

<b>Date:</b> 3.10.2018	<b>Publication:</b> Business Standard.com
------------------------	---

### [Bajaj Allianz General to implement PMJAY in J&K](#)

Press Trust of India | New Delhi

Last Updated at October 3, 2018 18:10 IST

Bajaj Allianz General Insurance Wednesday said it has received the Letter of Award to implement Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) in the entire state of Jammu and Kashmir.

The company will be providing health insurance to all 22 districts of the state and covering over 6 lakh families, which is approximately more than 30 per cent of the total population, Bajaj Allianz General Insurance said in a statement.

The company will be implementing this cashless health insurance scheme in Jammu and Kashmir by the end of this month, Bajaj Allianz General Insurance managing director Tapan Singhel said.

Under this scheme, he said, there is no cap on family size and all members in the family would be covered for all pre-existing diseases, maternity etc from day one.

Each beneficiary family will be provided with a cover of Rs 5 lakh of health insurance covering secondary and tertiary care. The scheme is completely cashless for the beneficiary identified under the SECC data," he said.

"We are operating in Jammu and Kashmir since 2002. We have been there for the people in their time of need and in the past paid claims of more than Rs 1,000 crore during natural calamities faced by the state," he said.

PMJAY will have a long-term impact on the health insurance industry in India, it said, adding that around 50 per cent of the population across the country and almost all the hospitals shall be following the uniform practices set under this scheme, bringing in standardisation in the entire delivery mechanism in the health insurance industry.