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# West Bengal Set to Become 36th State to Implement Ayushman Bharat PM-JAY

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West Bengal is set to become the 36th State to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).?

The National Health Authority (NHA) and the West Bengal Department of Health and Family Welfare will sign a Memorandum of Understanding (MoU) for the implementation of the scheme.

With the signing of the MoU, West Bengal will join the world's largest publicly funded health assurance scheme.

The scheme provides health insurance coverage of up to ₹5 lakh per family per year for secondary and tertiary hospitalization.

The implementation is expected to strengthen access to affordable healthcare and advance India's goal of universal health coverage.

The MoU signing ceremony will be held under the aegis of the Union Ministry of Health and Family Welfare.

The existing state healthcare framework is expected to be integrated with the national health insurance scheme.

## **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**

Launched: 23 September 2018

Ministry: Ministry of Health and Family Welfare

Implementing Agency: National Health Authority (NHA)

It is the world's largest government-funded health assurance scheme.

### **Key Features:**

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Health cover of up to ₹5 lakh per family per year  
Cashless and paperless treatment  
Coverage for secondary and tertiary hospitalization  
Benefits available at empanelled public and private hospitals across India  
Portable across states and Union Territories  
Covers pre-existing diseases from day one of enrollment

### **Ayushman Bharat Programme**

Launched in: 2018

#### **Components:**

Health and Wellness Centres (HWCs)  
Pradhan Mantri Jan Arogya Yojana (PM-JAY)

#### **Objective:**

Universal Health Coverage (UHC)  
Reduction in out-of-pocket healthcare expenditure  
Improved access to quality healthcare services

### **National Health Authority (NHA)**

Established: 2019  
Ministry: Ministry of Health and Family Welfare

#### **Functions:**

Implementation of PM-JAY  
Digital health initiatives  
Ayushman Bharat Digital Mission (ABDM)

### **Ayushman Bharat Digital Mission (ABDM)**

Launched: 2021

#### **Objective:**

Create a national digital health ecosystem  
Provide unique Health IDs for citizens

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Enable seamless sharing of health records

## **Universal Health Coverage (UHC)**

Promoted by: World Health Organization

### **Objective:**

Ensure access to quality healthcare services

Provide financial risk protection

Achieve equitable healthcare access for all citizens

## **West Bengal**

Capital: Kolkata

Governor: C. V. Ananda Bose

Chief Minister: Suvendra Adhikari

Major State Health Scheme: Swasthya Sathi

## **Exam Focus Points (Quick Revision Notes)**

State in News ? West Bengal

Scheme ? Ayushman Bharat PM-JAY

Implementation Status ? 36th State to implement the scheme

Health Cover ? ₹5 lakh per family per year

Implementing Agency ? National Health Authority (NHA)

PM-JAY Launch Date ? 23 September 2018

NHA Established ? 2019

Ayushman Bharat Components ? Health and Wellness Centres + PM-JAY

West Bengal Capital ? Kolkata

Objective ? Universal Health Coverage

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