolled socio-economically deprived families, saving them from catastrophic medical bills. The scheme provides cashless treatment across empanelled government-funded and private hospitals.



Progress on AB-PMJAY Scheme

Since its launch, AB-PMJAY has saved families over Rs. 1.52 lakh crores in out-of-pocket healthcare expenses, according to the latest Economic Survey of India (2024-25).

As of Oct. 1, 2025, AB-PMJAY has over 42 crore people enrolled, according to the Ayushman cards created for the scheme's beneficiaries. More than 86.51 lakh senior citizens over 70 years have been provided Ayushman Vay Vandana (VVS) Cards. Over 33,000 hospitals across the country – 17,685 public and 15,380 private – are empaneled under AB-PMJAY.

Lakhs of people availed all kinds of healthcare services under the scheme (as on Oct. 28, 2025).

Speciality Name	Total Count	Total Amount in Rupees
General Medicine	21741389	183725535263
Ophthalmology	4499544	25218529234
Medical Oncology	4141188	45971190452
Obstetrics & Gynaecology	3564071	26921505469
General Surgery	3334123	51359883676
Orthopaedics	2445678	81185282099
Urology	1995470	36603974579

Emergency Room Packages (Care requiring less than 12 hrs stay)	1976059	3097080136
Cardiology	1282206	86730606349
Neo-natal Care	1104752	23200653194

AB-PMJAY Budget

The scheme is fully funded by the Government of India and respective state and union-territory governments, both sharing the costs of implementation. The union government's budget estimates have increased over the past few years, with a budget of Rs. 9,406 crore estimated for 2025-26.

Union Budget for AB-PMJAY over the years:

Financial Year	Budget Estimate (in crore rupees)
2019-20	6,556
2020-21	6,429
2021-22	6,401
2022-23	7,857
2023-24	7,200
2024-25	7,500
2025-26	9,406

Ayushman Arogya Mandirs

Ayushman Arogya Mandirs (AAM), the second pillar of Ayushman Bharat, makes primary healthcare more accessible and closer to people's homes. They are envisaged to deliver expanded range services that go beyond maternal and child health care services to include care for non-communicable diseases, palliative and rehabilitative care, oral, eye and ENT care, mental health and first-level care for emergencies and trauma, including free essential drugs and diagnostic services.

AAMs, which include primary and sub-health care centres, are equipped with all the required resources including:

- Upgraded infrastructure
- Additional human resources
- Essential drugs and diagnostics
- IT systems, etc.

Teleconsultation services are also available at all operational AAMs across the country, including in rural areas. More than **39.61 crore teleconsultations** were conducted at the AAMs (as of Sept. 2025).

Ayushman Bharat Digital Mission

ABHA creates unique health identification numbers for people in the healthcare ecosystem. This enables continuity of care across the various levels of healthcare and the availability of services everywhere, including in remote and rural areas.

Progress on the scheme (as of Aug. 5, 2025):

- 79,91,18,072 ABHAs accounts created
- 4,18,964 health facilities have been registered on HFR
- 6,79,692 healthcare professionals have been registered on HPR
- 67,19,65,690 health records have been linked with ABHA

PM–Ayushman Bharat Health Infrastructure Mission

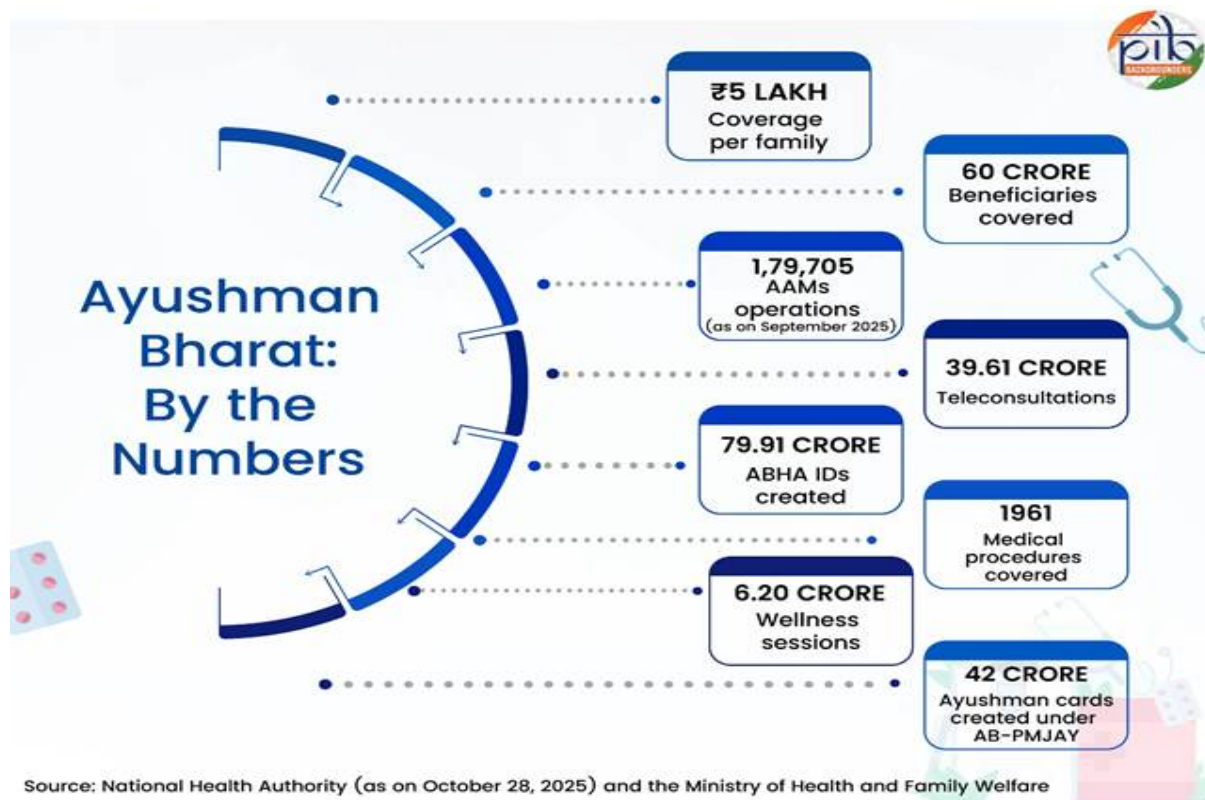
During COVID-19, the Indian government responded quickly using a whole-of-government approach. The pandemic showed that India's health systems needed better facilities at all levels – from local clinics to major hospitals. To address these gaps, the PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) was launched on Oct. 25, 2021, as part of the Budget 2021-22.

The main goal of PM-ABHIM is to fix critical gaps in health infrastructure, disease monitoring, and health research across both cities and villages, so India can handle future pandemics independently. It is the largest public health infrastructure scheme in India since 2005, with a total budget of Rs. 64,180 crore for the period 2021-2026. Of this amount, Rs. 54,205 crore is allocated for state-level programs, while Rs. 9,340 crore is for central programs. This is a major 5-year plan to upgrade India's hospitals, clinics, and health research facilities nationwide, making the country better prepared for future health emergencies.

Ayushman Bharat Scheme: Performance Overview

Progress on the scheme as of 2025:

Between the fiscal years 2022-23 and 2024-25, states and union territories collectively spent over Rs. 5,000 crore on the development and operation of Ayushman Arogya Mandirs.



Conclusion

AB-PMJAY ensures the vulnerable sections of society get access to quality and affordable healthcare, and the Ayushman Arogya Mandirs bring primary healthcare closer to people's homes. The ABHA (Ayushman Bharat Health Account) scheme provides every citizen with a unique digital health ID to maintain their health records seamlessly across facilities. PM- ABHIM strengthens the underlying healthcare infrastructure—building hospitals, labs, and health centres from village to district level—to ensure the system can deliver quality care and respond to emergencies.

Together, these schemes under Ayushman Bharat and the Ministry of Health and Family Welfare provide affordable, good quality and comprehensive healthcare, ensuring universal health coverage for all.

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