

Impact of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (Ab-Pmjay) to Reduce the Financial Cost on Ayushman Card Holders in India

Dr. Ombir Singh¹, Dr. Rahul² and Mr. Anmol Kumar³

¹Head Department of Economics, Planning & Development

Email: anmolkumar3006@gmail.com

²Assistant Professor Department of Economics, Planning & Development

³Assistant Professor Department of Economics, Planning & Development

Received:

30/09/2025

Revised:

08/10/2025

Accepted:

23/10/2025

Published:

08/11/2025

ABSTRACT

This paper has focused impact of the Ayushman Bharat Yojana-Pradhan Mantri Jan Arogya Yojana to reduce the financial cost on Ayushman Card holders. It provides a coverage of 5 lakhs to each family so that they can avail of secondary and tertiary care. It also provides coverage for expenses for 3 days of pre-hospitalisation and 15 days of post-hospitalisation. The services can be availed at the PAN India level. AB – PMJAY has created Ayushman Cards in India to reduce the financial cost on the card holders and released the budget and utilized the funds under AB – PMJAY. Paper has covered card holders, beneficiaries families, hospitals empanelled, E- Cards Issued, beneficiaries admitted in hospitals, amount authorized for admission under Ayushman Bharat Yojana-Pradhan Mantri Jan Arogya Yojana.

Keywords: - PMJAY, Budget, Cost, Hospitals, Cards, Funds, Private, Governments.

INTRODUCTION:

Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) launched on September 23, 2018, to cater to the secondary and tertiary health care needs of the impoverished and vulnerable sections of India guarantees completely cashless hospitalization with improved effectiveness at public as well as private hospitals with a coverage up to INR.5, 00,000 per family per year. AB-PMJAY is playing a very crucial role in

reducing the financial cost on Ayushman Cards holders. This scheme is very beneficial for card holders which covers the financial cost of the vulnerable groups. Ayushman Bharat Yojana has two components: 1. Health and wellness Centres 2. Pradhan Mantri Jan Arogya Yojana (PM-JAY).

Health and Wellness Centres:-This component of the Ayushman Bharat Yojana focused on providing primary medical care to all the people who can't afford expensive medical aid. It is aimed at increasing the standard of healthcare in India by improving the services for underprivileged people. These centres introduced comprehensive services which are accessible and affordable for a huge part of the population. Here are the salient features of AB-HWCs:

- Provision of maternal care
- Services for infant healthcare
- Tools and services for family planning, reproductive healthcare
- Medical aid for ENT problems
- 1,50,000 wellness centres established
- Free essential drugs and diagnostic services
- Primary and tertiary care services
- 24×7 emergency care

- Services for rehabilitative care

Pradhan Mantri Jan Arogya Yojana (PM-JAY):- Another component of the Ayushman Bharat Yojana, Pradhan Mantri Jan Arogya Yojana (PMJAY), aims at safeguarding the underprivileged from a financial crisis in the event of a medical emergency. It is the largest government-funded healthcare insurance scheme that strives to provide tertiary and secondary healthcare to all the beneficiaries. The PMJAY aligns with the 3rd sustainable development goal (SDG) of ensuring good health and well-being. Here are the salient characteristics of the PMJAY:

- It provides a coverage of 5 lakhs to each family so that they can avail of secondary and tertiary care.
- It also provides coverage for expenses for 3 days of pre-hospitalisation and 15 days of post-hospitalisation.
- The services can be availed at the PAN India level.
- It covers more than 1,393 treatments and procedures, along with coverage for medicines and diagnostic services.

1.2 OBJECTIVE OF THE STUDY Justification of this study has been made objective. This covered AB-PMJAY beneficiaries. Objective of the study is given below:-

- A study of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) to reduce the financial cost.

How to cite: Ombir Singh, *et, al*, Impact of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (Ab-Pmjay) to Reduce the Financial Cost on Ayushman Card Holders in India. *Advances in Consumer Research*. 2025;2(5):1004–1009.

1.3 Impact of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

This section has described the impact of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-

PMJAY) on the beneficial card holders in India. Below table shows statistics of the beneficiaries under this scheme.

Table: 1

Number of Ayushman Cards (AB – PMJAY) in India (as on 30.07.2023)			
States /UTs	Ayushman Cards Created	States /UTs	Ayushman Cards Created
Andaman Islands & Nicobar	40870	Kerala	7246494 134476 26184
Andhra Pradesh	13103710	Ladakh	36201750 9769656
Arunachal Pradesh	93226	Lakshdweep	489263 1818791 438340
Assam	16041212	Madhya Pradesh	599402
Bihar	8009821	Maharashtra	421543
Chandigarh	157575	Manipur	7855351
Chhatisgarh	19995025	Meghalaya	10903195
Dadar & Nagar Haveli and Diu	431351	Mizoram	54844
Goa		Nagaland	6831421
Gujarat	28397	Puducherry	7233347
Haryana	17631908	Punjab	5148280
Himachal Pradesh	8529264	Rajasthan	243014284
Jammu & Kashmir	1135560	Sikkim	
Jharkhand	8262752	Tamil Nadu	
Karnataka	11228113	Telangana	
Tripura	14149032	Uttarakhand	
Uttar Pradesh	1334151	India	
	29961252		

Note: State /UT of Odisha, West Bengal and Delhi are not implementing AB-PMJAY.

Source: Lok Sabha Starred Question No. 238, dated on 04.08.2023.

This table shows the number of the Ayushman cards beneficiary under the Ayushman Bharat Yojana in India. Total Ayushman cards created under this yojana is 243014284 as of 30.07.2023. After analysis of state wise Ayushman cards it has been found that Uttar Pradesh has the highest Ayushman cards created is 29961252 compared to other states in India. Number of Ayushman card holders shows that this health scheme is very beneficial for reducing the financial cost from card holders and the impact is very high on the vulnerable/marginal groups.

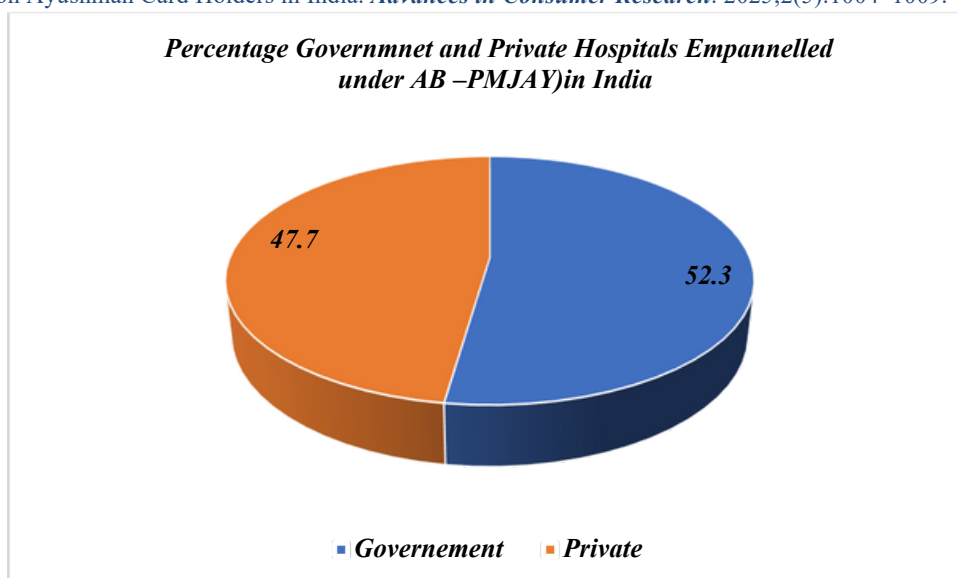
Table: 2

State – wise Number of Government and Private Hospitals Empanelled under Ayushmman Bharat Pradhan Mantri Jan aarogya Yojana (AB – PMJAY) in India (As on 05.08.2022)	
Distributions of Hospitals	Number of Hospitals
Government	10687
Private	9745
India	20432

Source: Lok Sabha Unstarred Question No. 3244, dated on 05.08.2022

Note: Hospitals are empanelled in non – implemeation States / UT of Delhi, Odisha & West Bengal to facilitate beneficiaries avail treatment under the portiaibility.

Chart: 1



This table and chart shows the State – wise Number of Government and Private Hospitals Empanelled under Ayushmman Bharat Pradhan Mantri Jan Aarogya Yojana (AB – PMJAY)–in India (As on 05.08.2022). Statistics of the hospitals have found that total hospitals are 20432, private hospitals are 9745 (52.3 percent) and government hospitals are 10687 (47.7 percent) in India. Data analysis has found that 99 percent of hospitals have been covered under Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana in India. And provide all facilities to Empanelled Government and Private Hospitals in India.

Table: 3

Budget/Revised Estimates and Funds Utilised under Ayushman Bharat-PradhanMantri Jan Aarogya Yojana (AB-PMJAY) in India(2018-2019 to 2023-2024)			
(Rs. in Crore)			
Year	Budget Estimates	Revised Estimates	Funds Utilized
2018-19	2400.00	2160.00	1849.00
2019-20	6400.00	3200.00	2992.90
2020-21	6400.00	3100.00	2544.10
2021-22	6400.00	3109.00	2940.60
2022-23	6412.00	6412.00	6048.00
2023-24	7200.00	7200.00	1855.00

Source: Lok Sabha Unstarred Question No. 2754, dated on 04.08.2023.

This table data shows that Budget/Revised Estimates and Funds Utilised under Ayushman Bharat-PradhanMantri Jan Aarogya Yojana (AB-PMJAY) in India (2018-2019 to 2023-2024). After analysis of data budget, revised estimates and funds utilized have been found that year 2018-19 to 2023-24 budget estimates are continuously increasing and revised estimates year 2018-19 is 2160.00, year 2019-20, 2020-21 and 2021-22 is half compared to budget estimate. And the 2022-23 and 2023-24 revised estimates are equal budget estimates. On the other hand, there are no complete funds utilized in the budget and revised in these years.

It means that the budget estimate is high compared to revised estimates and funds more utilized in the year 2022-23 compared to other years.

Table: 4

Performance Key Indicators under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) Scheme in India		
Key Performance Indicators	2020	2021
E-cards issued (Rs. in Crore)	Values	Values
Total Hospitalizations (Rs. in Lakh)	12.58	15.92
Total Amount Authorized for Hospitalizations (Rs. in Crore)	120.00	183
Claims Submitted (Rs. in Lakh)	15430.00	22587
Claims Submitted Amount (Rs. in Crore)	110.00	170
Average Claims Size (In Rs.)	13871.00	20601
Total Inter-State Hospitalization Cases (Rs. in Lakh)	12610.00	12117
	1.24	2.09

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Total Inbound Calls Attended by CallCenter (Rs. in Lakh)	65.00	73
Total Calls Made to PM – JAY Beneficiaries (Rs. in Lakh)	184.00	193
Total Number of Hospitals Empanelled	233306	22389
Total Number of Private Hospitals Empanelled	10428	8858
Total Number of Public Hospitals Empanelled	12828	13531
Total Users on mera-pmjay.gov.in (Rs. in Lakh)	200.80	296.40
Total PMJAY App installations (rs. in Lakh)	19.90	25.70

Source: Ministry of Health and Family Welfare, Govt. of India. (ON2498) & (ON2876)

This table shows the performance key indicators under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) Scheme in India during two years 2020 and 2021.

These are the various key performance indicators; E-cards issued (Rs. in Crore) in years 2020 (12.58) and 2021 (15.92), Total Hospitalizations (Rs. in Lakh) 2020 (120.00) and 2021(183), Total Amount Authorized for Hospitalizations (Rs. in Crore) 2020 (15430.00) and 2021 (22587), Claims Submitted (Rs. in Lakh) 2020 (110.00) and 2021 (170), Claims Submitted Amount (Rs. in Crore) 2020 (13871.00) and 2021 (20601), Average Claims Size (In Rs.) 2020 (12610.00) and 2021 (12117), Total Inter-State Hospitalization Cases (Rs. in Lakh) 2020 (1.24) and 2021 (2.09), Total Inbound Calls Attended by Call Center (Rs. in Lakh) .) 2020 (6500) and 2021 (73), Total Calls Made to PM – JAY Beneficiaries (Rs. in Lakh) 2020 (184.00) and 2021 (193), Total Number of Hospitals Empanelled 2020 (233306) and 2021 (22389), Total Number of Private Hospitals Empanelled 2020 (10428) and 2021 (8858), Total Number of Public Hospitals Empanelled 2020 (128286) and 2021 (13531), Total Users on mera-pmjay.gov.in (Rs. in Lakh) 2020 (200.80) and 2021 (296.40), and Total PMJAY App installations (rs. in Lakh) (19.90) and 2021 (25.70).

Table: 5

Number of Beneficiary Families Cover and Hospital Admissions under Ayushman Bharat PradhanMantri Jan Arogya Yojana (AB-PMJAY) in India(As on 03.12.2019)	
No. of Eligible Beneficireis (in Lakh)	1363.14
No. of Hospitals Admissions	64966827

Note:* Included ladakh

Source: Lok Sabha Unstarred Question No. 3125, dated on 06.12.2019

This table shows the number of Beneficiary Families cover and hospital admissions under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) in India (As on 03.12.2019). After analysis of data it has been found that no. of eligible beneficiaries is 1363.14 lakh and number of hospital admissions 64966827 in India.

Table: 8

Central Funds Released under Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB – PMJAY) in India (2018 – 19 to 2023 – 24)	
Years	Central Funds Released
2018-19	1850.17
2019-20	2992.93
2020-21	2544.79
2021-22	2916.00
2022-23	6413.23
2023-24	2554.28

Note: 1 Telangana joined the scheme in May, 2021.

2; West Bengal withdraw from the scheme January, 2019.

Source: Lok Sabha Unstarred Question No. 3247, dated on 05.08.2022. & Lok Sabha Unstarred Question No. 3847, dated on 11.08.2023

This table shows that the central government has released funds under Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB – PMJAY) in India. Statistics of Central released funds in various years 2018-19 (1850.17), 2019-20 (2992.93), 2020-21 (2544.79), 2021-22 (2916.00), 2022-23 (6413.23) and 2023-24 (2554.28). There is no high difference in funds from 2018-19 to 2021-23 and 2023-24. But from 2022-23 central has released the highest funds for Ayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB – PMJAY) in India.

Table: 9

Number of Beneficiaries Admitted and ClaimsSubmittedunderAyushmanBharat–PradhanMantriJanArogya Yojana (AB – PMJAY) in India (As on 16.12.2018)	
No. of Beneficiaries Admitted in Hospital	552649
No. of Claims Submitted	421474
Claims Submitted Amount (In Rs.)	5481089364

Source: Lok Sabha Unstarred Question No. 172, dated on 21.12.2018. Note:* Implementation RSBY to be subsumed with PMJAY.

Number of Beneficiaries Admitted and Claims Submitted under Ayushman Bharat – Pradhan Mantri Jan Arogya yojana (AB – PMJAY) in India has been mentioned in this table.

This shows that no. of beneficiaries admitted in hospital is 552649, no. of claims submitted 421474 and claims submitted amount (in Rs.) 5481089364. This is a good result of Ayushman Bharat – Mantri Jan Arogya Yojana (AB – PMJAY) utilized this scheme in different ways.

Table: 10

Achievements under Ayushman Bharat – Pradhan mantri Jan Arogya Yojana (AB – PMJAY) in India (As on 04.12.2018)	
Benficary Families Covered (In Lakh)	1126.00
Hospitals Empanelled + in Process	15137
E- Cards Issued	1430968
Beneficiares Admitted in Hospitals	439778
Amount Authorized for Admission (Rs. In Laks)	58540.01

Note: * Includes PM – JAY Extension to State Funded Categories of Beneficiaries.

Source: Lok Sabha Unstarred Question No. 4135, dated on 04.01.2019.

This table describes achievements under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) in India. The data shows that beneficiary families covered (In lakh) 1126.00, hospitals empanelled + in process 15137, E – Cards issued 143968, Beneficiaries admitted in hospitals 439778 and Amount Authorized for admission (Rs. in Lakhs) 58540.01. These are huge achievements of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB – PMJAY) in India.

CONCLUSION

After concluding, the paper has found that the impact of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is very high on Ayushman card holders to reduce the financial cost. This scheme has created state wise Ayushman cards for needy people and reduced the medical cost under the AB-PMJAY. Government and Private Hospitals empanelled under this scheme in all India and providing better facilities for card holders. And all the states have utilized the funds and provided the health facilities at minimum cost in Government and Private Hospitals. And there are various key indicators for measurement of the performance under AB - PMJAY in all states of India. The Number of Ayushman Bharat card holders is increasing every year and they are getting better facilities in India. And there are huge achievements of Ayushman Bharat -Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) Yojana for beneficiary families, hospitals empanelled, E- card issued, beneficiaries admitted in hospitals amount authorized for admission. After analysis of the paper it has been found that the impact of the Ayusman Bharat Yojana is high to reduce the financial cost on the card holders. **REFERENCES**

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