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# Cabinet clears health insurance cover of Rs 5 lakh for all aged 70 years and above

The Ayushman Bharat — the world's largest insurance scheme — currently provides an annual Rs 5 lakh coverage to the poorest 40%.

Written by [Anonna Dutt](#) [Follow](#)

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The decision will add nearly 6 crore additional beneficiaries from 4.5 crore families to the flagship scheme.

THE UNION Cabinet on Wednesday cleared the expansion of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) to provide health coverage to “all senior citizens aged 70 years and above irrespective of their income”.

Announcing the decision after the Cabinet meeting, Union Minister [Ashwini Vaishnaw](#) said this “will be rolled out soon”.

Currently, the scheme is income-based and provides Rs 5 lakh shared annual coverage to all members of eligible families — estimated to comprise the bottom 40% of the population economically — irrespective of their age.

With the Cabinet clearing the extension of the scheme, Rs 5 lakh annual coverage per family will be provided to all citizens aged 70 years and above . An additional 6 crore people in this age group, from 4.5 crore families, are expected to benefit, according to a government statement. The eligible beneficiaries will be issued a new card under PM-JAY.

Moreover, “senior citizens of the age 70 years and above belonging to families already covered under AB PM-JAY will get an additional (shared) top-up cover up to

Rs 5 lakh per year for themselves,” the statement said.

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“Senior citizens of the age 70 years and above who are already availing benefits under other public health insurance schemes such as Central Government Health Scheme (CGHS), Ex-Servicemen Contributory Health Scheme (ECHS), Ayushman Central Armed Police Force (CAPF) may either choose their existing scheme or opt for AB PM-JAY. It has been clarified that senior citizens of 70 years and above who are under private health insurance policies or Employees’ State Insurance Scheme will be eligible to avail benefits under AB PM-JAY,” it said.

Expanding the health coverage scheme was part of the [BJP](#)’s poll promise in the run-up to the Lok Sabha elections earlier this year. “The expansion of cover to senior citizens of the age of 70 years and above was earlier announced by Prime Minister [Narendra Modi](#) in April 2024,” the government said in its statement on Wednesday.

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While President [Droupadi Murmu](#) had also mentioned the expansion of the scheme in her address to Parliament earlier, no significant budgetary allocation was made.

While the Ayushman Bharat scheme was geared towards universal health coverage, this will be the first age cohort to receive complete coverage.

Vaishnaw explained that the health coverage will be shared by the eligible beneficiaries of a family. “If there are two senior citizens (70 years+) in a family,

then the Rs 5 lakh coverage will be shared between them. This is a big step towards ensuring the social security of senior citizens, especially as India transitions to nuclear families,” he said.

“For the senior citizens (70 years+) from poor families who were already covered under the scheme, there will be an additional top-up coverage of Rs 5 lakh more only for them,” said Vaishnaw.

The initial outlay of the scheme will be Rs 3,437 crore. “This is a demand based scheme; as the demand goes up, the coverage will also be increased,” said Vaishnaw. “It will be rolled out soon and senior citizens are requested to enrol,” he said.

According to the government statement, the PM-JAY, which is the world’s largest publicly funded health assurance scheme, has covered 7.37 crore hospital admissions, including 49 per cent women beneficiaries, at a cost of over Rs 1 lakh crore, so far.

As reported by [The Indian Express](#) earlier, those in the 70 years+ age group accounted for 12% of the total hospital admissions and 14% of the total reimbursements under the PM-JAY till the beginning of this year.

Official data show that under the scheme, cardiology tops the expenditure chart, followed closely by general medicine, general surgery, orthopaedics and medical oncology.

Sources said while most states will foot 40% of the bill, 90% of the cost is likely to be borne by the Centre for states in hilly regions and the Northeast. “The nitty-gritty will be worked out later. It will happen at the stage of implementation, once the decision has been taken,” said a senior official.

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India's population over the age of 60 years is estimated to increase from 8.6% in 2011 to 19.5% by 2050, according to the Longitudinal Ageing Study in India (LASI). Health coverage in this age group is about 20%, mostly under CGHS, Employees State Insurance Scheme, Rashtriya Swasthya Bima Yojna, cooperative health insurance schemes, medical reimbursement from an employer, or privately purchased health insurance, according to the India Ageing Report 2023.

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