national health authority
सत्यमेव जयते

Pradhan Mantri Jan Arogya Yojana
Ayushman Bharat
PM-JAY

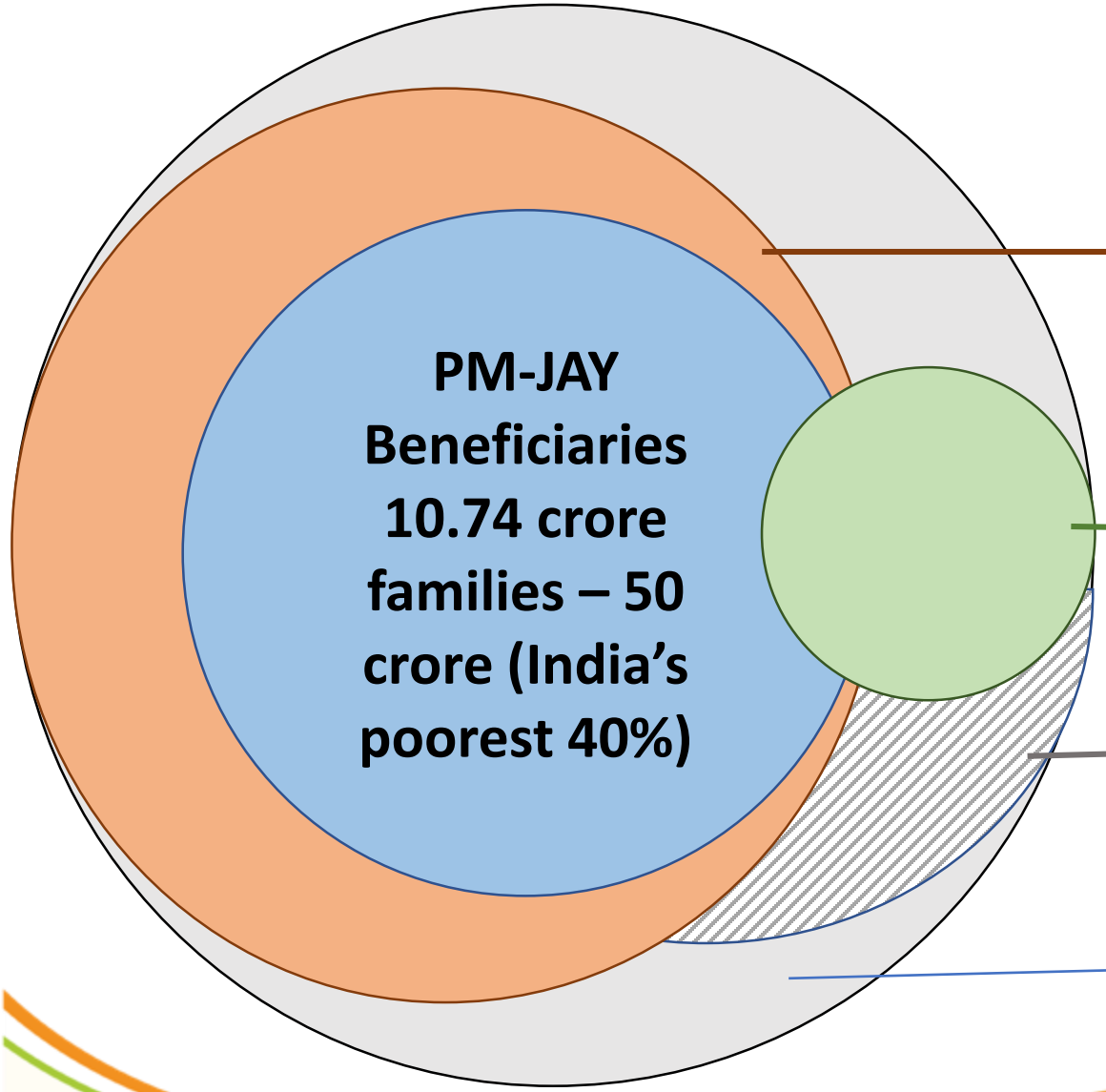
Utilizing PMJAY eco-system for

- Expanding Coverage to 'Missing Middle'

- Convergence of schemes

Malti Jaswal
25th Sept, 2021
Arogya Manthan 3

Indian population – present coverage



States cover additional 3 crore families – 13-15 crore people under State sponsored schemes

Central Govt. schemes like ESIC, ECHS, CGHS etc. cover 4 crore families - 15-17 crore people

Population covered by private insurance – 14 crore people

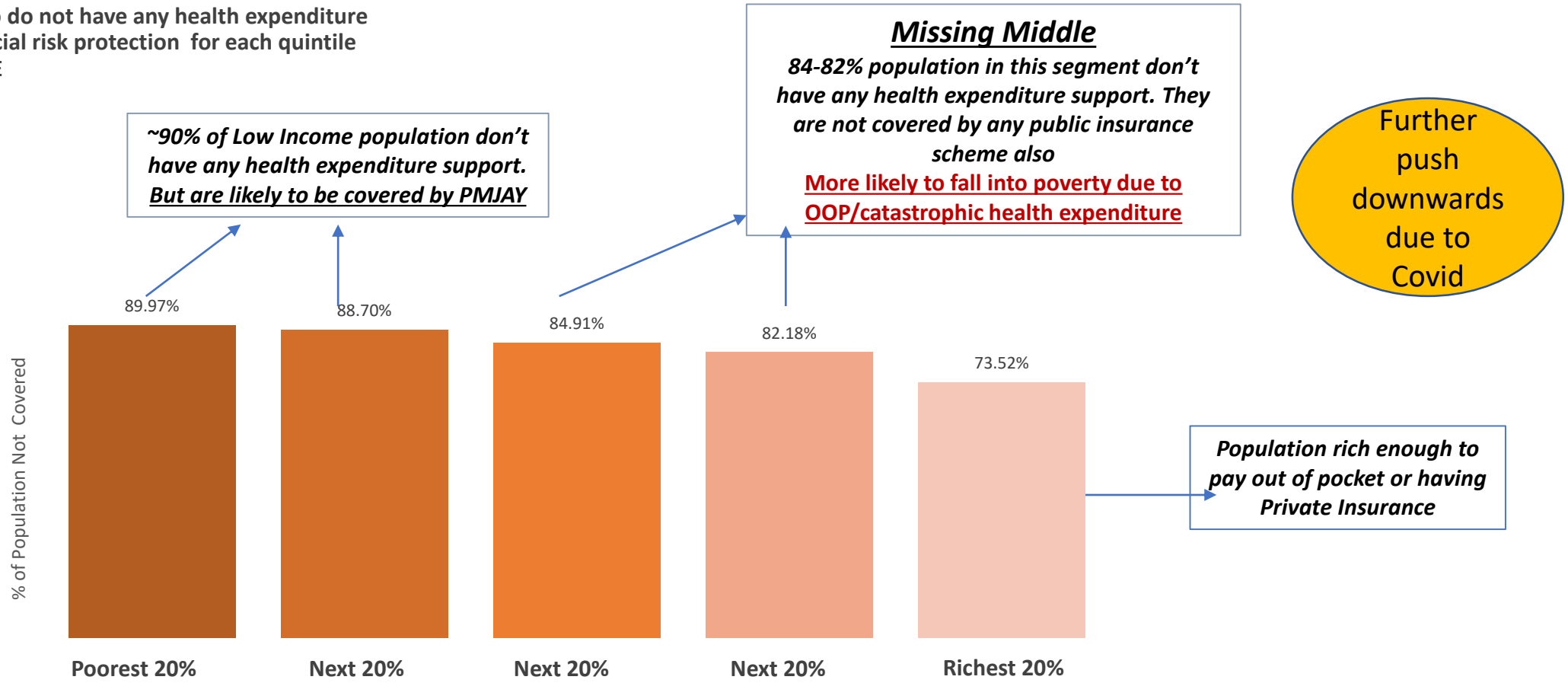
90-95 crore

40+ Crore Without coverage

*Diagram not to scale

Case for the Missing Middle*

% persons who do not have any health expenditure Support/financial risk protection for each quintile class of UMPCE



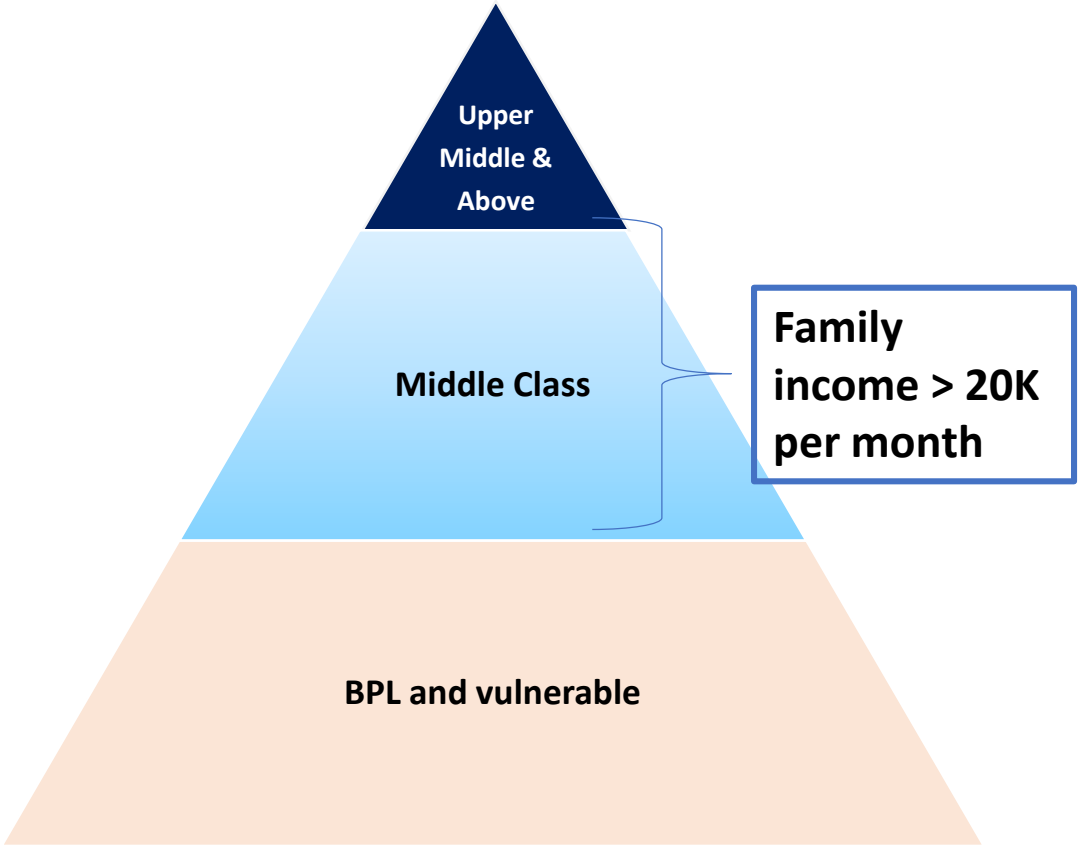
*Slide source – Shri Alok Kumar, Niti Aayog, PPT- Road to UHC, https://pmjay.gov.in
Data source: NSSO 75 round (2017-18). Data shown as a weighted average of urban and rural data
UMPCE : Usual Monthly Per Capita Expenditure

Why 40-45 crore Indians can't/won't buy cover

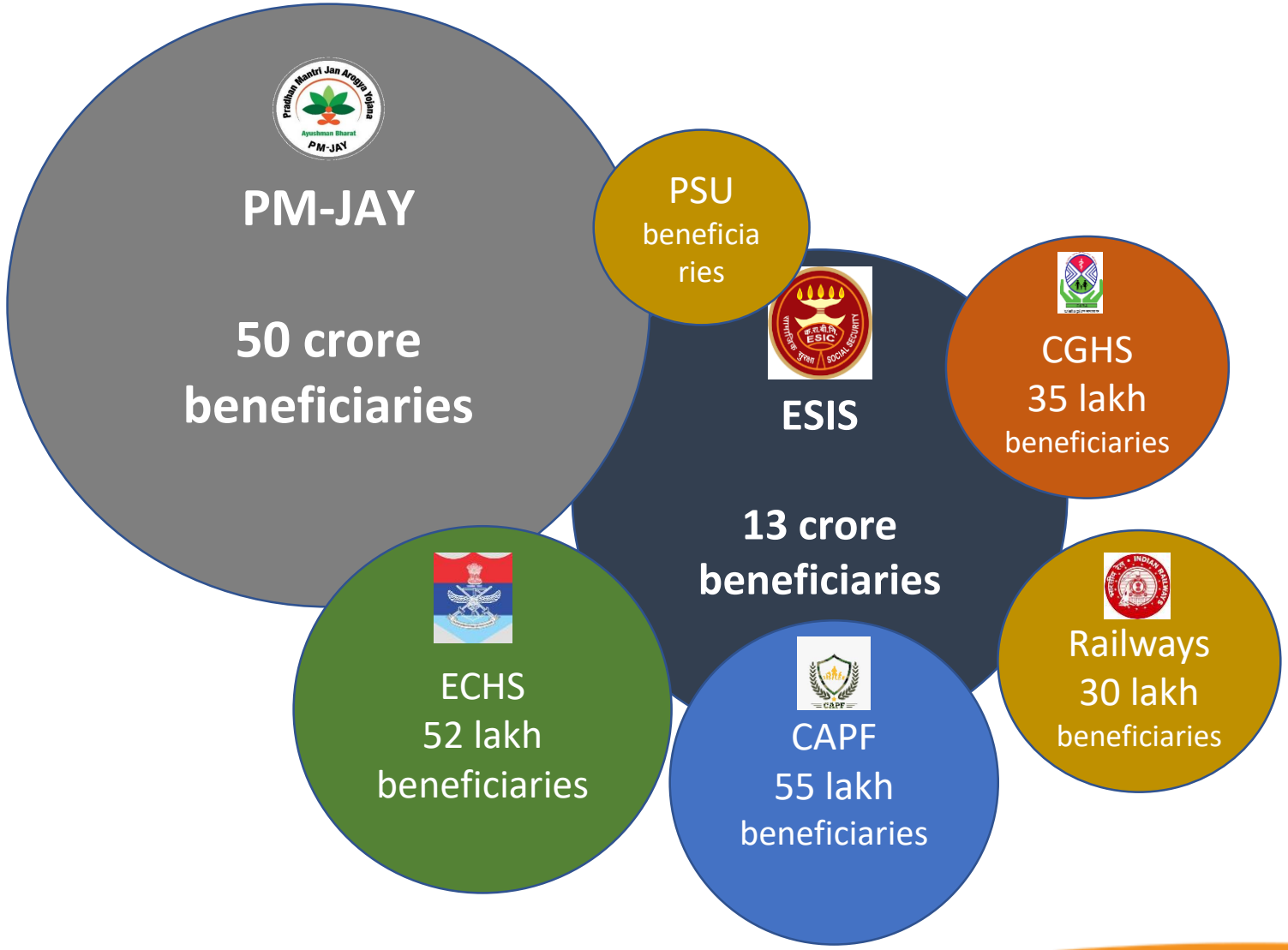
- Unaffordable expensive products
- Shallow coverage, pre-existing exclusions
- Lack of awareness, anti-selection
- Difficult to reach segment- informal sector
- High claims cost and operating expenses

Covering 'Missing Middle' – Insurance pilots

- Uncovered low income population –formal/ informal sector
- Form affinity groups – NGOs, self-help groups, trade associations, MFI/Co-operative members
- To be offered PMJAY clone cover by commercial insurers on voluntary basis
- Group covers to avoid anti-selection
- Self-funded affordable cover
- 21 insurers shortlisted



Fragmented Health Assurance Schemes



Govt funded schemes, contributory schemes of Govt/Armed forces/public sector employees, Blue collar workers mandatory contributory cover

Fragmentation of schemes has considerable cost…

- Duplication of efforts and resources
- Low efficiency due to different platforms
- Missed oppurtunity for collective bargaining
- Disparate provider networks
- Lack of risk pooling, inequity across schemes

Ongoing Convergence Projects

Ayushman CAPF Scheme

- Designed for CAPF personnel and families
- Nearly 50,000 beneficiary cards distributed
- Pilot phase in Assam - ongoing

Central Government Health Scheme (CGHS)

- Launched on PM-JAY IT platform
- Onboarded 1500+ CGHS hospitals
- Facilitated 5 Lakh treatments worth Rs. 390 Crores

ESIC

- Extending services on PM-JAY platform
- Active in 157 districts across India

RAN and HMDG

- Re-engineered process on PM-JAY platform
- 7000+ beneficiaries verified via NFSA integration

Building and Construction Workers (BoCW)

- Collaboration with MoLE and State Welfare Board
- Launched in Bihar, Chandigarh and Uttar Pradesh
- 50K beneficiaries verified

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Pooling diversity

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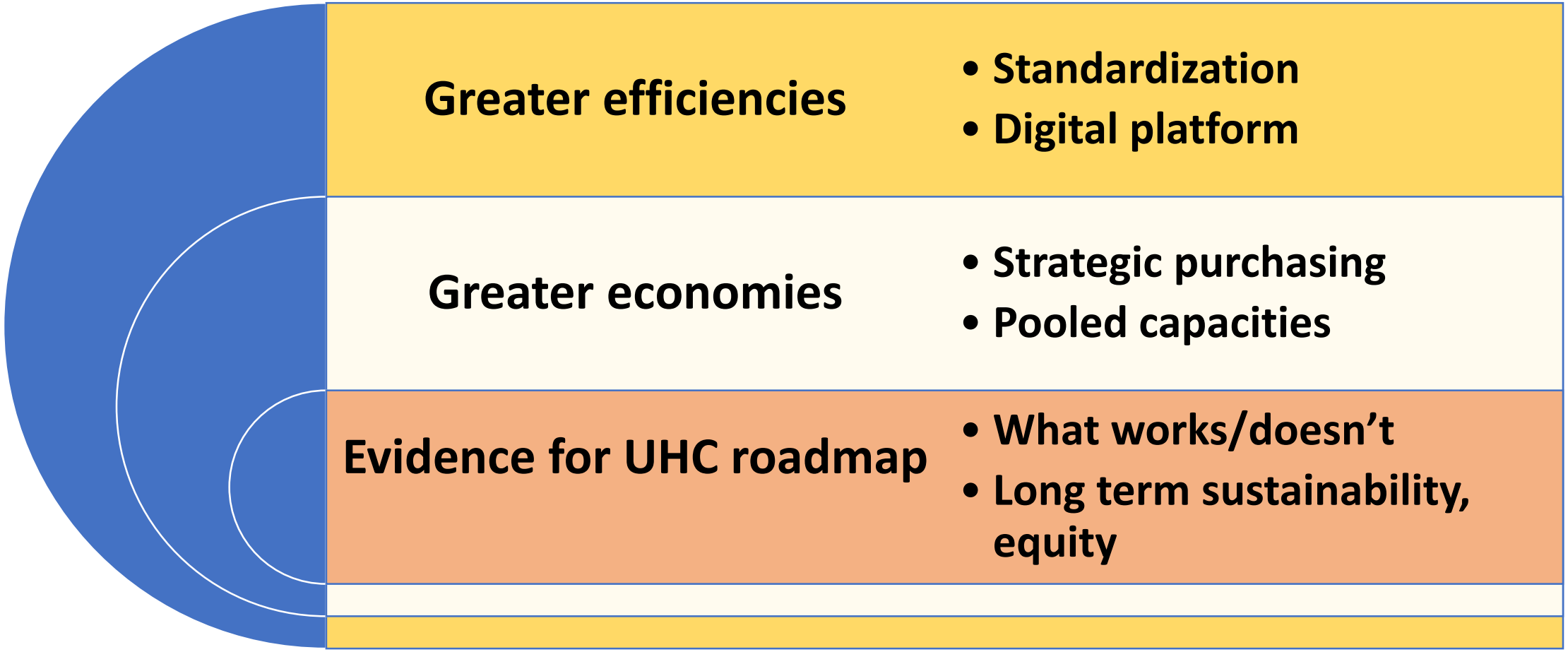
CONVERGENCE SCHEMES

PRIVATE PAID INSURANCE PILOTS

ROBUST IT – HOSPITAL NETWORK - STANDARD DATA & PACKAGES

STGS – REAL TIME MONITORING- PORTABILITY – INTER OPERABILITY

PMJAY - NHA - NDHM

Enormous Gains