

Ayushman Bharat

Costs and Finances of the Prime Minister's Jan Arogya Yojana

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Abstract :

The Pradhan Mantri Jan Arogya Yojana is an ambitious health insurance scheme that has been touted as an important tool to achieve universal health coverage. However, there is still no clarity regarding the financial implications of this scheme. Based on National Sample Survey data of 2004 and 2014 on hospitalisation rates and average medical expenditures, three alternate scenarios have been analysed based on different assumptions about these two parameters, to estimate the total costs of the programme. The results indicate a potentially high burden of the programme on the state and union government finances, especially if it is successful in covering all the intended beneficiaries.

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