



Institute of Actuaries of India



Take it easy!

Ayushman Bharat-National Health Protection scheme

Seminar On Health Insurance: Hotel Sea Princess

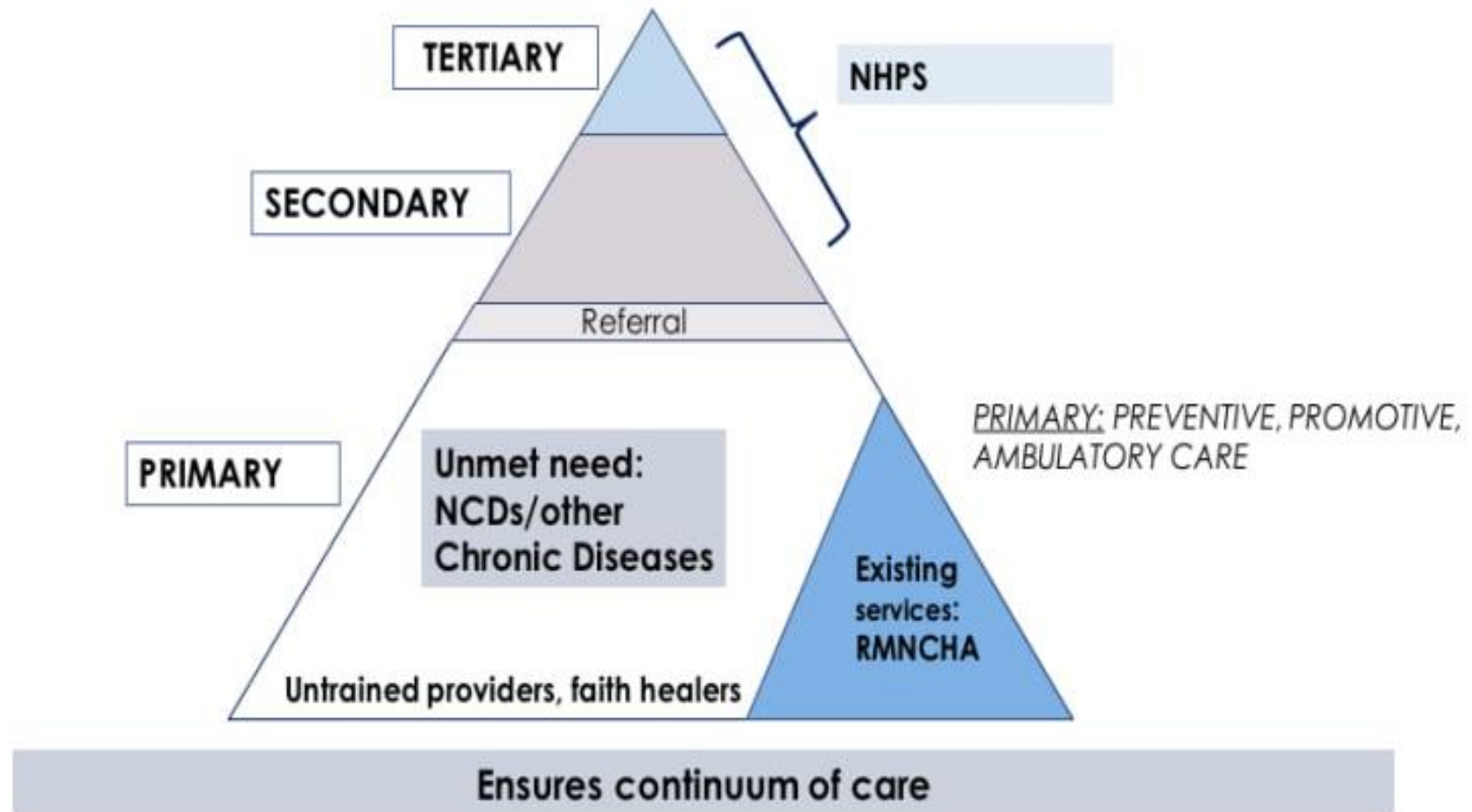
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Anurag Rastogi

Health Care Financing Challenges

- No access to health care financing: 86% of rural and 82% of urban households
- Nearly 70% healthcare expenses are out of pocket in India
- This pushes nearly 7% of Indian population into poverty every year
- About 68% of Indian population has limited or no access to essential medicines.
- For those who have some cover, 75% covered by Government sponsored health schemes, only 25% by commercial insurers

Ayushman Bharat: A continuum of care



PMJAY: Salient Features

- Health cover of up to 5 lac per family per year
- Secondary & Tertiary care hospitalization cover
- Cover for poor, deprived rural families and identified occupational urban workers
- Entire family covered: No limit on age/number
- All Pre-Existing illnesses covered
- Fully portable across country
- Treatments in any Public or empanelled Private facility (EHCP)
- No need for enrollment. Automatic cover to those listed in SECC database
- Cover to nearly 10.74 cr families
- Cashless and paperless access to healthcare

PMJAY: Salient Features

- Option to states to operate the scheme under Trust / Society, Insurance or Hybrid model
- Benefits include Hospitalization cover, Day care treatment, Follow up care benefit, Pre-Post hospitalization expenses, New born child/children benefit
- Pre-authorization must for all tertiary care treatments and listed secondary care treatments
- Reducing entitlement for second and third surgical treatment
- Surgical and medical package not allowed at the same time
- No change in package rates for first two policy years

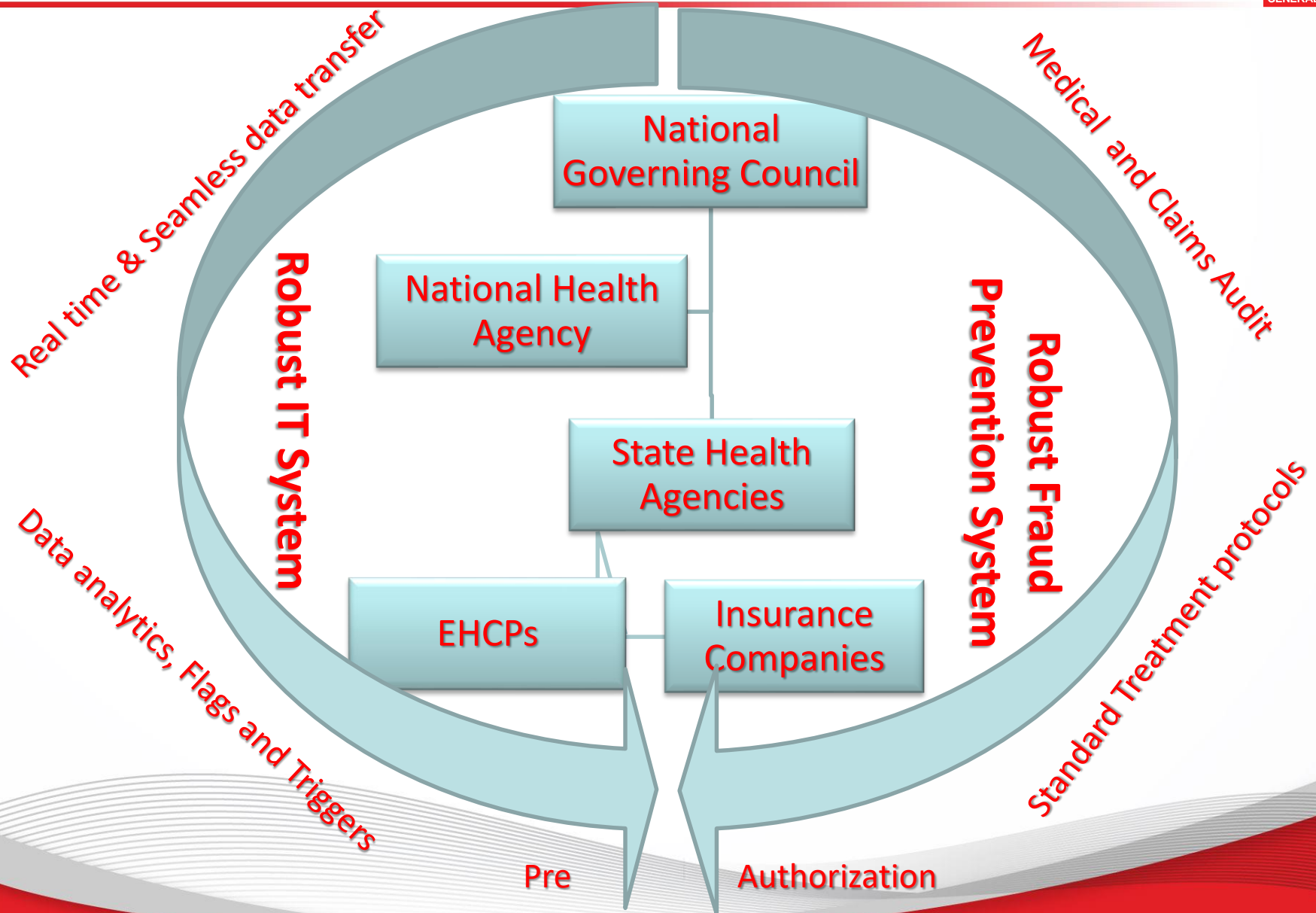
PMJAY: Salient Features: Exclusions

- **Conditions that do not require hospitalization:** Unless necessary for treatment of a disease covered under Medical and Surgical procedures or treatments or day care procedures
- **Dental:** Treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal etc
- **Congenital external diseases:** Or defects or anomalies, Convalescence, general debility, “run down” condition or rest cure.
- **Fertility related procedures:** Hormone replacement therapy for Sex change or treatment which results from or is in any way related to sex change.
- **Drugs and Alcohol Induced illness:** Diseases, illness or injury due to or arising from use, misuse or abuse of drugs or alcohol or use of intoxicating substances, or such abuse or addiction

PMJAY: Salient Features: Exclusions

- **Vaccination:** Vaccination, inoculation or change of life or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness. Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident)
- **Suicide:** Intentional self-injury/suicide
- Persistent Vegetative State

Ayushman Bharat: Organization Structure



PMJAY: Eligibility of Insurers

- Company incorporated under Companies' Act 1956/2013
- Registered with IRDAI to transact Health Insurance business for at least three completed financial years
- Should have written group health cover of at least 50000 families in Category A states and at least 100000 families in Category B states
- GDP from Health Insurance business of at least 100 cr from Category A states and 200 cr from category B states
- Should unconditionally accept terms and conditions of tender document

State wise Implementation

States	No of families(lacs)	Premium (per family)	Estimated premium (Cr)	Insurer	Model
Gujarat	44.9	360	162	Oriental	Insurance
Chhattisgarh	61.0	1,100	671	Religare	Hybrid
Mizoram	2.4	1,396	34	Bajaj Allianz	Insurance
Nagaland	2.7	444	12	Apollo	Insurance
J&K	6.1	775	47	Bajaj Allianz	Insurance
Meghalaya	7.6	1,999	152	Bajaj Allianz	Insurance
Total	124.7		1,077		

- 32 states have signed MOU with GOI to participate in the scheme
- 17 in Trust Mode; 8 in Insurance Mode; 7 in Hybrid mode

Thank You