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[Bajaj Allianz General to implement Ayushman Bharat scheme in J&K](#)

About 6 lakh people in Jammu & Kashmir will be covered in the first such mass health scheme

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Private general insurer Bajaj Allianz General Insurance will implement the Pradhan Mantri Jan Arogya Yojana (PMJAY), also called the Ayushman Bharat scheme, in Jammu & Kashmir. This is the first time that a mass health scheme is being implemented in the state.

The company is the first private insurer to win a mandate for the PMJAY, which was launched on September 23.

The insurer will provide health insurance to all 22 districts of the state and cover over 6 lakh families in the state, or over 30 percent of the total population. The scheme covers families below a certain socio-economic status. The insurer will begin implementation of PMJAY by October-end.

Under this scheme, there is no cap on family size and all members in the family would be covered for all pre-existing diseases and maternity from day one. Each beneficiary family will be provided with Rs 5 lakh of health insurance covering secondary and tertiary care.

Bajaj Allianz has a presence in J&K since 2002. Tapan Singhel, its MD & CEO, said they had paid claims of over Rs 1,000 crore during natural calamities faced by the state.

The scheme

PMJAY is the world's largest government sponsored health insurance scheme. It aims to provide Rs 5 lakh coverage to 100 million poor vulnerable families translating in 500 million individual beneficiaries, which is more than the population of North America. The scheme is important because more than two-thirds of expenditure on healthcare is out of pocket, often pushing people into poverty.

The cash-less scheme will cover medical and hospitalisation expenses for almost all secondary care and most tertiary care procedures. PMJAY has defined 1,350 medical packages covering surgery, medical and daycare treatments including medicines, diagnostics and transport. The cost of the scheme will be shared between the Centre and states in a 60:40 ratio.