

No. W.11036/23/2017-Grants
Government of India
Ministry of Health and Family Welfare
Department of Health & Family Welfare

Nirman Bhavan, New Delhi – 110 011
Dated, the 31st January, 2020.

OFFICE MEMORANDUM

Subject: Guidelines of Umbrella Scheme of Rashtriya Arogya Nidhi (RAN) - Providing facility of financial assistance to patients, who are beneficiaries of Ayushman Bharat-PMJAY.

The undersigned is directed to refer to this Ministry's O.M. No.W-11036/39/2017-RAN dated 1.2.2019 vide which guidelines of Umbrella Scheme of Rashtriya Arogya Nidhi were circulated. Above guidelines provide, inter alia, that families covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Jojna (AB-PMJAY) will not be eligible for financial assistance under Rashtriya Arogya Nidhi and Health Minister's Cancer Patients Fund components of the Umbrella scheme.

2. The matter regarding providing financial assistance to patients who are beneficiaries of Ayushman Bharat-PMJAY, under the Umbrella Scheme of Rashtriya Arogya Nidhi (RAN), was under consideration for some in this Ministry. It has now been decided with the approval of the competent authority that:

- i. If as per the medical advice, the suggested treatment is not covered under any of the approved listed packages of AB-PMJAY, financial assistance upto Rs. 15 lakh can be provided to AB-PMJAY beneficiaries, out of Umbrella scheme of RAN. In such a situation beneficiary will get certified from the respective Government hospital that the condition is not covered under AB-PMJAY, which may be attached with the RAN application.
- ii. Financial assistance out of Umbrella Scheme of Rashtriya Arogya Nidhi (RAN) shall be subject to fulfilment of usual conditions of the RAN scheme, which, inter alia, include:
 - (a) Financial assistance will be provided to poor patients living below State/UT-wise threshold poverty line notified from time to time.
 - (b) Financial assistance shall be admissible for treatment of diseases covered under the Umbrella Scheme of RAN .
 - (c) Patients will be provided financial assistance for their treatment at Government hospitals having super specialty facilities. Those having treatment in private hospitals will not be eligible for financial assistance under the scheme.
 - (d) The financial assistance to eligible patients will be in the form of 'one-time grant'.
 - (e) Government servants and their families will not be eligible.
 - (f) There will be no reimbursement of expenditure already incurred.

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