Mahatma Gandhi said, “A nation’s greatness is measured by how it treats its weakest members.” For the first time in the world, a democracy as large and as influential as ours has taken the lead in putting healthcare for its needy citizens at the top of its policy priorities. On 23rd September 2018, I launched Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY) from Bhagwan Birsa Munda’s sacred land, Jharkhand, dedicating it to our nation, especially to its poorest people.

For long, the fruits of development and progress had stayed out of the reach of India’s underprivileged and deprived sections. True progress is that which uplifts everyone. Good health is one of the most basic human necessities, without which any other endeavours become meaningless. Making healthcare systems accessible, affordable and accountable is our vision.

PM-JAY will change the face of the health sector in the country in only a few years. Covering more than 50 crore poor and vulnerable people, the programme will ensure no household is pushed into poverty due to health expenditure. Poor and vulnerable families can live a life of dignity, without having to burden themselves with loans or sell their assets when serious illnesses come their way. They can access the best quality services in public and empanelled private hospitals all over the country. These features make PM-JAY the largest, most ambitious government-funded health protection scheme in the world.

By design, PM-JAY prioritises delivery of quality of healthcare to the last man standing in the queue. It opens doors of healthcare, including high quality private sector providers, to the bottom 40% of the population in an unprecedented way. It provides significant impetus to private sector investment in tier-II, tier-III cities and aspirational districts. The programme incentivises public and private hospitals, nursing homes, diagnostics labs and pharmacy businesses to upgrade the quality of their services and products.
The government is working in a holistic way to improve the country’s health sector and is concentrating on affordable healthcare. PM-JAY creates a healthcare ecosystem in the country that shall benefit people irrespective of their financial standing or geographical location. This is the first step towards India’s vision of achieving universal healthcare.

The roll-out of a programme of such a huge scope and scale in less than 6 months is an achievement in itself. Now, with thousands of people already benefiting from this programme and many more set to benefit, the transformation it brings will only grow larger in magnitude. Concerted efforts are needed to consistently fulfil the vision and promise of PM-JAY.

We need the continued support and committed hard work of several stakeholders including central and state governments, private sector, insurance companies and most importantly, the medical fraternity.

I thank you all for your efforts so far and wish you all the best for successful implementation of the PM-JAY. I take this opportunity to say that let us rise above differences of politics, ideologies, class, caste, religion and embrace the spirit of Ayushman Bharat.

Jai Hind,

(Narendra Modi)

New Delhi
18 October, 2018

THE BIG STORY

Hon’ble PM was taken on a tour of a special exhibition on Ayushman Bharat – PM-JAY by Dr. Indu Bhushan, CEO, National Health Agency.

The exhibition showcased the key features of the PM-JAY such as the process of obtaining treatment under PM-JAY from beneficiary identification, verification to discharge from hospital and feedback. Mera PM-JAY online portal that helps a person know his eligibility for PM-JAY was also displayed along with background information on health financing in the country and progress made so far by the scheme.

240,000
Number of beneficiaries verified

1,09,000
Number of pre-authorisations

14,020
Number of hospitals empanelled in Process

Rs. 172 crore
Pre-authorisation amount

Explaining how comprehensive PM-JAY is, the Prime Minister said it would cover over 1,300 illnesses, including serious illnesses such as cancer and heart disease. He said private hospitals too would be part of this scheme. The Prime Minister assured that the amount of 5 lakhs would cover all investigations, medicine, pre-hospitalization expenses etc. He said it would also cover pre-existing illnesses. He said that people can learn more about the scheme by calling the toll-free 24x7 helpline 14555, or through their Common Service Centre.

The Prime Minister explained about the portability of the scheme and said, “In the States that are a part of PM-JAY people can get the benefit of the scheme in whichever of these States they go to.” He added that more than 13,000 hospitals across the country have joined the scheme so far.

The Prime Minister pointed out that the Union Government is working with a holistic approach to improve the health sector in the country. He said the focus is on both “Affordable Healthcare” and “Preventive Healthcare.”

The Prime Minister expressed confidence that through the efforts of all those involved with PM-JAY, and the dedication of the doctors, nurses, healthcare providers, ASHAs, ANMs etc, the scheme would become a success. He also praised the National Health Agency team saying it was an excellent example of good governance, making possible the launch of the scheme in under six months of its approval.
PM-JAY ROLL-OUT IN STATES

ANDAMAN & NICOBAR ISLANDS
AB PM-JAY was rolled-out by Hon’ble Lieutenant Governor Admiral D K Joshi on September 23 at G. B. Pant Hospital auditorium in Port Blair in presence of dignitaries. Around 21,405 families corresponding to 4,27,246 people in Andaman & Nicobar will be covered in the package of Rs. 5 lakhs per family under AB PM-JAY scheme which would run in parallel with States’ existing ANISHI scheme.

ARUNACHAL PRADESH
Union Minister of State Shri Kiren Rijiju and Hon’ble Chief Minister Pema Khandu rolled-out PM-JAY in Arunachal Pradesh and distributed e-cards to 25 beneficiaries. Over 500 people participated in the launch event held on September 23, 2018 in Itanagar.

BIHAR
Hon’ble Chief Minister of Bihar, Shri Nitish Kumar in the presence of Hon’ble Governor of Bihar, Shri Lalji Tandon and other respected dignitaries presented the e-card to a beneficiary to mark the roll-out of PM-JAY in Bihar. Over 33 e-cards were presented during the event to rural and urban beneficiaries of Patna district.

CHHATTISGARH
The scheme was rolled-out by Hon’ble Chief Minister of Chhattisgarh, Shri Raman Singh in the presence of Shri Ajay Chandrakar, Hon’ble Minister for Department of Health and Family Welfare and Shri Rajesh Moonat, Hon’ble Minister of Public Works Department. The first beneficiary of the scheme, Jivrakhan Maheshwari, was presented his e-card by the Chief Minister during the event.

GOA
AB PM-JAY was rolled-out by Hon’ble Governor of Goa, Smt Mridula Sinha from Dr. S.Z. Quasim Auditorium, NIO, Dona Paula in presence of dignitaries and State officials. The event commenced with a brief address about the scheme followed by a live telecast of the launch by Hon’ble Prime Minister in Ranchi, Jharkhand. The dignitaries presented mementos of PM-JAY e-cards to 18 beneficiaries.
PM-JAY ROLL-OUT IN STATES

GUJARAT
AB PM-JAY was rolled-out by Hon’ble Chief Minister Shri Vijay Rupani in Ahmedabad in presence of dignitaries - Hon’ble Deputy CM and Health Minister Shri Nitin Bhai Patel, Member of Parliament Shri Kiran Bhai Patel among others. Mementos of PM-JAY e-cards were also presented to 10 beneficiaries. The event also witnessed exchange of MoUs between Implementing Support Agency and State Health Agency and Insurance company and State Health Agency.

HARYANA
The scheme was rolled-out by Hon’ble Chief Minister Shri Manohar Lal Khattar, in the presence of Shri Satyadev Narayan Arya, Hon’ble Governor of Haryana and Shri Anil Vij, Health Minister. The event was attended by close to 500 people. The first beneficiary of PM-JAY, Smt Mousami also attended the event and her family was personally congratulated by the Chief Minister.

HIMACHAL PRADESH
The scheme was rolled out in the state by Hon’ble Chief Minister Shri Jai Ram Thakur. Addressing the gathering, he said that the scheme will benefit 22 lakh people in the hill state. A total of 175 hospitals in Himachal have been registered under the scheme. Roll-out was concluded with the distribution of e-cards to the beneficiaries.

LAKSHADWEEP
AB PM-JAY was rolled out by Shri Vijendra Singh Rawat IAS, Collector / Secretary (Health) on September 23. The launch began with a brief address about the scheme followed by a live telecast of the launch by Hon’ble Prime Minister in Ranchi, Jharkhand. Shri Vijendra Singh Rawat along with other dignitaries also presented mementos of Golden cards to 7 beneficiaries.

MADHYA PRADESH
Hon’ble Chief Minister Shivraj Singh Chouhan rolled-out AB PM-JAY in the state in a function held at Legislative Assembly Hall, Bhopal. During the event, PM-JAY e-cards were distributed to the families. Guidelines and an official portal for the scheme were also released during the occasion. During his speech, Mr. Chauhan mentioned that MP is in the forefront of implementing public welfare programmes of Union Government on priority.

MAHARASHTRA
The roll-out of AB PM-JAY in the state of Maharashtra was held at Chief Minister’s guesthouse in Mumbai. The historic event saw in attendance State Dignitaries - Devendra Fadnavis, Hon’ble Chief Minister, C.Vidyasagar Rao, Hon’ble Governor of State, Dr. Deepak Ramchandra Sawant, State Health Minister, and other dignitaries. To mark the event, 18 beneficiaries were awarded mementos of their PM-JAY e-cards by State Dignitaries.
PM-JAY ROLL-OUT IN STATES

MANIPUR
Hon’ble Chief Minister N Biren Singh launched PM-JAY in Manipur and distributed e-cards to 10 beneficiaries. His cabinet ministers also distributed e-cards to beneficiaries in 7 districts including remote areas.

MIZORAM
The ceremonial roll-out of the scheme was presided over by the CEO, SHA, Dr Baktansangi along with the launch of PM-JAY by the Hon’ble Prime Minister. The official roll-out was held on 24th September and presided over by the Hon’ble Chief Minister of Mizoram, Lal Thanhawla. It was attended by Hon’ble Health Minister of Government of Mizoram, Zodintluanga and various department officials from the Department of Health & Family Welfare Mizoram, MLAs of Mizoram.

SIKKIM
Hon’ble Chief Minister of Sikkim Pawan Kumar Chamling launched the scheme in Gangtok. He reaffirmed his commitment to building a financially secure and healthy future for the state through the roll-out of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana. Several beneficiaries received PM-JAY e-cards from the Chief Minister and Hon’ble Governor during the launch event.

NAGALAND
Hon’ble Minister of Health and Family Welfare S Pangnyu Phom rolled-out PM-JAY in Nagaland and distributed e-cards to 8 beneficiaries. Simultaneously, it was also rolled-out in all the districts of the state.

UTTAR PRADESH
Hon’ble Union Home Minister Shri Rajnath Singh, Hon’ble Governor of UP, Shri Ram Naik rolled-out the central government’s flagship PM-JAY in Lucknow, while Hon’ble Chief Minister Shri Yogi Adityanath rolled-out PM-JAY from BRD Medical College in Gorakhpur.

UTTARAKHAND
Hon’ble Chief Minister, Shri Trivendra Singh Rawat rolled-out the Scheme from Gandhi Shatabdi Hospital, Dehradun along with Smt Mala Raj Laxmi Shah, Hon’ble MP, Tehri Garhwal, along with local dignitaries. State level PM-JAY was simultaneously rolled-out from Pauri Garhwal, Uttarakhand by Shri Satpal Ji Maharaj, Hon’ble Tourism Minister.
ABOUT AB PM-JAY
Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY) provides a cover of up to Rs. 5 lakh per family per year, for secondary and tertiary care hospitalisation. Over 18.74 crore vulnerable entitled families (approximately 50 crore beneficiaries) are eligible for these benefits. PM-JAY provides cashless and paperless access to services for the beneficiary at the point of service. PM-JAY will help reduce catastrophic expenditure for hospitalizations, which impoverishes people and will help mitigate the financial risk arising out of catastrophic health episodes. Entitled families are able to use the quality health services they need without facing financial hardships. PM-JAY is the world's largest fully government-funded health protection scheme.

Recognizing that lack of access to quality healthcare depletes life chances of individuals and their families and has a spillover effect on a country's economy and society, Ayushman Bharat is a fundamental restructuring of the manner in which beneficiaries access healthcare services at the primary, secondary and tertiary care levels. To fulfill the vision of Health for All and Universal Health Coverage, enshrined in the National Health Policy 2017, the Government of India conceived Ayushman Bharat.

Since the approval of PM-JAY by the cabinet on 21st March, work is going on continuously towards various activities for the implementation of the mission.

OBJECTIVES

o Improve affordability
PM-JAY enables the bottom 40 per cent of the population to afford and access secondary and tertiary care including pre-hospitalisation and post-hospitalisation expenses.

o Improve accessibility
PM-JAY enhances access to medical care along a continuum of care. Through the network of empanelled public and private hospitals, responsibility will rest with supply side especially in the private sector.

o Quality of care
PM-JAY encourages healthcare providers to improve the quality of care and services through standard treatment protocols. Payment through the private sector and beneficiary feedback mechanism will further propel healthcare providers to improve the quality of their services.

MESSAGE

Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PM-JAY) has been dedicated to the nation by Hon'ble Prime Minister on 23 September 2018. PM-JAY, that covers more than 500 million lives, is the most ambitious government healthcare scheme in the world. On this occasion, I take the opportunity to present "Arogya Samvad" PM-JAY newsletter to all of you.

The country's healthcare system is currently marked by an overburdened public healthcare system, high health expenses causing too many families catastrophic shock and impoverishment, and a very fragmented, diverse and inequitably distributed private healthcare sector. PM-JAY has all the elements to alter the status quo and to move the healthcare system to a higher point in the growth curve. It paves the way for greater autonomy of the public healthcare institutions as they gain better control on the money earned under the scheme, eventually strengthening them and infusing better self-regulation. But in the long run the most important effect of the PM-JAY shall be on the private sector healthcare providers.

We strongly believe that it shall lead to the consolidation of small sized unregulated private providers into better governed, better regulated and patient-oriented entities, most of which shall be distributed to the small tier-2 and tier-3 towns. In public health we call it as the Sutton's Law, because tier-2 and tier-3 towns are the places where most of the beneficiaries reside. Though just a brainchild now, the PM-JAY is going to experiment in a big way with setting up the clinical protocols and standard treatment guidelines. This is still an untouched aspect of our healthcare system, nonetheless is very important and when done shall cause a cascading effect on bringing down the cost of care while improving the quality of care and health outcomes, which are the ultimate objectives of health system.

All said and done, the success of PM-JAY also hinges upon the way we quickly disseminate innovative ideas, successful stories, present evidences, promote dialogues and foster a supportive attitude towards the scheme and its objectives. We are doing our very best to reach out to all the stakeholders of the scheme - State governments, providers, insurers and most importantly the beneficiaries. But this newsletter, in particular, shall be a very efficient tool to help us do these among ourselves. With its online and offline versions, this newsletter shall serve as a platform to connect with the acting stakeholders in a very strong, rapid and easy way.

I congratulate the National Health Agency for bringing out the first edition of Arogya Samvad and wish all readers a great time engaging with it and sharing their feedback.

Jagat Prakash Nadda
Minister of Health and Family Welfare
**C&A with Secretary**

The last budget speech gave priority to health. Ayushman Bharat, particularly PM-JAY, has been the centre of discussion ever since. Perhaps for the first time, health agenda received so much space and time during any budget speech and in media. Why is it so central?

Yes, it is a fact that in the Budget of 2018 health received great attention. The budget speech had many important announcements relating to health such as revised nutritional plan, augmented nutritional support for TB patients and medical colleges at the district level hospital. The highlight of the budget was the announcement of Ayushman Bharat – a holistic health care intervention which is a mix of preventive and promotive healthcare to meet both comprehensive primary healthcare and payment of hospitalisation at secondary and tertiary levels. Hence, the two pillars of Ayushman Bharat Scheme – the Health and Wellness Centres (HWCs) and the Pradhan Mantri Jan Aayog Yojana (PM-JAY). Both these components of Ayushman Bharat provide the potential to transform the India’s healthcare sector. PM-JAY is to provide an annual health insurance/assurance cover of Rs. 5 lakh to 10.7 crore of the most deprived families for hospitalisation at secondary and tertiary level. Another big highlight of PM-JAY is that it has a portability, which means that a beneficiary living in any state can avail services under PM-JAY anywhere in the country in an empanelled hospital. It is an entitlement based scheme and no enrolment of beneficiaries is required. These highlights of the scheme and the speed with which it has been implemented explain the heightened interest in PM-JAY.

But given so little time, was ministry prepared for it? How was this all put up together for the action and what were some of the major challenges faced at policy level?

Implementation of any multi-stakeholder scheme needs time, but most importantly it requires cooperation of all concerned. The major support came from the States who participated actively in the consultations and helped us quickly resolve some of the major policy issues. We had regular consultations with the States, and at the same time providing technical support to the States. We worked hard with the States to ensure that their needs were also addressed with other stakeholders like private hospitals, industry associations and insurance providers. As for the policy issues, some states did their own health insurance schemes, though the coverage was of lesser amount. We had to design the scheme as an alliance with the states in the true spirit of cooperative federalism. Public consultation have been quite robust both in 2017 Aug 2018. While designing IT platforms across the country and IT solution of Telangana was chosen for customisation. The States graciously came forward to sign MoUs in this regard. Another challenge was to reach out to beneficiaries. The platform provided by Ministry of Panchayati Raj through Gram Swarajya Abhiyan was used to make contacts with beneficiaries and families. The information was done on 30th April and 27th May 2018 for rural and urban areas respectively. The contact continued with the families through house visits of ASHAs. At implementation level, empanelment of hospitals, ensuring fraud prevention and timely claim settlement are the important challenges which are being addressed.

Critics argue that the budget allocated for the PM-JAY is not sufficient, in fact it is miniscule compared to the actual requirement. How far is that true?

In this Government, provision of funds is not an issue. The amount initially provided in the Union Budget was to activate PM-JAY. As and when more funds are required, they will be provided. The actual claim outcome and need of the States shall be matched up to the premium rate discovered or the ceiling limits prescribed in the necessary Centre to State ratio. There will be no shortage of funds for PM-JAY.

As PM-JAY MoU has been signed by 12 States now, what are some of the initial trends and observations emerging from the ground? What is the initial response of the States?

In the first month, already more than 1,03,000 beneficiaries have been availed benefits under PM-JAY. We are constantly getting the live data of the utilisation under the scheme. In parallel we are working to improve the awareness among the population. The providers are also getting trained so that they get used to the IT platform and various provisions. As awareness increases, more and more beneficiaries will utilise the services. Simultaneously, our focus on fraud control would continue.

What are the arrangements ministry has now to ensure that the scheme is implemented smoothly? In other words, what are plans to tackle disruptions?

As I have stated earlier, Ayushman Bharat Scheme has two pillars viz. HWCs & PM-JAY. For smoothly managing PM-JAY a National Health Agency (NHA) as a Society within the ministry headed by a full time CEO has been set up. A well planned out strategy is in place to create awareness among the beneficiaries about their entitlement, to create a robust fraud control mechanism, to continuously have a dialogue with the states and to ensure that both the public and the private healthcare providers participate in the scheme wholeheartedly. There is partnership with Ministry of Health and Family Welfare for developing better tools and technology, and better implementation arrangements using IT backbone and electronic health records. With NITI Aayog, the ministry is working on a policy for strengthening private health care providers, particularly in tier 2 and tier 3 cities.

Thank you for sharing your valuable views, do you have any specific message for the readers of this newsletter?

The message for the readers is that Ayushman Bharat Scheme with both its pillars of HWCs and PM-JAY will be a game changer for the manner in which Indians access healthcare. It is one of the first and firm step towards Universal Health Coverage. The Scheme will substantially reduce its beneficiaries, the out of pocket expenditure on healthcare.
STATUS OF THE SCHEME

MoU’s signed

32

till date, 2 in progress and 2 to be signed later

Mode of implementation

17

in Trust mode

8

in Insurance mode

7

in Mixed mode

Pradhan Mantri Arogya Mitras trained across the states

14,000

Village level entrepreneurs oriented across Common Service Centres

200,000
STATE IN FOCUS: CHHATTISGARH

The pilot run of this government’s ambitious health insurance scheme, Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana, started first in the state of Chhattisgarh. PM-JAY was launched in Chhattisgarh’s restive Bijapur district this April by Hon’ble Prime Minister Narendra Modi. The state aims to provide cover to 40 lakh poor & vulnerable families, this includes SECC, RSBY, Mukhyamantri Swasthya Bima Yojana (MSBY) and Mukhyamantri Bal Hriday Yojana (MHBY) beneficiaries which approximately covers 90% of the State’s population. The eligible beneficiaries’ families under this scheme are being provided coverage for secondary, tertiary and day care procedures for treatment of diseases and medical conditions through a network of empanelled public and private hospitals.

The pilot run of the scheme was started in 1,033 hospitals across the state. Of the hospitals selected, 608 are public and 425 are private hospitals. The state, on its part, made all necessary preparations for the successful execution of the scheme. Eligible beneficiaries were identified and were verified by creating golden records in the system. A toll free number, 104, was set up by the state official during the pilot for the convenience of the beneficiaries. On the first day itself 245 people called the centre to inquire about the scheme.

Within one month of the launch of AB PM-JAY, more than 20,000 beneficiaries in the state have availed the cashless services across the state. Pre-authorisation worth more than 12 crores has been raised already and more than 1,450 public and private hospitals have been empanelled.

Till 22nd October approx. 40,000 golden records were created under AB PM-JAY and more than 20,000 people availed treatment.

It is expected that nearly one lakh Pradhan Mantri Arogya Mitras (PMAMs) will be engaged in Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) in the coming days. Considering the scale of the program which covers nearly 40% of the country’s population, it is critical for the success of the scheme to ensure all the personnel engaged at all levels possess sufficient knowledge & skill. To ensure this, National Health Agency (NHA) is conducting various training programs directly and with the support of other agencies.

For State Health Agencies (SHA), two training programs were organized with the support of Administrative Staff College of India, Hyderabad from 23rd to 27th July 2018 and from 27th to 29th August 2018. Representatives from 28 States were trained along with representatives from Implementation Support Agencies (ISAs). The guidelines and policies were discussed in detail along with demonstration of Beneficiary Identification System and Transaction Management System.

Since the whole scheme is built on IT enabled platforms, another training session was organized exclusively for IT personnel from States and ISAs on 4th & 5th of August 2018 at New Delhi. More than 100 personnel were given hands on training on the software platforms built for AB PM-JAY. State level customization and integration protocols were clarified during the session to support the porability feature of AB PM-JAY. NHA has partnered with the National Skill Development Corporation (NSDC) to conduct training programs for the PMAMs across the country through Pradhan Mantri Kaushal Kendras (PMKK). The PMAMs will be given face-to-face and online training based on a 45hrs curriculum through these centres across the country. The training programs are financed under Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

With the support of PMKKs and ISAs own Master Trainers, more than 8000 PMAMs in public hospitals and more than 6000 PMAMs in private hospitals were trained across the country before launch. More than 1000 district and State personnel are also trained by this resource pool.

Post launch of the scheme, intensive training sessions continue to be conducted in all the States. Regional and State resource persons have been created to cater to the needs and ongoing training programs are being conducted to ensure sustained quality of service.
#PMJAYmakingADifference

**MADHYA PRADESH**
A 46 year-old man from Madhya Pradesh admitted in Rewa, becomes the 1,00,000th beneficiary under Ayushman Bharat PM-JAY. He underwent Posterior Cervical Fusion with implant, a neurosurgical treatment costing INR 50,000, at Vindhya Hospital and Research Centre, for free.

**PM-JAY reaches a milestone**

**BIHAR**
Mukesh Kumar (name changed) suffering from serious kidney ailment for some time was not able to get himself treated due to financial constraints. But after the launch of PM-JAY he feels empowered and has been able to avail free dialysis service at an empaneled hospital.

**PM-JAY boon for poor**

**UTTAR PRADESH**
A 10 year-old girl suffering from congenital heart disease, in which the patent ductus arteriosus (PDA) does not close and its surgical repair called PDA ligation is required, was operated at King George’s Medical University in Lucknow. The young beneficiary, who hails from a poor family was covered under Centre’s Ayushman Bharat insurance scheme and hence did not have to pay anything at all for the cardio thoracic vascular surgery that she underwent.

**PM-JAY comes as a saviour**

**ASSAM**
PM-JAY served a housewife from Sonitpur in Assam, suffering through ailments for the past three months but ignoring and postponing her visit to the hospital due to financial constraints. After being identified as a PM-JAY beneficiary, she availed cashless benefit under the scheme and underwent Hemodialysis.

**PM-JAY brings relief to many**

**BIHAR**
A 59 year-old tea vendor from Bihar while visiting his son at Aurangabad, Maharashtra, fell sick. When hospitalised, he was diagnosed with oral cancer. Doctors advised him chemotherapy. Being Ayushman Bharat beneficiary, he is now undergoing treatment completely free of cost at Satara hospital in Maharashtra.

**PM-JAY brings hope**

**ASSAM**
A day after the launch of the scheme, Bhanumati Devi (name changed), a resident of Ramnagar in Dibrugarh suffering from Oral Cancer visited B.Barooah Cancer Institute, Guwahati. Being identified as a PM-JAY beneficiary and eligible for availing cashless benefit under the scheme, she was admitted in the hospital and was given the prescribed treatment.

**PM-JAY brings hope**

**UTTAR PRADESH**
Saira Bano (name changed) from Pratapgarh region of Uttar Pradesh, was having health complications for a while, but her economic conditions did not allow her to undergo the necessary treatment. As soon as she got to know about the PM-JAY scheme, and after verifying her name as a beneficiary, she rushed to the District Hospital in Pratapgarh and underwent a surgery for her uterus.

**PM-JAY gives life**

**UTTAR PRADESH**
Salim (name changed), a resident of Shamli district suffered from heart attack and to his family’s respite, he could be immediately treated upon since he was identified as a beneficiary of PM-JAY. He was taken to Ganga Amrit Multi Specialty Hospital, an empaneled hospital, where he underwent Angioplasty completely free of cost.
FROM CEO’s DESK

Dear Readers,

I am pleased to unveil the first issue of Arogya Samvad, newsletter for Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY). PM-JAY was announced in the month of February this year. In less than six months, together with State governments and development partners, we were able to take onboard 32 States/UTs, conduct a massive ADCD drive in 475 districts, run pilot tests of the systems and processes, empanel more than 8 lakh beds, provide trainings to close to 50,000 frontline health workers, set up huge IT infrastructure, hold dozens of stakeholder consultations, made alliance with the existing State health insurance schemes and finalised the operational guidelines of the scheme. The early results of these efforts are reflected in thousands of those beneficiaries who have received benefits in just 24 hours from the launch of the scheme.

Numbers aside, each happy face, each relieved family and every satisfied doctor relives the moment of joy. We wish that almighty preserves their health and well-being yet I am sure that for every healed Indian this scheme shall bring numerous such moments of joy.

In the days to come some of priority concerns shall be the expansion of the provider networks, on boarding of the States which are yet to join the PM-JAY, implementation of portability features across country, handholding of the States, strategies to strengthen the supply chain, refresher training of the Stakeholders. However, the biggest concern shall be reaching out to beneficiaries for increased awareness and ensuring the delivery of direct letter to beneficiary with PMs message will be an important task.

By beginning well, we have overcome a big challenge, however numerous challenges remain to be tested. As PM-JAY grows, new set of challenges shall emerge and so shall emerge our confidence to overcome them with our enhanced capacity.

This monthly newsletter is not just an information tool but also a platform to connect, share and inform about the progress in PM-JAY. We already have an IEC-BCC plan in place to reach out to the remotest beneficiaries but we still need a platform to connect among ourselves. This newsletter shall fill this gap and shall provide us a platform to communicate more freely and in a more open manner.

Thank you.