

PM Modi Expands Ayushman Bharat Scheme To Cover All Seniors Aged 70+



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The expansion is part of a broader set of health projects valued at Rs 12,850 crore, unveiled by PM Modi on Tuesday. The enhanced scheme is expected to benefit 60 million senior citizens across India, offering increased financial security for elderly healthcare.

Under the updated provisions of AB-PMJAY, senior citizens already in families covered by the scheme will receive an additional top-up of Rs 5 lakh per year on top of the Rs 5 lakh family coverage. Seniors in households not previously covered by AB-PMJAY will now receive health coverage of up to Rs 5 lakh annually on a family basis.

To support the expanded beneficiary base, the government has allocated an outlay of Rs 3,437 crore, specifically designated for covering individuals aged 70 and above under Ayushman Bharat. According to officials, this financial outlay will be distributed over one and a half years, covering the remaining half of the current fiscal year and the entire upcoming financial year.

Nilaya Varma, Co-founder & CEO, Primus Partners, said, “The inclusion of the geriatric population aged 70 and above under the Government’s flagship health insurance scheme, Pradhan Mantri Jan Arogya Yojana (PM-JAY), marks a transformative milestone in the landscape of health coverage in India and represents a significant step towards achieving Universal Health Coverage (UHC). This initiative is poised to benefit over 6 crore senior citizens by providing them with health insurance coverage of up to ₹5 lakh per year. Moreover, the beneficiaries can avail treatments at more than 30,000 PMJAY empaneled health facilities across the country. Given the rising life expectancy in India, increasing geriatric population underscores the urgency of addressing the healthcare requirements of older adults. By extending health insurance to this vulnerable age group, the PM-JAY initiative not only enhances their access to essential health services but also promotes their dignity and well-being during their twilight years.”