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Cabinet gives green signal to Ayushman Bharat

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The cabinet chaired by Prime Minister Narendra Modi approved the Ayushman Bharat National Health Protection Mission

The Union Cabinet chaired by the Prime Minister Narendra Modi has approved the launch of a new Centrally Sponsored Ayushman Bharat -National Health Protection Mission (AB-NHPM) having central sector component under Ayushman Bharat Mission anchored in the MoHFW.

It will provide health insurance to about 10.7 crore families which will be from poor and vulnerable populations.

The government is hoping that the NHPM will significantly reduce out-of-pocket spending on health by providing the Rs 5 lakh cover to nearly 40 percent of the population paying for almost all diseases requiring secondary and tertiary care.

Under the scheme, famillies may seek hospitalization services from public and private hospitals anywhere in the country empanelled by the government.

The benefit cover will include pre and post-hospitalisation expenses. All pre-existing conditions will be covered from day one of the policy. A defined transport allowance per hospitalisation will also be paid to the beneficiary.

The eligibility critieria will depend on households' deprivation levels. In rural areas, for instance, families with only one room with "kucha walls and kucha roofs," families with no adult members between ages 16 to 59, female-headed households with no adult male member between 16 and 59, household with no able-bodied adult members, Scheduled Caste and Scheduled Tribe households, and landless households that derive most of their income from manual casual labour will be covered.

In urban areas, families in 11 occupation categories will be covered in the scheme. Households without shelter, destitutes and those living on alms, manual scavenger families and primitive tribal groups will also be covered in rural areas.