

## **FAQs related to the benefits for senior citizens under the AB-PMJAY scheme**

### **1. Which age and income group of senior citizens are eligible under Ayushman Bharat PM-JAY?**

**Answer:** All senior citizens aged 70 or above, regardless of economic status, are eligible for free medical treatment up to ₹5 lakh under this scheme.

### **2. How many senior citizens are aged 70 years or above in India?**

**Answer:** Approximately 6 crore senior citizens, belonging to around 4.5 crore families, are aged 70 or above in India.

### **3. What are the eligibility criteria for senior citizens under this scheme?**

**Answer:** The only eligibility criterion is that the individual must be aged 70 years or above, as determined by the age recorded in their Aadhaar card, regardless of economic status.

### **4. Is Aadhaar mandatory for enrolment in the scheme?**

**Answer:** Yes, Aadhaar-based e-KYC is mandatory for the enrolment and issuance of Ayushman cards for eligible senior citizens.

### **5. What documents are required to enrol in the AB PMJAY Senior Citizen Scheme?**

**Answer:** Aadhaar is the only document needed for enrolment in the AB PMJAY Senior Citizen Scheme.

### **6. If only the birth year is mentioned in Aadhaar, how is the date of birth determined?**

**Answer:** If only the birth year is recorded in Aadhaar, January 1st of the year following the recorded birth year will be considered as the date of birth.

### **7. Both my parents are over 70 years old. Do I need to enrol each of them separately in the AB PMJAY Senior Citizen Scheme?**

**Answer:** No, separate enrolments aren't needed. After enrolling the first family member aged 70 or above, you can add other family members aged 70 or above under the scheme using the "Add Member" feature on our enrolment portal.

### **8. Will senior citizens receive a separate Ayushman card?**

**Answer:** Yes, a distinct Ayushman card will be issued to all eligible senior citizens aged 70 years and above.

### **9. Can we apply for an Ayushman card online for our parents who are 70 or older?**

**Answer:** Yes, the beneficiary can apply for the Ayushman Bharat Senior Citizen Scheme through our website portal - [www.beneficiary.nha.gov.in](http://www.beneficiary.nha.gov.in) and the Ayushman App (available for Android on the Google Play Store).

### **10. Can I receive treatment immediately after enrolling in the AB PMJAY Senior Citizen Scheme?**

**Answer:** Yes, beneficiaries can begin accessing treatment from the first day of enrolment. There is no waiting period for any disease or treatment, so coverage starts immediately.

**11. My father is over 70 years old and earns more than ₹50,000 per month from his business. Is he eligible for this scheme?**

**Answer:** Yes, there is no income limit set by the government for eligibility under this scheme. Any Indian citizen aged 70 or above is eligible, irrespective of income.

**12. Both my paternal and maternal grandparents are over 70 years old. Will they each receive ₹5 lakh coverage under PM-JAY?**

**Answer:** No, the ₹5 lakh coverage is provided on a family basis. Both your grandparents will be covered, but the ₹5 lakh annual limit is shared between them as part of the same family.

**13. My family is already a beneficiary of Ayushman Bharat. Will my father, who is over 70 years old, receive the additional top-up benefit?**

**Answer:** Yes, your father is eligible for the additional top-up benefit. However, he will need to redo his Aadhaar eKYC.

**14. My family is an Ayushman Bharat beneficiary. Will we all now get a cover of ₹10 lakh under this scheme?**

**Answer:** No, the additional ₹5 lakh coverage is only for family members aged 70 or above. The rest of the family will continue to receive their existing ₹5 lakh coverage.

**15. My father is over 70 years of age, and I have health insurance for him through a private company. Will my father still be a beneficiary under PM-JAY?**

**Answer:** Yes, your father is eligible for PM-JAY coverage even if he has private health insurance.

**16. My parents are over 70 years of age and covered under ESIC. Will they still be beneficiaries under PM-JAY?**

**Answer:** Yes, your parents are eligible for PM-JAY coverage even if they are covered under ESIC.

**17. I am a retired government employee above 70 years old and have a CGHS card. Can I also enrol myself in this scheme?**

**Answer:** Yes, you are eligible. However, as per government rules, citizens who benefit from any other government health scheme must choose either their existing scheme benefits or those under AB PM-JAY. This means if you have CGHS, you must choose between CGHS and Ayushman Bharat PM-JAY, as benefits from both schemes cannot be availed simultaneously.

**18. If my parents opt for AB PM-JAY and surrender their current government health scheme, is there any provision to switch back to their previous government health insurance scheme?**

**Answer:** No, once your parents choose the AB PM-JAY scheme and surrender their existing government health insurance, they cannot switch back. This is a one-time option and cannot be reversed.