

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)- For Senior Citizens

Ayushman Bharat provides free, cashless treatment up to ₹5 lakh annually for individuals aged 70 years and above under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), irrespective of their income with effect from September 2024. The salient features of the scheme is as under

sn	particulars	Scheme details
1	Age criteria	The scheme covers all senior citizens aged 70 years and older.
2	Income criteria	Covers all seniors over 70, irrespective of their socio-economic status. no income criteria under the scheme.
3	Coverage amount	The plan provides ₹5 lakh per year for secondary and tertiary care hospitalization.
4	Pre existing condition	All pre-existing diseases are covered from the first day of enrollment.
5	Treatment type	Seniors can get cashless treatment at empanelled public and private hospitals across the country.
6	Waiting period	There is no waiting period for any disease or treatment, ensuring immediate coverage upon enrollment
7	Coverage based on previous enrollment	<p>For seniors newly covered: Those who were not previously part of an AB PM-JAY family will receive a new Ayushman Vay Vandana Card providing a family cover of ₹5 lakh per year.</p> <p>For seniors already covered: If a senior is part of a family already covered under AB PM-JAY, they will receive an</p>

		additional "top-up" cover of ₹5 lakh per year exclusively for them. This amount does not need to be shared with other family Members
8	Medical facilities covered	The Ayushman Bharat scheme provides comprehensive coverage for a wide range of secondary and tertiary care treatments and surgeries that are commonly needed by seniors. This includes pre-existing conditions, with specific procedures offered under the scheme's 1,929 medical packages
9	Choice of scheme	Senior citizens aged 70 or above who are already availing benefits from other government schemes (such as CGHS or ECHS) can either continue with their existing plan or opt for AB PM-JAY
10	Documents required	Only aadhar card. If only birth year is recorded in adhaar, January 1st of the year following the recorded birth year will be considered as the date of birth
11	Ayushman card	Beneficiary can apply for the Ayushman Bharat Senior Citizen Scheme through our website portal - www.beneficiary.nha.gov.in and the Ayushman App (available for Android on the Google Play Store).

Compiled by G Rajender Reddy, General Secretary TIA