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Hon'ble Prime Minister of India

Date 02.12.2024

Shri Narendra Modi ji

New Delhi

Subject: Suggestions for Ayushman Bharat Pradhan Mantri Jan Arogya Yojana for senior citizens over 70 years

I am really happy to see that the Government is concerned about the healthcare of senior citizens and has taken steps to extend the coverage of 'Ayushman Bharat Pradhan Mantri Jan Arogya Yojana' to senior citizens over 70 years, irrespective of their income.

With out-of-pocket expenditure for health care in India among the highest in the world, the decision is indeed laudable. Under the Ayushman Bharat Jan Arogya Yojana initiative, senior citizens will get health insurance coverage of up to Rs 5 lakhs annually for secondary and tertiary hospital treatments.

In its present state, although the scheme in letter and spirit is complete, however as one of the responsible citizen, I am giving my suggestions for your kind perusal and suitable action:

Restricted Network of Hospitals

The Scheme was primarily designed for economically weaker sections, later it was extended for all citizens above 70 years, irrespective of their income. Since the network of empanelled hospitals is limited to government and certain private hospitals, for senior citizens, choice of hospital and specialist often makes the real difference. Quality and availability of specialised treatment for seniors could be compromised if the preferred/established/reputed hospitals or doctors are not part of this network.

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In this regard my suggestions are as under:-

1. All reputed/established/preferred hospitals should be empanelled for treatment under the scheme and such hospitals should be monitored to check that they are equally sincere to attend and treat the patients under the scheme as they attend their other patients.
2. A nodal agency may be appointed to monitor and take note of the complaints for the proper implementation of the scheme.

I hope my suggestion will be taken into consideration.

With Kind Regards,

CA. Rajendra Goyal