



Progressing Towards Universal Health Coverage

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana

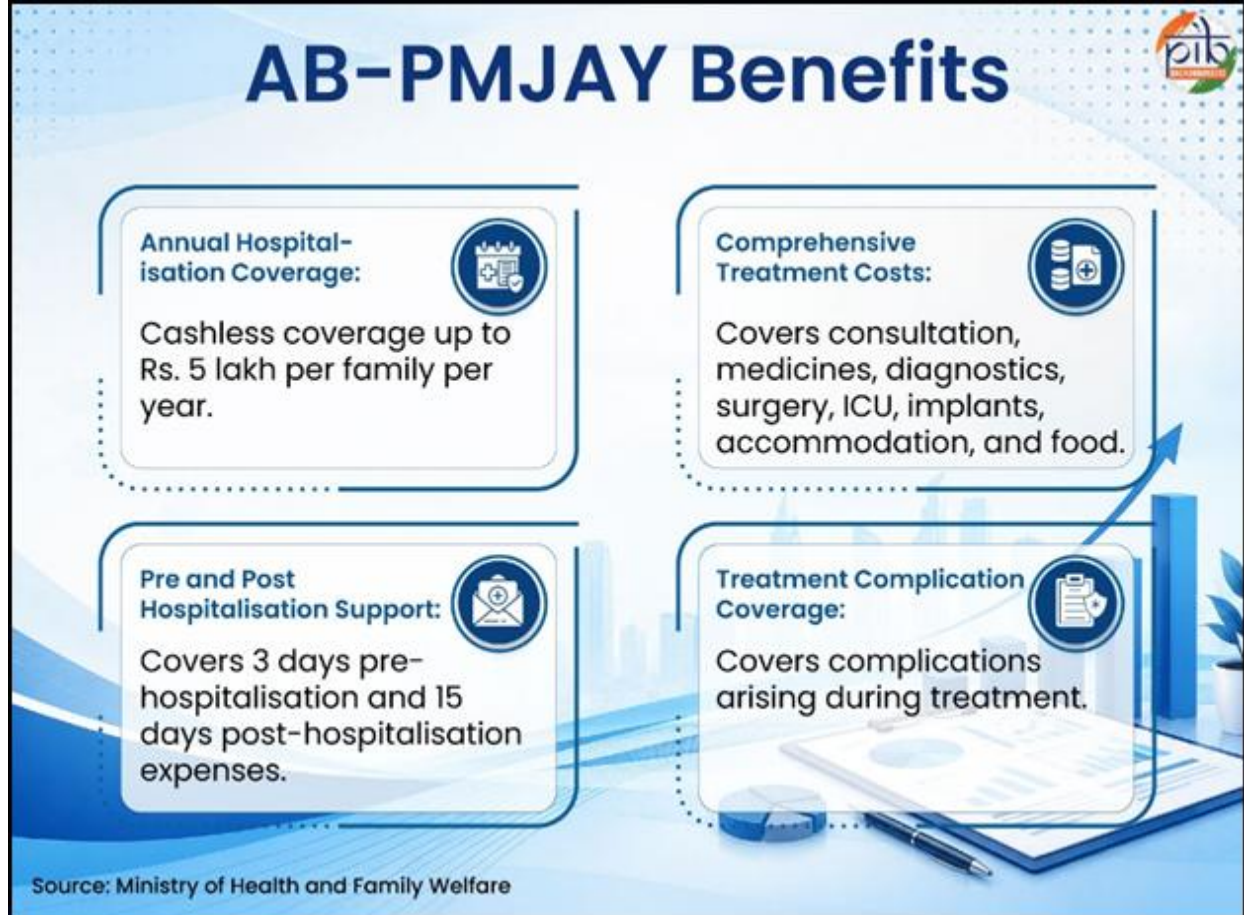
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*Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB PM-JAY) serves as the flagship financial protection pillar of India's healthcare system, providing annual **cashless hospitalisation coverage** of upto **Rs.5 lakh** per family to economically vulnerable citizens. Marking its **eighth anniversary**, the scheme now covers **about 33% of India's population** with Ayushman cards, having funded **13.25 crore admissions worth Rs. 2.03 lakh crore** and drastically reducing out-of-pocket medical expenses. This inpatient care model works alongside three complementary pillars-Ayushman Arogya Mandirs for primary care, the Ayushman Bharat Digital Mission for integrated health IDs, and PM-ABHIM for physical infrastructure-to achieve comprehensive universal health coverage across the nation.*

Ensuring Health Coverage for All

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.

The Government of India launched the **Ayushman Bharat Pradhan-Mantri Jan Arogya Yojana (AB PM-JAY)** eight years ago on **September 23, 2018**, to achieve **universal health** coverage. It is a public health assurance scheme and covers secondary and tertiary care. It is one of the world's largest public healthcare schemes, with **about 33% of India's population (over 48.51 crore people)** already holding **Ayushman cards** on the scheme's eighth launch anniversary (as of September 21, 2026).



AB-PMJAY has served people with treatment worth upto Rs. 2.03 lakh crore in about 13.25 crore hospital admissions through a network of over 38,000 empanelled public and private hospitals (as on August 31, 2026).

AB-PMJAY is one scheme under Ayushman Bharat that is promoting universal health coverage. The other schemes that are building India's public health infrastructure are: **Ayushman Aarogya Mandirs (AAM)**, **Ayushman Bharat Digital Mission** and **PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)**. Led by AB-PMJAY, these four flagship schemes are strengthening India's public health infrastructure to deliver universal health coverage.

AB PM-JAY: Saving Citizens from Medical Debt

AB PM-JAY aims to save families from catastrophic medical bills. It provides cashless healthcare services for **1,961 procedures across 27 medical specialties**.



In March 2024, the government had also expanded the scheme to include about **37 lakh families of Accredited Social Health Activists (ASHAs), anganwadi workers, and anganwadi helpers**. As on 21.09.26, more than 44.81 lakh Ayushman cards have been created for ASHAs/AWWs/AWHs under the scheme.

Following this, on September 11, 2024, the Government expanded the scheme to include **all senior citizens aged 70 years and above**, covering about **6 crore senior citizens**. As on 21.09.26, more than 1.36 crore senior citizens have Ayushman Vay Vandana cards.

Empowering Vulnerable Beneficiaries

Beneficiary families are identified based on the **Socio-Economic Caste Census (SECC) 2011**, using defined deprivation and occupational criteria. The scheme also includes families previously covered under the Rashtriya Swasthya Bima Yojana (RSBY).

1. Rural Beneficiaries

For rural areas, eligibility under AB PM-JAY is determined based on the deprivation criteria specified in the Socio-Economic and Caste Census (SECC), 2011. Eligible households include those falling under one or more of the following six criteria:

- D1: Households having only one room with kucha walls and kucha roof;
- D2: Households having no adult member between 16 and 59 years of age;
- D3: Female-headed households having no adult male member between 16 and 59 years of age;
- D4: Households having a disabled member and no able-bodied adult member;
- D5: Scheduled Caste/Scheduled Tribe households; and
- D7: Landless households deriving a major part of their income from manual casual labour

2. Urban Beneficiaries

For urban areas, the following 11 occupational categories of workers are eligible for the scheme:

- Ragpicker
- Beggar
- Domestic worker
- Street vendor/ Cobbler/hawker / other service provider working on streets
- Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/ Coolie and other head-load worker
- Sweeper/ Sanitation worker/ Mali
- Home-based worker/ Artisan/ Handicrafts worker/ Tailor
- Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller
- Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter
- Electrician/ Mechanic/ Assembler/ Repair worker
- Washer-man/ Chowkidar

3. Additional beneficiary categories covered through specific initiatives

- **Building and Other Construction Workers (BOCW)** and their dependants;
- **Road accident victims** covered under PM-RAHAT;
- **Transgender persons** covered under the Support for Marginalised Individuals for Livelihood and Enterprise (SMILE) initiative;
- **Eligible children under the PM CARES for Children Scheme** who lost both parents, a surviving parent, a legal guardian, or adoptive parents due to the COVID-19 pandemic;
- **Waste pickers and identified sanitation workers** covered under the National Action for Mechanised Sanitation Ecosystem (NAMASTE) Scheme; and

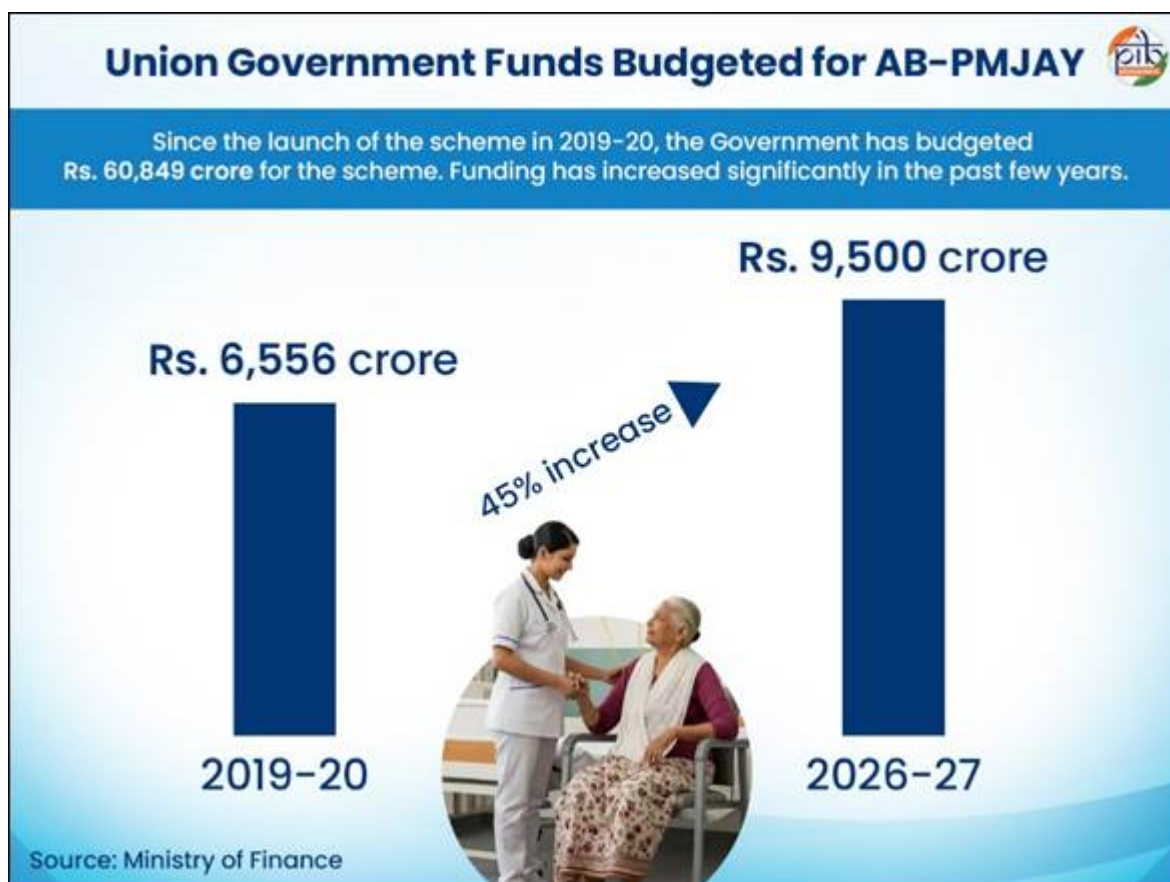
- **Particularly Vulnerable Tribal Groups (PVTGs)** covered under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN).

Aiding the Ailing Elderly

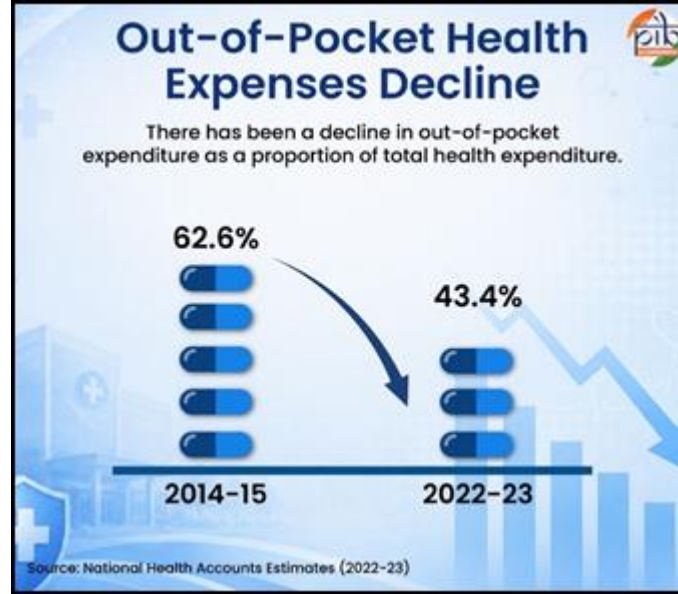
Birmati, a 65-year-old woman from Haryana's Jind district, suffered a severe fracture in her femoral neck, which connects the hip to the leg. Fortunately for her, she was able to get timely surgery and proper care worth Rs. 44,140 at a district orthopaedic and maternity hospital through the Ayushman Bharat scheme for free. The scheme has proven to be a lifeline for the economically and socially weaker sections of society, providing them with affordable, timely, quality, and accessible healthcare.

AB-PMJAY Funding Structure and Central Budgeting

AB-PMJAY is a centrally sponsored scheme. The sharing of funds between the Centre and the States is in the ratio of 60:40 for all States, except the North-Eastern States, Himachal Pradesh and Uttarakhand, and the Union Territory of Jammu & Kashmir, where the sharing ratio is 90:10. For Union Territories without a legislature, the Central Government provides 100% funding, while for Union Territories with a legislature, the Centre and the UT share the funding in the ratio of 60:40. The Union budget estimates have increased over the past few years, with a budget of Rs. 9,500 crore estimated for 2026-27.



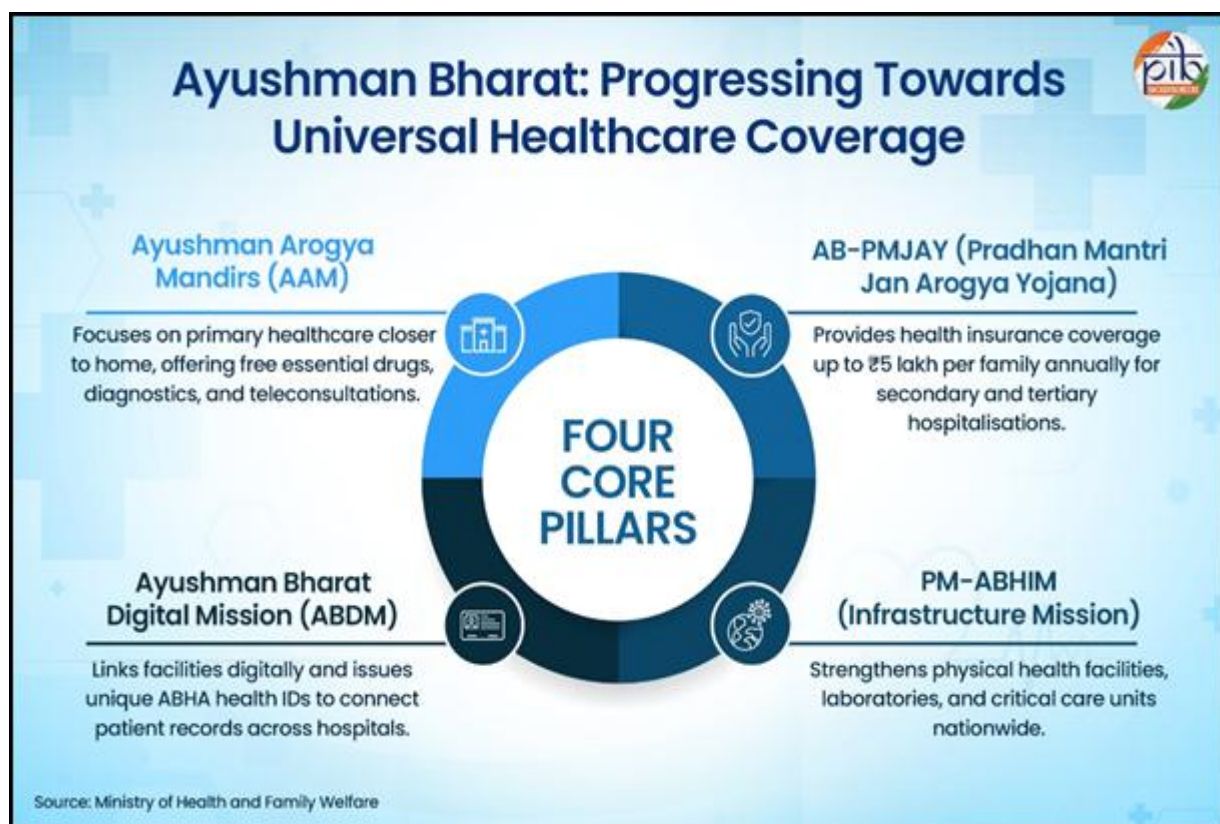
Reducing Out-of-Pocket Health Expenditure



People are spending much less of their own money on healthcare than they used to. Government data reflects that **personal health expenses** have also dropped due to **higher government funding and free and low-cost schemes like AB-PMJAY**.

Apart from AB-PMJAY, Ayushman Bharat's other schemes are also ensuring that people get universal health coverage.

Ayushman Arogya Mandirs: Strengthening Grassroots Primary Care



Ayushman Arogya Mandirs (AAM), the second pillar of Ayushman Bharat, make **primary healthcare more accessible** to people.

AAMs are **community healthcare centres** with medical professionals leading the frontline workers. AAMs are often upgraded from existing health centres that previously provided basic maternal and childcare services or other services.

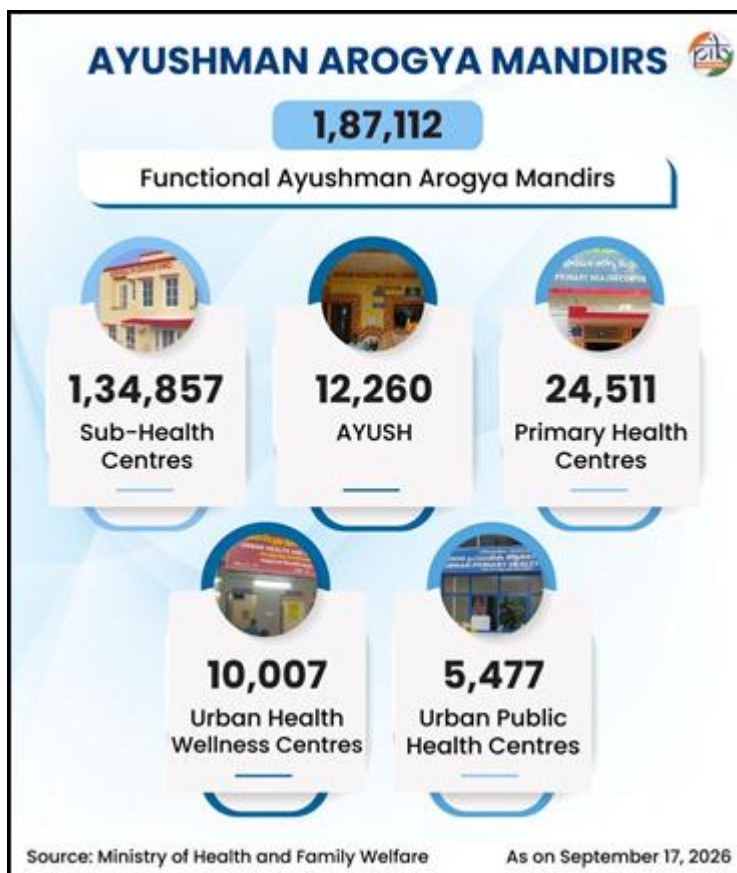
AAMs are equipped with all the required resources, including:

- Upgraded infrastructure
- Additional human resources
- Essential drugs and diagnostics

- IT systems, etc.

AAMs go beyond maternal and child health care services. They also provide the following services: Screening and management of diseases, oral, eye, and ear-nose-throat care, and mental health support. First-level emergency and trauma care, and free essential medicines and diagnostics are also provided at these centres.

Since the Government is also expanding AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homeopathy) care, there are now **AYUSH AAMs** for people, too.



AAMs are centres for **community health outreach** for Community Health Workers and Accredited Social Health Activists (ASHAs). At these centres, they spread awareness of health programmes, check in on patients, and keep track of community health.

AAMs are also where citizens can connect to healthcare professionals at district, state, or national hospitals through e-Sanjeevani, which is a government-run telemedicine service.

- More than **50 crore teleconsultations** were conducted, *including* at the AAMs (as of September 17, 2026).

The AAMs have recorded a cumulative **footfall of over 540 crores** as on date. The government is rapidly building this infrastructure.

Building Digital Health Infrastructure via ABDM

While a brick-and-mortar infrastructure forms the backbone of universal healthcare delivery, an equally robust digital public infrastructure is also essential. It helps in making healthcare delivery more seamless, efficient, and accessible. Recognising this, the Government of India launched the **Ayushman Bharat Digital Mission (ABDM)** in September 2021 to develop an integrated, citizen-centric national digital health ecosystem.

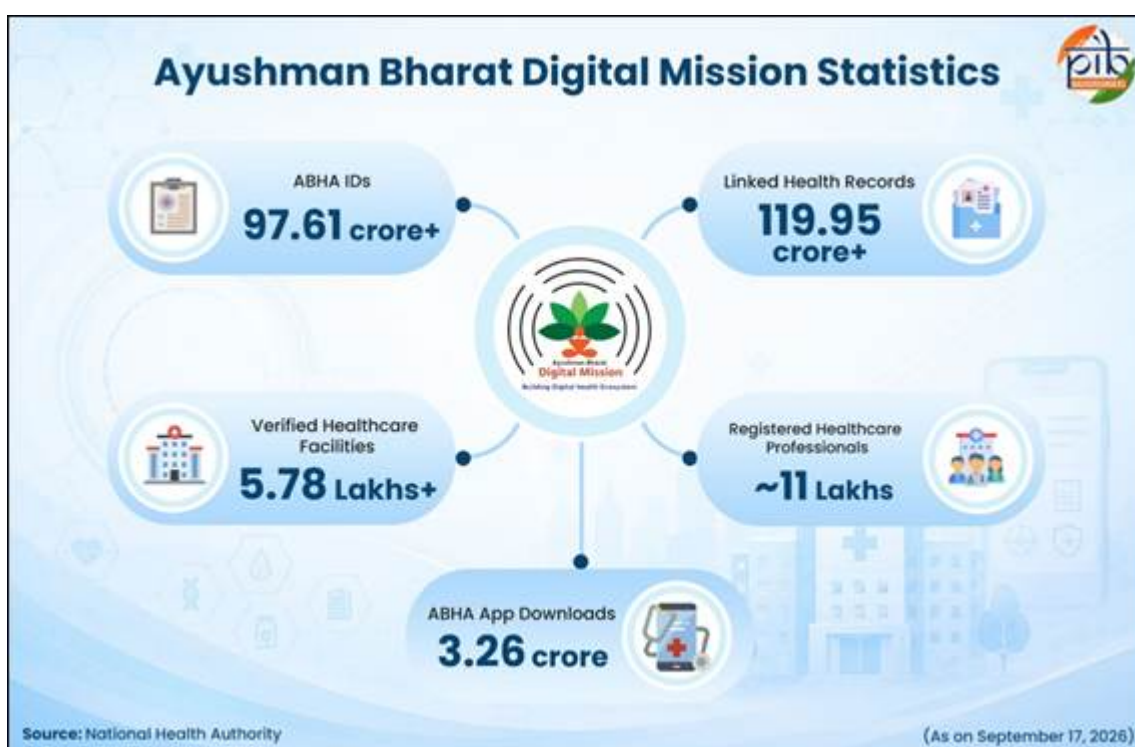
ABDM's infrastructure rests on the Ayushman Bharat Health Account (ABHAs), which are digital health IDs, similar to the Aadhaar number, for every individual. People's health records and insurance claims are integrated with the ABHA IDs. Through the ABHA IDs, individuals can connect to insurers, healthcare

facilities, doctors, and other services with all their medical history intact through this **one interoperable network**.

As of 17 September, 2026, over **97.61 crore ABHA IDs are now operational**, and over **119.95 crore health records** have been linked to the accounts. **Women make up 49.74% of the ABHA ID users**, men **50.26%**, and other genders **0.01%** (as on Sept. 17, 2026). Additionally, there are over **5.78 lakh verified healthcare facilities** and over **11 lakh healthcare professionals** registered on the platform.

Beyond the ABHA, ABDM is a full-fledged digital health ecosystem. It brings all healthcare providers onto one single network.

- **Healthcare Professionals Registry:** A national registry of all healthcare professionals-from doctors to AYUSH practitioners - verified and digitally connected.
- **Health Facility Registry:** A national registry of health facilities-hospitals, clinics, labs, pharmacies-public and private, all in one place.
- **Unified Health Interface:** An open network for health services-like UPI for healthcare. Book appointments, consult doctors, and discover services across any app.
- **Aarogya Setu 2.0:** It serves as a unified app to digital health services and Personal Health Record (PHR), accelerating nationwide adoption of digital health.



PM-ABHIM: Bolstering Critical Care and Disease Surveillance

During COVID-19, the government responded swiftly through a unified, whole-of-government approach. Demonstrating a proactive commitment to transforming the national healthcare landscape across local clinics and major hospitals, the government launched the landmark **PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)** on October 25, 2021, as part of Budget 2021-22.

With a monumental budget of **Rs. 64,180 crore (2021-2026)**, PM-ABHIM focuses on **strengthening health infrastructure, bolstering disease surveillance, and expanding health research** across urban and rural areas. This effort empowers India to achieve self-reliance and complete resilience in handling future health challenges.

PM-ABHIM focuses on:

- **supporting 23,224 rural health and wellness centres** in 10 high-focus states.
- **establishing 13,736 urban health and wellness centres** in all states.
- **setting up 3,389 block public health units** in 11 high-focus states.

- setting up 744 integrated public health labs in all districts.
- establishing 631 critical care hospital blocks in all districts with a population of more than 5 lakh.

Path to Universal Healthcare Coverage

AB-PMJAY expands access to quality and affordable secondary and tertiary healthcare for eligible beneficiaries, while **Ayushman Aarogya Mandirs** bring comprehensive primary healthcare closer to communities. **ABHA (Ayushman Bharat Health Account)** enables individuals to create a unique digital health identity and access their health records across participating healthcare facilities. **PM-ABHIM** strengthens the health system's infrastructure and preparedness by supporting the development of health centres, laboratories, and critical care facilities from the grassroots to the district level.

Overall, these initiatives strengthen the continuum of healthcare, from primary care and digital health services to hospital-based treatment and resilient health infrastructure, advancing the goal of **universal health coverage**.

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