

## Expanding PM-JAY to Senior Citizens: A Progressive Step Towards Holistic Health Coverage

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President, Indian Association of Preventive and Social Medicine (IAPSM) 2024-25  
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### CITATION

Kulkarni A, Joshi K. Expanding PM-JAY to Senior Citizens: A Progressive Step Towards Holistic Health Coverage. Indian J Comm Health. 2025;37(1):01-03. <https://doi.org/10.47203/IJCH.2025.v37i01.001>

### ARTICLE CYCLE

Received: 27/01/2025; Accepted: 15/02/2025; Published: 28/02/2025

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India's healthcare landscape is witnessing a significant shift with the recent inclusion of senior citizens under the Pradhan Mantri Jan Arogya Yojana (PM-JAY), the government's flagship health insurance scheme. This expansion is a commendable move toward providing equitable healthcare, recognizing the unique needs of the elderly population, and aligning the country's healthcare policy with international standards where senior citizens receive universal health protection. For a rapidly aging population, this extension comes as a beacon of hope, marking a major step forward in safeguarding the health of the most vulnerable in society.

### PM-JAY: An Overview of India's Largest Health Insurance Scheme

launched on September 23, 2018, as part of India's commitment to Universal Health Coverage (UHC). The initiative, which provides health coverage to 12 crore families (approximately 55 crore individuals), is the largest health assurance scheme in the world, offering ₹5 lakh coverage per family annually for secondary and tertiary care. (1)

### KEY HIGHLIGHTS:

**Comprehensive Coverage:** The scheme offers ₹5 lakh health coverage per family for hospitalization in public and private empanelled hospitals across India.

**Beneficiaries:** Approximately 55 crore individuals from 12 crore poor and vulnerable families are covered, with an emphasis on the poorest 40% based on the Socio-Economic Caste Census 2011.

**Cashless and Portable:** Beneficiaries enjoy cashless access to healthcare services, with the flexibility to receive treatment across India.

**Inclusive Expansion for Senior Citizens:** From September 11, 2024, senior citizens aged 70 and above are eligible for free coverage under PM-JAY, benefiting around 6 crore senior citizens.

**Cost Savings and Accessibility:** The program has facilitated 7.79 crore hospital admissions, amounting to ₹1,07,125 crore, and reduced out-of-pocket healthcare expenses by 21% for families. Additionally, the scheme has empowered district hospitals with substantial financial gains and improved access to high-frequency, life-saving treatments such as dialysis and heart surgeries.

### The Growing Need for Senior Citizen Health Coverage

India's demographic landscape is evolving, with the proportion of senior citizens (aged 60 and above) expected to rise significantly in the coming decades. By 2050, around 20% of India's population will be aged 60 or older, a demographic shift that presents unique healthcare challenges. Senior citizens often suffer from multiple chronic conditions, including non-communicable diseases (NCDs) such as diabetes, hypertension, and heart disease, which require continuous and costly treatment. Moreover, age-related ailments, such as dementia, arthritis, and cancer, add to the healthcare burden on elderly individuals and their families.

For these reasons, extending the PM-JAY scheme to senior citizens is an important step toward providing them with comprehensive care. The cost

of medical care, especially for advanced treatments and surgeries, can be crippling. Many elderly individuals, particularly those in lower socioeconomic strata, often lack the financial resources to afford quality medical care, making the coverage under PM-JAY a critical lifeline. By offering coverage for hospitalizations, surgeries, and treatments, the scheme addresses an essential gap in the healthcare needs of senior citizens.

#### **Benefits of PM-JAY for Senior Citizens**

The inclusion of senior citizens under the PM-JAY scheme brings numerous benefits, which are expected to have a profound impact on their overall well-being and quality of life.

**Affordable Healthcare Access:** The financial burden of healthcare can be overwhelming for elderly individuals, especially when faced with chronic conditions requiring regular hospital visits and treatments. Under PM-JAY, senior citizens will have access to cashless treatment in more than 25,000 empaneled hospitals across the country (2). This not only removes the upfront financial pressure but also ensures that seniors can avail of quality medical services without hesitation.

**Reduced Out-of-Pocket Expenditure:** India has one of the highest rates of out-of-pocket spending on healthcare globally, which is particularly difficult for the elderly, many of whom may be retired and have no steady source of income. The inclusion of senior citizens in PM-JAY will help reduce this financial strain by covering hospital expenses, thereby offering much-needed financial security (3).

**Access to Specialized Care:** Senior citizens often require specialized care, ranging from geriatric services to chronic disease management. The PM-JAY scheme allows them to receive appropriate care without worrying about the high costs associated with treatments such as dialysis, cancer therapy, heart surgeries, and joint replacements.

#### **Global Comparisons: Learning from International Best Practices**

India's decision to extend PM-JAY to senior citizens is in line with practices in countries that have long provided comprehensive healthcare to the elderly. Examining how developed nations manage senior healthcare can provide useful insights into ensuring the scheme's long-term success and sustainability.

**United Kingdom:** In the UK, senior citizens are covered by the National Health Service (NHS), which offers free healthcare at the point of use. Funded through taxation, the NHS provides a wide

range of services, including consultations, surgeries, and hospital stays, ensuring that the elderly population receives the care they need without worrying about financial implications (4).

**Germany:** Germany spends more on health than most other European countries and provides universal coverage with a broad benefits package. Germany spent €390.6 billion on health in 2018, which corresponds to 11.7% of GDP. The country's per capita health expenditure is the third highest in the European region (after Switzerland and Norway). Health insurance is compulsory and is provided either under the Social Health Insurance (SHI) scheme or through substitutive private health insurance. SHI covers a broad benefits package, well beyond essential services, and patients can freely choose their physicians, general practitioners and specialists alike. Cost sharing is low, with only 13.6% of health spending coming from household out-of-pocket payments. (5)

India's move to include senior citizens under PM-JAY is an important step toward replicating these global best practices, ensuring that healthcare becomes a right rather than a privilege for the elderly population.

#### **Overcoming Challenges and Ensuring Sustainability**

While this policy expansion is commendable, it presents several challenges that must be addressed to ensure its success. One of the primary concerns is awareness. Many senior citizens, particularly those in rural and underserved regions, may not be aware of their eligibility or the benefits of PM-JAY. A focused awareness campaign is crucial for ensuring that those who need the scheme the most can access it.

Quality of care is another important factor. While the scheme provides access to a large network of hospitals, ensuring that senior citizens receive the highest quality of care, especially in rural areas, requires regular monitoring and audits. Additionally, ensuring that hospitals are incentivized to provide specialized geriatric care will be essential for addressing the unique healthcare needs of the elderly population.

Lastly, the financial sustainability of the scheme is a significant concern. As the number of senior citizens in India continues to rise, the financial burden on the PM-JAY scheme will increase. The government will need to explore innovative financing models, including public-private partnerships and increased

allocations from the central budget, to ensure that the scheme remains viable in the long run

## CONCLUSION

### Toward Universal Health Coverage

India's extension of PM-JAY to senior citizens is a vital step towards achieving universal healthcare and providing equitable health coverage to all citizens. By recognizing the unique healthcare challenges faced by the elderly and addressing them through this expanded insurance coverage, the government has demonstrated its commitment to improving the quality of life for this vulnerable group. However, the success of this initiative will depend on addressing the challenges of awareness, quality of care, and financial sustainability.

As India works towards achieving universal health coverage, this initiative serves as a critical milestone in that journey. Ensuring that senior citizens have access to affordable, high-quality healthcare is not just a policy matter but a

reflection of the country's values and its commitment to social justice and equity.

## DECLARATION OF GENERATIVE AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

The authors haven't used any generative AI/AI assisted technologies in the writing process.

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