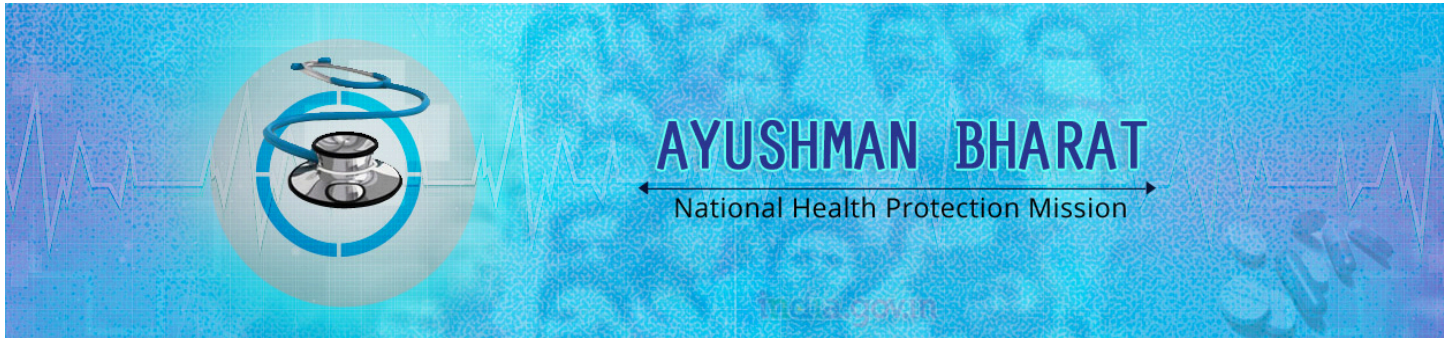




## Ayushman Bharat - National Health Protection Mission



**Ayushman Bharat is National Health Protection Scheme**, which will cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization. Ayushman Bharat - National Health Protection Mission will subsume the on-going centrally sponsored schemes - **Rashtriya Swasthya Bima Yojana (RSBY)** and the **Senior Citizen Health Insurance Scheme (SCHIS)**.

### Salient Features



- Ayushman Bharat - National Health Protection Mission will have a defined benefit cover of Rs. 5 lakh per family per year.
- Benefits of the scheme are portable across the country and a beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country.
- Ayushman Bharat - National Health Protection Mission will be an entitlement based scheme with entitlement decided on the basis of deprivation criteria in the SECC database.
- The beneficiaries can avail benefits in both public and empanelled private facilities.
- To control costs, the payments for treatment will be done on package rate (to be defined by the Government in advance) basis.
- One of the core principles of Ayushman Bharat - National Health Protection Mission is to co-operative federalism and flexibility to states.

- For giving policy directions and fostering coordination between Centre and States, it is proposed to set up Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) at apex level Chaired by Union Health and Family Welfare Minister.
- States would need to have State Health Agency (SHA) to implement the scheme.
- To ensure that the funds reach SHA on time, the transfer of funds from Central Government through Ayushman Bharat - National Health Protection Mission to State Health Agencies may be done through an escrow account directly.
- In partnership with [NITI Aayog](#), a robust, modular, scalable and interoperable IT platform will be made operational which will entail a paperless, cashless transaction.

### Implementation Strategy

- At the national level to manage, an Ayushman Bharat National Health Protection Mission Agency (AB-NHPMA) would be put in place. States/ UTs would be advised to implement the scheme by a dedicated entity called State Health Agency (SHA). They can either use an existing Trust/ Society/ Not for Profit Company/ State Nodal Agency (SNA) or set up a new entity to implement the scheme.
- States/ UTs can decide to implement the scheme through an insurance company or directly through the Trust/ Society or use an integrated model.

### Major Impact



[Ayushman Bharat - National Health Protection Mission](#) will have major impact on reduction of Out of Pocket (OOP) expenditure on ground of:

- Increased benefit cover to nearly 40% of the population, (the poorest & the vulnerable)
- Covering almost all secondary and many tertiary hospitalizations. (except a negative list)
- Coverage of 5 lakh for each family, (no restriction of family size)

This will lead to increased access to quality health and medication. In addition, the unmet needs of the population which remained hidden due to lack of financial resources will be catered to. This will lead to timely treatments, improvements in health outcomes, patient satisfaction, improvement in productivity and efficiency, job creation thus leading to improvement in quality of life.

### Expenditure involved

The expenditure incurred in premium payment will be shared between Central and State Governments in specified ratio as per [Ministry of Finance](#) guidelines in vogue. The total expenditure will depend on actual market determined premium paid in States/ UTs where [Ayushman Bharat - National Health Protection Mission](#) will be implemented through

insurance companies. In States/ UTs where the scheme will be implemented in Trust/ Society mode, the central share of funds will be provided based on actual expenditure or premium ceiling (whichever is lower) in the pre-determined ratio.

Number of Beneficiaries

[\*\*Ayushman Bharat - National Health Protection Mission\*\*](#) will target about 10.74 crore poor, deprived rural families and identified occupational category of urban workers' families as per the latest [\*\*Socio-Economic Caste Census \(SECC\)\*\*](#) data covering both rural and urban. The scheme is designed to be dynamic and aspirational and it would take into account any future changes in the exclusion/ inclusion/ deprivation/ occupational criteria in the SECC data.

States/Districts covered

Ayushman Bharat - National Health Protection Mission will be rolled out across all States/UTs in all districts with an objective to cover all the targeted beneficiaries.

Related Links

- [\*\*Ayushman Bharat - National Health Protection Scheme\*\*](#)
- [\*\*Rashtriya Swasthya Bima Yojana \(RSBY\)\*\*](#)
- [\*\*Senior Citizen Health Insurance Scheme \(SCHIS\)\*\*](#)
- [\*\*NITI Aayog\*\*](#)
- [\*\*Ministry of Finance\*\*](#)
- [\*\*Socio-Economic Caste Census \(SECC\)\*\*](#)



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