



# AYUSHMAN BHAVA:

**100 stories**  
of Joy, Hope and Triumph

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# Foreword



सत्यमेव जयते

प्रधान मंत्री  
Prime Minister  
MESSAGE

It is indeed most heart warming and encouraging to learn about the wide acceptance and appreciation of Ayushman Bharat-National Health Protection Mission by its beneficiaries from across the country. The initiative to bring out a book containing 100 testimonials from patients who have benefitted from the scheme is a laudable one.

Within a brief span of nearly six months since its launch in September 2018, the scheme has already taken remarkable strides and benefited more than 11 lakh people. Ayushman Bharat has been implemented with a vision to provide good quality and affordable healthcare to the poor, the needy and the disadvantaged sections of the society. Once completed, the scheme will be the world's largest and the most unique programme, providing healthcare to 50 crore people.

The initial success of the scheme is a clear indicator that widespread participation of people is imperative. The narration of incidents from lives of people as they happened, are tales that will prove to be inspiring for a multitude of people facing similar circumstances. The success stories reflected through these testimonials must be seen only as the start of a long journey and should not sway us from the path of working with vigour, dedication and commitment to ensure that the scheme fulfils all its objectives.

The teams of National Health Authority and in the states have done commendable work and must continue to work with the same dedication and commitment. I urge all the stakeholders to take up the challenge and convert it into an opportunity to serve the mankind and the nation.

Best wishes for all success of the publication.

(Narendra Modi)

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# Acknowledgement

This publication of a collection of testimonies comes after elaborate planning, extensive fieldwork and meticulous deskwork. A team of three dedicated professionals travelled over 45 days to various villages across India to collect these stories of hope, joy and triumph.

Teams of district officials and health care staff helped capture the real picture. The contributions/stories of some frontline health workers in this collection are testament to their contribution.

This task required that the beneficiaries are identified, their consent is sought and barriers to communication are overcome so that those who have benefitted from PM-JAY or have contributed to it could be heard effectively. Thus, NHA expresses its sincere gratitude to the State Health Agencies (SHAs) and their teams for their most sincere efforts in the completion of this project. Without effective cooperation from the SHA teams it would not have been possible to bring this publication.



The NHA is thankful to the team of our development partner GIZ that has supported it and further ensured that the task is brought to the completion in the most satisfactory way.

Last but not the least, we are deeply grateful to Hon'ble Minister of Health and Family Welfare, Shri J. P. Nadda, for his invaluable guidance in the implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) that resulted in lakhs of people getting treated in such a short time.

Best efforts have been ensured to keep this collection from even slightest error. While the contribution from all the stakeholders have been received to the best of their knowledge and competencies, all errors and omission, if any, are solely due to the National Health Authority.

We wish readers a great experience and thank them for their time to go through this collection.

# Overview

## GOVERNMENT SPEARHEADS HEALTHCARE

In order to mitigate the severe financial burden on the poor the Government of India launched in September 2018, Ayushman Bharat- Pradhan Manti Jan Arogya Yojana, (PM-JAY) the world's largest government funded healthcare programme that aims to provide over 50 crore economically vulnerable people with a health cover of Rs. 5 lakh per family per year.

The objective is to improve affordability, improve accessibility and to improve the quality of care for the poor.

- The PM-JAY enables the poorest 40 per cent of the population to meet the expenses for quality secondary and tertiary care thereby reducing catastrophic expenditure and helps to remove the financial risk arising out of such episodes.
- It increases availability of quality medical care, particularly secondary and tertiary care, both in public and private sectors
- It ensures quality of care and services through standard treatment protocols, quality linked incentives, outcome based financing, close monitoring, beneficiary feedback and medical audits

## THE PROGRAMME

Under the programme a health cover is given of Rs. Five-lakhs to each family, per year. This enables them to access secondary and

tertiary care hospitalisation in any of the empanelled public and private healthcare providers. A network of these facilities has been created countrywide. The entire family can partake from these medical services. There is no restriction on family size, age or gender and includes all pre-existing condition or ailments from day-one.

These services at the empanelled hospitals are completely cashless for the beneficiaries. It covers up to three-days of pre-hospitalisation and all post-hospitalisation expenses, such as diagnostics and medicines upto 15 days. They can simply walk in, get diagnosed, take the recommended treatment and come back for follow-ups. They simply walk in, get diagnosed, take the recommended treatment and return home safely.

The beneficiaries are provided with an e-card that is valid all across the country. The card-holder can visit any empanelled public or private hospital for cashless treatment. These services include: about 1,400 procedures with all costs related to the treatment, drugs, supplies, Operation theatre expenses, other supplies, physician's fees, room charges and many others.

## WHO ARE THE BENEFICIARIES

Over 10.74 crore poor and vulnerable entitled families are eligible for secondary and tertiary care treatment under the PM-JAY. These families have been identified based on Socio Economic Caste Census (SECC) data deprivation and

occupation criteria for rural and urban areas. In addition, families that were already covered under the Rashtriya Swasthya Bima Yojana (RSBY) but are not part of the SECC are also covered.

## MANAGEMENT & PROGRAMME IMPLEMENTATION

An independent autonomous body, the National Health Authority (NHA) was set up to manage the PM-JAY at the national level. It is headed by a full-time Chief Executive Officer (CEO). The NHA is responsible for implementing the scheme across the country. It is governed by a Governing Board chaired by the Union Minister of Health and Family Welfare.

At the State-level, States have formed the State Health Agencies, (SHAs) these are either Societies or Trusts. The SHAs have full operational control and oversee the implementation of the scheme in the state.

## BENEFICIARY IDENTIFICATION

The NHA signed an MOU with Common Service Centres (CSCs) under the Ministry of Electronics and Information Technology (MeitY) for beneficiary identification. It is involving the over three-lakh village level entrepreneurs for identification of the beneficiaries. Millions of beneficiary e-cards have been generated under the CSCs and also by the assistance of the Pradhan Mantri Arogya Mitras at the empanelled hospitals.



**BOLU RAMBHAV OMBLE**

**AGE:** 65 YEARS

**PACKAGE NAME:** KNEE REPLACEMENT SURGERY

**PACKAGE AMOUNT:** RS. 3.5 LAKH

DANDEKAR, PUNE



**Bedridden for two years, Bolu is able to walk now. His wife and daughter-in-law had already sold off all their jewelry trying out various cures and alternative medicines**

**‘I never thought I’d walk again.’**

For the last two years, Bolu Rambhav Ombale had been completely bedridden.

It all began about ten years ago, recounts his wife, Lakshmi Bai, excitedly. She is eager to share her husband's story - it is nothing short of a miracle, she says. Ten years ago, her husband began to complain of pain in the knees and a bit of swelling. With each passing month, the pain and swelling worsened. They tried all kinds of treatments but nothing seemed to work. Bolu had to quit his job as a coolie since he couldn't lift weights anymore. Mounting bills and medicine prescriptions preoccupied the little family – they spent over Rs. 2.5 lakh in ten years on various cures. Lakshmi Bai and her daughter-in-law had to find work as maids and her son worked hard as a driver to pay towards household and medical expenses. Together, they earned Rs.10,000 a month.

This was clearly not enough for the knee replacement surgery that Bolu now

required. A doctor at a private hospital estimated that the surgery would cost about Rs. 3.5 lakh. Bolu resigned himself to a life looking up at the ceiling. Even the hobble to the bathroom with the help of a walking stick was excruciatingly painful now.

Finally, in November 2018, at Sassoon General Hospital, Pune, during a regular checkup, the district coordinator of the Pradhan Mantri Jan Arogya Yojana suggested he apply for the scheme. Sure enough, Bolu was eligible for knee replacement surgery under the scheme. A week later, the surgery took place and soon Balu was put on physiotherapy too!

“This is more than we could have ever hoped for,” says Lakshmi Bai, beaming. Once Bolu recovers fully in the next couple of months, he will undergo knee replacement surgery for his other leg too.





## New lease of life through brain tumour surgery



**CHAMPA BEN NAGAR BHAI CHAWDA,**  
**AGE:** 50 YEARS  
**PACKAGE NAME:** EXCISION OF BRAIN TUMOR  
SUPRATENTORIAL - BASAL  
**PACKAGE AMOUNT:** RS. 51,750  
AHMEDABAD, GUJARAT



**Timely government support gave Champa Ben a new lease of life, her family an active and energetic homemaker, and a stable home**

Champa Ben's eyes had been watering for the past twenty years but she thought it was just something that happened as people grew older.

Then the headaches and the dizziness began. For four months, Champa Ben convinced herself that she was alright; that the symptoms were "nothing much, would vanish if she paid no heed to them." The truth was that she didn't want to think of it. Her husband, a factory worker, didn't earn much; besides, the factory had been closed for six months. Two younger sons and a daughter were still in school. Her older son was the only earning member, a bus driver, earning just Rs. 20,000 a month. A family of eight survived on this meagre sum. Champa Ben shuddered at the thought of burdening the family with medical expenses.

It was Ranjan, Champa Ben's young daughter-in-law whose relentless persistence made Champa Ben finally go to a hospital for a medical checkup.

Sure enough, at Sant Ram Eye Hospital, Nadiad Kheda, an MRI confirmed the family's worst fears. It was a brain tumor. Surgery was required. But who would pay for it? How would they meet the expense?

The family went numb with fear. The surgery would have wiped out the family's entire earnings and send them spiralling into an eternal debt-trap for a loan of at least Rs. 3 lakh.

She was directed to the Neurological department of Narayana Multi-Speciality Hospital, Ahmedabad, where the doctor briefed her about the Pradhan Mantri Jan Arogya Yojana. A quick scan of the database showed that Champa Ben was indeed eligible for free surgery! The family heaved a sigh of relief! The process of registration was smooth and fast. Within ten days from the diagnoses on 30th October, 2018, Champa Ben underwent surgery to remove the tumour.

Now, more than three months after her surgery, Champa Ben is well on her way to recovery. She still feels a tingling sensation, but the only time that her eyes water now, are when she speaks of the miraculous way the surgery was facilitated, at zero cost to the family. Eyes sparkling with joy, her daughter-in-law, Ranjan says, "We are so blessed to learn of this scheme - after twenty years of suffering, my mother-in-law is well today!"





The future is always insecure; but when it comes to the health of his children, there is finally support Murli can rely on

# MURLI MANOHAR

AGE: 58 YEARS

PACKAGE NAME: HERNIA; REPAIR, (RELEASE OF OBSTRUCTION)

PACKAGE AMOUNT: RS. 15,000

SALLAN, KATHUA DISTRICT  
JAMMU & KASHMIR

## Murli ignored the painful swelling



The rain is pattering on the muddy meadows outside. Through the paneless windows, a chilly blast of air runs through the room now and then and makes Murli move even a little closer to the bonfire. In the adjacent room, his wife Preeto wraps their small children, Saloni and Harsh, in the only blanket that covers the mattress on the ground. It is a draughty, sparse place, but at least they can stay here for free. It belongs to Murli's brother-in-law, on whose farm Murli works as a daily labourer. The little he earns is hardly enough for three meals a day. Living hand to mouth, there is no leverage for any extra expenses. That is why, when the painful swelling in his groin started, Murli just ignored it. The increasing pain became a daily routine, another inconvenience in his tough life he grimly puts up with.

Over ten years Murli bore the pain, in the meanwhile, the swelling kept increasing. Eventually, his brother took the initiative and offered to lend him money. "Otherwise you'll die," he said. Reluctantly, Murli went to a hospital where he was diagnosed

with a groin hernia that required surgery. Waiting for his turn, Murli started chatting with the patient on the bed next to him—this encounter changed everything. The man told him about a new healthcare scheme of the government PM-JAY. The scheme covered hospitalisation costs for eligible patients. Murli too, was soon identified as a beneficiary. He almost could not believe it was true: Not only would he be finally relieved from his suffering, he did not even have to pay a single rupee for that, he would not have to ask his brother for money. What is more, he just learnt that his wife and children, too, are automatically eligible under the scheme and only have to get their own Golden Card to avail free healthcare services. For the first time, a smile of relief, flickers across his face. He looks at Saloni and Harsh—often he cannot provide them with basic things, the future is always insecure. But at least he knows now that, when it comes to their health, there is finally support he can rely on.





#### KAJALNETRA

AGE: 4 YEARS

PACKAGE NAME: MINIMAL  
ACCESS SURGERY - ASD

PACKAGE AMOUNT: RS. 1 LAKH  
TINDIVANAM VILLAGE,  
VILLUPURAM DISTRICT, TAMIL  
NADU

## Doctors fixed the hole in her heart - and she stole theirs



**The family made their peace with Kajalnetra's condition. When one day they heard of free surgery under the PM-JAY! The family wasted no further time and rushed her to the hospital**

A wide, toothy mouth and gleaming black eyes smile up at you from Kajalnetra's face. She has been well-named – her beautiful eyes do look like they are naturally rimmed with kohl. A year ago, when Kajalnetra was just three, a doctor and nurse visited their home on a routine visit for free checkups under the Rashtriya Swasthya Bima Yojana (RSBY). When they listened to the little girl's chest, they found an unusual murmur in her heart and recommended an ECG. Kajalnetra's parents nervously took her to the medical college close by, where an ECG later, doctors confirmed that she was suffering from congenital heart disease and required surgery.

For Babitha and Kishore, Kajalnetra's parents, the diagnosis both explained her mysterious fevers but also added further worry. How would they afford treatment for their eldest child? Kishore was a mechanic, earning about Rs. 300 a day when he found work, and Babitha was a housewife. In their joint family of Kishore's parents, brother and his wife, and their two children, Kishore and his family of five (Kajalnetra has two younger siblings),

the total family income amounted to only about Rs. 6,000 a month, barely enough to take care of their basic needs. They had the rest of the family to think of too.

The family made their peace with Kajalnetra's condition – until one day in September when another visiting doctor told them that they were eligible for free surgery under the Pradhan Mantri Jan Arogya Yojana! The family wasted no further time and took the child to Bilroth Hospital, Chennai, 120 kilometres away. Kajalnetra's surgery was scheduled for 25th October 2018. During the next four days at the hospital, the little girl was a model patient, taking medicines well, listening to instructions and stealing her doctors' hearts.

Now, Kajal, as her parents affectionately call her, is back home to her ABCs and chasing her little sister around the house with a little toy gun. Ask her what she wants to be when she grows up and she points the tiny pistol at you, and exclaims loudly, "Police!"





**AJIT KUMAR GUPTA**

**AGE:** 18 YEARS

**PACKAGE NAME:** ATRIAL SEPTAL DEFECT

**PACKAGE AMOUNT:** RS. 75,000-

BHATAUNA VILLAGE, MUZAFFARPUR,  
BIHAR

**It felt like a piece  
of my heart was  
missing too**



**“My son would have suffered his whole life and it is heartbreaking for any mother to witness this. We are so grateful,” says Chhato Devi, wiping away tears. The PM-JAY seemed too good to be true for Ajit and his family**

Chhato Devi, 65, would experience anxiety too when her youngest son, Ajit, began suffering from sudden anxiety attacks and chest pain about nine years ago. He was diagnosed with a hole in the heart, but Ajit's family could not afford the surgery recommended. So he was treated with medicines, with the disclaimer that his symptoms could return.

Ajit's father is a contract farmer, growing wheat and rice for their own consumption, giving half his yield as payment to the landowner, and earning nothing. His mother is a housewife and his older brother works in a factory, earning about Rs. 10,000 a month. They could not afford the Rs. 75,000 it would have cost for Ajit's surgery. “What is a poor man to do?” says Chhato Devi, in tears.

Sure enough, Ajit's symptoms returned and continued to plague him. In early December 2018, Ajit travelled to the Indira Gandhi Institute of Cardiology in Patna for a check-up and medicines. Here, doctors told him to enroll for the Pradhan Mantri Jan Arogya Yojana in order to avail of the surgery he required, free of cost.

It seemed too good to be true for Ajit and his family. He enrolled in the scheme and waited for his health card to arrive. On 2nd January 2019, Ajit underwent surgery at the hospital and was discharged on 9th January, without any bills to be paid. “My son would have suffered his whole life and it is heartbreaking for any mother to witness this. We are so grateful,” says Chhato Devi, wiping away tears.



**RAVI**  
**AGE:** 62 YEARS  
**PACKAGE NAME:** CA (ONCOLOGY)  
SECOND LINE PALLIATIVE  
**PACKAGE AMOUNT:** RS. 60,000  
THUMKUR, KARNATAKA

## Ravi was a cook who couldn't eat



**Ravi, a cook for a small restaurant was operated upon for bi-ventricular dysfunction.**

Last January, Ravi was a different man. He had difficulty in breathing, eating and climbing stairs. His stomach and legs were perpetually swollen. Ravi was in constant pain and discomfort. Over the course of the year, Ravi made frequent trips to the Jayadeva Institute of Cardio Vascular Science and Research, Bengaluru from Madhugiri, Tumkur, where he lived, only to return with medicines and temporary relief.

Finally, after a year, when the pain became unbearable, his doctor suggested surgery for the bi-ventricular dysfunction Ravi was suffering from. This posed another problem for the hapless man. Ravi was a cook for a small restaurant, earning a mere Rs. 15,000 a month, most of which would be spent on

rent and household expenses. “We would’ve had to sell our house,” says his son, Chandrashekhar, who is currently studying electrotherapy.

But that very day, while at the OPD, Ravi had a fortuitous conversation with another patient who told him about an advantageous scheme - the Pradhan Mantri Jan Arogya Yojana for people in precisely his situation. Shortly after, Ravi was admitted into the hospital on 30th December and discharged within a week.

Now, Ravi can do all things normally, and will return to his job in two months. “Because of this scheme, my husband is alive and well,” says his wife Lakshmi Narasimha, tearfully.





**RAJESH M SHIVAPURE**  
AGE: 40 YEARS  
AROGYA MITRA  
PIMPALGAON, NASHIK, MAHARASHTRA

**It isn't often that  
blowing your own  
horn can help others**



**Moving from village to village in his colourful van with posters and pictures, Rajesh has managed to address the unmet need of the people for a doorstep service, much before an emergency hits the family**

Arogya Mitra Rajesh Shivapure has created a stir with his innovative public awareness technique. This smart and energetic 40 year old has hit upon a very effective marketing strategy for the Pradhan Mantri Jan Arogya Yojana.

“How can I advertise the benefits of the scheme to a larger number of people - with the fewest of words?” That’s what Rajesh was thinking that afternoon when he came up with the genius idea of a traveling Ayushman Bharat registration centre. He had also noticed that daily wage labourers would have to lose a day’s wages to queue up for registration at the Community Service Centre.

Rajesh decided to convert his own personal vehicle into what he calls an “Ayushman Rath” - a few special permissions and some advertising tax later, he was ready

to cover his van with messages on the PM-JAY. Rajesh travels an average of a 100 km a day, beginning at 8 am in each area and parking at a spot for as long as people are still lining up. He and his team sometimes even end the day at 10 pm, when enrolments are high. He gets a local boy to run through the area, announcing the arrival of the van and then lets curiosity about the Ayushman Rath do the rest of the job for bringing people out to register.

“My children are my happiest customers. Whenever I take them out in the van, they feel like celebrities from a cartoon; in the end the PM-JAY gets free publicity too! I am only a matriculate, but what I feel when ordinary people benefit from my van, giving them a life changing opportunity, it puts me on top of the world,” says Rajesh.



**KRISHNA RANA**

AGE: 59 YEARS

PACKAGE NAME: CHOLECYSTECTOMY+  
EXPLORATION OF CBD

PACKAGE AMOUNT: RS. 20,000

TUTU VILLAGE, RAMPUR, HIMACHAL PRADESH



## Gallstones removed without any financial burden



**Her second surgery was completely free; in contrast they are still paying installments for the earlier loan taken for their grandmother's first surgery**

Krishna Rana will remind you of your grandmother. She has a smile for everyone, and a few words about life, which she will tuck into your pocket as you say goodbye. A small farmer, she grows apples, wheat, rice, pulses – anything that the land will take and the weather will allow. She lives with her husband, her two sons, their wives and her three- little grandchildren.

In May 2018, Krishna noticed some urine leakage as well as pain, so she went to the Indira Gandhi Medical College, Shimla. Here, doctors performed surgery on her perforated urethra. “We stayed in the hospital for over ten- days, feeling more anxious with each day – it cost us Rs.1 lakh. Somehow we managed to take out a loan,” says Krishna.

So when Krishna started experiencing similar symptoms in October 2018, she and her family were more than worried. Krishna

and her son headed to a smaller hospital in Rampur, where Krishna was diagnosed with gallstones. “I thought to myself – not another surgery!” says Krishna. But the doctor at the hospital told her how to enroll for the Pradhan Mantri Jan Arogya Yojana and since Krishna already had the health card under the Rashtriya Swasthya Bima Yojana, (RSBY) she was enrolled that very day. Krishna spent five days in the hospital and underwent surgery to remove her gallstones, but didn't have to pay a rupee.

“My son is still paying back the loan he had taken to buy a bus. He drives it from Shimla to Rampur. But we are also still paying back the loan we took out for my urethra surgery. It's not within everyone's means to pay for multiple surgeries. So we are very grateful for this scheme.” says Krishna, smiling in relief.





**JEPHRINE MUSAHARY**

**AGE:** 7-MONTHS

**PACKAGE NAME:** JAUNDICE RS 1,800 PER DAY  
BIOPSY

**PACKAGE AMOUNT:** RS. 3,600 PER DAY  
EAST SIANG DISTRICT,  
PLASIGHAT, ARUNACHAL PRADESH

## Detected with jaundice and suspected cancer, PM-JAY helps baby Jephrrine



**Just seven-months old, Jephrrine suffered frequent attacks of fever, accompanied by a worrying yellow tinge to her skin and her terrifying gradual loss of weight**

The yellowed tone of baby Jephrrine's skin stood out starkly against the cold white of the bedsheets. Her bilirubin levels had increased from 15 to 35. Sitting on the edge of the bed, Jene's and Sansumwi's eyes rested on their daughter's tiny body between them. Under other circumstances, Jene would have been overjoyed to finally be with his wife and daughter.

When he got the job as an English teacher at this private school in Irpanar, Chhattisgarh, far away from their home in East Siang District, Arunachal Pradesh, he was not aware that working in an area shaken by frequent kidnappings and riots would make it almost impossible for his family to join him.

Just two months after little Jephrrine was born, the family's happiness was overshadowed by the frequent attacks of fever that would seize her little body. With the next medical facility being several

hours away, they had to rely on the skills of a local homeopathic doctor.

But when Jephrrine's condition worsened, Jene left his work behind, scraped up their savings and took his wife and daughter to Pratiksha Hospital in Guwahati. Jephrrine was detected with jaundice and suspected cancer. Also, the costs for the medicines, tests and the biopsy that were necessary for further investigations were far more than Jene's income of Rs. 8000 a month. His relief was unimaginable when the doctor told them that they were eligible for free treatment under the PM-JAY. Not just Jephrrine but hereafter the entire family could be treated under this scheme.

The uncertainty as to what the biopsy tests will show is still reflected on the young couple's worried faces. However, they are "happy, very happy" that little Jephrrine is finally getting the right treatment and is in good hands. They are hopeful for the future.



**BASHRUDDIN****AGE:** 40 YEARS**PACKAGE NAME:** FRACTURE - HIP INTERNAL FIXATION (INTERTROCHANTERIC FRACTURE WITH IMPLANT) + REHABILITATION**PACKAGE AMOUNT:** RS. 17,000

JETHANA VILLAGE, DISTRICT NUH, HARYANA

“I’d be terrified to drive again”

After suffering multiple fractures in his leg, Bashruddin wasted almost three-months trying out local remedies afraid of the cost of treatment in big hospital. The Asha worker on a routine visit sent him for enrolment under the PM-JAY



But that’s what most of the men from Jethana village do – they are truck drivers. There are over a thousand truck drivers across India that come from Bashruddin’s village, Jethana in Nuh district of Haryana.

For Bashruddin, 16th October 2018 began like any other day – he was heading to Noida along the Lucknow - Aligarh state highway to pick up a consignment, so his truck was empty. That trip, like most others, would have lasted anywhere between 15 to 20 days and by the end of it, he was hoping to make enough money to finish the last of the thatching work on his roof.

But today, Bashruddin’s roof is still un-thatched. At about 10pm that night, Bashruddin faced a herd of *Neelgai*, and in swerving to avoid them, he skidded off the road; the tyre exploded and his truck crashed headlong into a tree by the side of the road and overturned. Bystanders called the police and Bashruddin was taken to the district hospital, where they found that the bone in his leg had broken in multiple places. From there, Bashruddin made the painful journey back home where he sought treatment from

the neighbourhood hakim, who bandaged his leg and gave him local painkillers. For two months, Bashruddin continued to see the hakim and take his medicine, until one day the local Asha worker came to visit. She reprimanded him and asked why he hadn’t been to a proper doctor. Bashruddin explained that he didn’t even earn enough for savings – how could he afford treatment that would cost him upward of Rs. 1 lakh at a private hospital? The Asha worker then told him about the Pradhan Mantri Jan Arogya Yojana and explained how he could enroll.

On 4th January 2019, three months after his accident, Bashruddin underwent surgery at the civil hospital in Nuh and is now on the road to recovery. Every morning, his friends and neighbours carry him on his cot to sit outside in the sunshine and at dusk he is carried back into the house. “They have been a real support base for me,” he says of them.

Will he ever drive again? “I’d be terrified to, but what else can a poor, uneducated man do? My wife and children depend on me,” Bashruddin smiles wistfully.





#### **RAM DHEERAJ**

**AGE:** 18 YEARS

**PACKAGE NAME:** OPEN REDUCTION INTERNAL FIXATION (LARGE BONE) + FRACTURE - FIBULA INTERNAL FIXATION

**PACKAGE AMOUNT:** RS. 60,000

BHAGAT TOLA VILLAGE, DEORIA, UTTAR PRADESH

## Malti Devi had already lost her husband and daughter to lack of medical care

**“I don’t know what to do, how to live anymore, but at least I have my son, and he is not a cripple,” says Malti Devi**



Three years ago, Malti’s young daughter had died from an infection she had contracted after giving birth. In November 2018, Malti’s husband passed away after running a high fever for a week.

Both times, medical help had been far, and resources scarce.

This time, her eighteen-year-old son, Ram Dheeraj’s future hung in the balance. On 27th October, he had met with an accident when the battery rickshaw he had borrowed from a friend, for a joyride, overturned on the road. Ram Dheeraj was taken by some villagers and friends to the Deoria district hospital, where the doctor advised enrolment under the Pradhan Mantri Jan Arogya Yojana scheme and treatment at the Jagat Hospital, Faizabad.

At Jagat Hospital, x-rays revealed a fractured fibula, requiring internal fixation. Ram Dheeraj wouldn’t be able to walk again, if he wasn’t treated. His enrolment in the scheme completed, Ram Dheeraj’s surgery was performed on 7th November 2018.

Ram Dheeraj had been learning to be an electrician’s apprentice, earning about Rs. 1,500 a month. Malti Devi, 45, still hasn’t found a job after her husband’s death. As a daily wage labourer, he himself hadn’t put away much by way of savings. The mother and her two sons (Ram Dheeraj’s brother still in prep-school) are getting by on the generosity of their neighbours in the village.

With tears in her eyes, Malti Devi says helplessly, “I don’t know what to do, how to live anymore, but at least I have my son, and he is not a cripple.”



# Yashoda tends other people's gardens – who will care for her

**YASHODA NAMDEV LOKHANDE**  
**AGE:** 62 YEARS  
**PACKAGE NAME:** CABG OFF PUMP WITHOUT IABP  
**PACKAGE AMOUNT:** 1 LAKH  
LOKHANDEWADI, PUNE, MAHARASHTRA



“I was so relieved to hear that the surgery would be done free of cost. How can a family of poor labourers manage to find the money for serious and complicated surgery like this?” asks Yashoda

Yashoda Lokhande and her husband were both working alongside each other in an employer’s garden when Yashoda suddenly clutched her chest in pain. Within a few seconds, she had collapsed on the grass.

Yashoda’s husband rushed her to the nearest hospital, where an ECG confirmed what the doctor had suspected – a severe heart attack. Yashoda needed immediate surgery. Her sons, both daily wage labourers, with families of their own to support, live with Yashoda and her husband. The family income does not exceed Rs. 8,000 a month. How would they pay for the bypass surgery?

Upon the advice of the doctor, Yashoda was moved to Pawana Hospital, empanelled under the Pradhan Mantri

Jan Arogya Yojana. Once there, she was immediately enrolled in the scheme and preparations for surgery began. “An Arogya Mitra helped us with all the proceedings and I was so relieved to hear that the surgery would be done free of cost. How can a family of poor labourers manage to find the money for serious and complicated surgery like this?” asked Yashoda.

On 7th November 2018, Yashoda underwent bypass surgery and is now recovering well. “Thanks to this scheme and to all those who helped us at the two hospitals, today I feel like I can get back to work and not fear getting another heart attack,” smiles Yashoda.



**BABITA ROY**  
**AGE:** 24 YEARS  
AROGYA MITRA  
GMCH, GUWAHATI, ASSAM



## Caring with a healing smile



**“She was all alone and obviously in pain. I couldn’t just go home then.” Babita would not stop until the lady was identified as a beneficiary and admitted to GMCH for further treatment**

In the middle of crowded hospital corridors and stuffy multi-bed rooms where the air is heavy with worries and agony, Babita’s smile provides comfort to the people around her and without any doubt, has a healing effect in itself. “People sometimes ask me: ‘Why are you smiling so much? You’re at a hospital after all! But it just comes naturally. I want to spread happiness.”

She definitely does. But it is not only her warm attitude that gives people hope! Since December 2018, Babita is an Arogya Mitra at GMCH. The assistance she and her colleagues provide with the identification and registration processes under the PM-JAY is crucial to potential beneficiaries in order to avail free health care. “The moment when people learn that they don’t have to carry the burden of their treatment costs, their relief and happiness is my biggest motivation,” Babita says.

Babita’s strong desire to help other people was inspired by her mother who,

after her father’s early death, raised Babita and her two elder siblings on her own while working at the same time to sustain her family. For a long time when she was little, she wanted to become a doctor. Later, while doing her bachelors in political science and mass communication, she volunteered for the local NGO Legal Cell for Human Rights.

Similarly, her new job as an Arogya Mitra is an opportunity for her to realise her interest in social commitment. For her, being an Arogya Mitra goes far beyond just earning a living. Babita remembers the day when she was about to leave the hospital after a long day’s work. It was quarter to four already when a desperate elderly lady in the queue of beneficiaries called her out for help. “She was all alone and obviously in pain- I couldn’t just go home.” Babita would not stop until the lady was identified as a beneficiary and admitted to GMCH for further treatment. “Her gratitude made my day,” Babita says and again a radiant smile spreads across her face.





**THYAGARAJAN**

**AGE:** 32 YEARS

**PACKAGE NAME:** SURGICAL CORRECTION OF LONGBONE FRACTURE-FRACTURE NECK/ SHAFT OF FEMUR/FRACTURE SHAFT OF OTHER LONG BONES (HUMERUS, BOTH BONES OF FOREARM, BOTH BONES OF LEG)

**PACKAGE AMOUNT:** RS 15,000  
CHIDAMBARAM, TAMIL NADU

**“I’m so glad I didn’t have to turn to the local bone-setter!”**

**He was assaulted with a pipe resulting in multiple fractures. For a driver the use of his hands and arms is essential to make a living**



Thyagarajan is a 12th-- pass driver. Suffice it to say that he needs the use of his hands and arms to make a living. So on the night of 4th November 2018, when he was assaulted with a pipe and woke up in the Annamalai University Medical College, unable to move his arm, Thyagarajan was worried. He had multiple fractures on his arm that needed surgery.

Thyagarajan and his wife, Kalpana, a teacher, make Rs. 10,000 a month and live with their two young children and Thyagarajan's elderly parents. Thyagarajan and Kalpana had married against the wishes of both sets of

parents, seven years ago but the feud had continued. Kalpana's parents lived next door to them and it was a heated argument that led to Thyagarajan's injuries that night.

“If I hadn't been enrolled in the Pradhan Mantri Jan Arogya Yojana, I would have had to risk going to the local bone-setter. We cannot afford to spend over a month's earnings on a few days in hospital, especially when it will take me another six months before I can drive again,” says Thyagarajan, with a shrug. “But I'm glad I didn't have to.”





**PARTH SAWALIYA**

AGE: 19 YEARS

PACKAGE NAME: SEPTOPLASTY

PACKAGE AMOUNT: RS. 5,500

AHMEDABAD, GUJARAT

**For a childhood wasted,  
help comes at last**



**Parth remembers coughing his entire childhood away. Poverty would have consumed another bright young life; but PM-JAY has proven to be a life-changing blessing**

After school, at his father's bicycle shop, he would play with spare parts and imagine building machines that would help people someday. But before his dream could become reality, Parth himself, needed help.

Parth remembers coughing his entire childhood away. He suffered from acute sinusitis and a chronic cough that refused to go away. Doctors would prescribe medicines that gave him temporary relief, but the coughing would soon return. Headaches came and went, like tides of destruction – leaving behind gaps in time and memory. He could not study, and his dream of becoming an engineer seemed to be slowly slipping away.

Finally, at a civic hospital in Ahmedabad, a doctor ordered a CT scan and was able to diagnose Parth's condition – a deviated septum. The doctor recommended septoplasty urgently – a surgery that

involved straightening the nasal septum and repositioning it in the middle of the nose. The procedure would cost Rs. 15,000. For Parth's family, this was the entire month's earnings.

The family recalled the Pradhan Mantri Jan Arogya Yojana they had earlier signed up for; would it cover the expenses? Now was the time to test! Two days later, on 12th December 2018, with all details of the family's enrolment in the scheme verified, Parth was admitted to Star Hospital, Bapunagar, Ahmedabad and the septoplasty safely conducted.

A couple of follow-ups and two weeks later, this young aspiring engineer is back in class. Like his nasal passage, his resolve too, to help people just as he was is further strengthened.



# Struck by heart-breaking tragedy once, PM-JAY is a blessing

## ASHA RANI

AGE: 57 YEARS

PACKAGE NAME: PTCA – SINGLE STENT (MEDICATED, INCLUSIVE OF DIAGNOSTIC ANGIOGRAM)

PACKAGE AMOUNT: RS. 65,000

PADYARI, KATHUA DISTRICT, JAMMU & KASHMIR



She was just 25 when she died. Mamta, their only daughter needed blood transfusion and expensive medications, there simply was no money for it. But now with PM-JAY Asha Rani survived a severe heart attack with timely stent insertion

The last year has been especially tough for Asha and her family. She is half blind. There has never been enough money for proper treatment when her eyes grew weak. Now her eyesight has worsened; reduced to only thirty per cent. Her eyes stare into space as she talks, underlining the sad expression on her face.

About two months back, Asha survived a heart attack. It was on 30th December that suddenly she felt a stabbing pain in her chest that spread to her left arm. Immediately she was rushed to a private clinic in Kathua where she was stabilised. A stent was crucial for her survival, but there was no way the family could have paid for it.

It was all due to the efforts of her neighbour Shushil who, working for the local Community Service Centre, was aware of PM-JAY. He made sure that Asha was transferred to the Super Speciality Hospital in Jammu, an empanelled clinic under the scheme. Here the costs for the surgery were completely covered. Asha says laconically. "By the time I would have

collected the money from relatives and other sources, I would have already gone."

Asha's husband Vivek earned around Rs. 5000 a month as a truck driver. He hardly manages to sustain his wife and their 15-year-old son, and also to service earlier debts. These they had ran into when seeking affordable quack remedies for Asha's eyes and, above all, for their only daughter Mamta's marriage. Asha suddenly covers her face with her hands. Mamta passed away six months ago after having suffered from a thyroid disease since childhood. She had struggled for a normal life, even got married. But when her condition worsened, her parents-in-law got her divorced and sent back to her parents. She urgently needed blood transfusion and special medication, but there was simply no money for it. She was just 25 when she died. "If PM-JAY had been there before, Mamta might have survived," Suhil says. Asha nods. She tries to be brave. "I'm glad we have such a scheme now. It has saved so many poor people."





**“It was the third cardiac episode when the doctors recommended a non-surgical angioplasty to Sitaram, I had enrolled myself in the PM-JAY in October 2018. I didn’t think it would come in handy so soon!” says Sitaram**

**SITARAM**  
**AGE:** 50 YEARS  
**PACKAGE NAME:** PTCA - SINGLE STENT (MEDICATED, INCLUSIVE OF DIAGNOSTIC ANGIOGRAM)  
**PACKAGE AMOUNT:** RS. 65,000  
 SARAN, CHHAPRA, BIHAR

## Security guards need protection too



Sitaram received his first salary as a security guard in February 2018. That's because up until then, Sitaram had been a farmer. He had been working in the fields, then one morning in January 2018, he suffered his first heart attack; an incredible chest pain accompanied by shooting pain up and down his arms. Sitaram was rushed to the Indira Gandhi Institute of Cardiology, Patna where he spent the next eight days recuperating, at an expense of almost Rs. 25,000. The trauma of this episode stayed with him, so he decided to take up a job as a security guard at a hospital.

As a security guard, Sitaram made less than Rs. 5,000 a month, but he knew that this work wouldn't be strenuous like farming. His sons, both in their early twenties, worked in factories in Haryana, so he had only himself and his wife to look after. Things were alright for almost a year.

Then, on 5th December 2018, Sitaram felt the chest pain come on again.

This time, however, when he was admitted to the hospital and the doctor ordered an angiography, Sitaram didn't have to pay for it. “I had heard about the Pradhan Mantri Jan Arogya Yojana from a doctor in Sadar Hospital, where I work. He had told me to enroll myself, which I did in October. I didn't think it would come in handy so soon!” says Sitaram.

On 9th January 2019, Sitaram was admitted to the hospital with chest pains, a third time. This time, doctors recommended a non-surgical angioplasty. Sitaram was a bit apprehensive, but doctors assured him that the procedure would be covered by the scheme. “I'm glad it was,” says Sitaram. “Who can afford a procedure like that, costing Rs. 65,000? I wouldn't have been able to opt for it. I'm a security guard, but my own life has been saved,” he says, joining his hands, gratefully.



**PATHAN NISHAD**

**AGE:** 65 YEARS

**PACKAGE NAME:** FRACTURE - TIBIA INTERNAL  
FIXATION PLATING

**PACKAGE AMOUNT:** RS. 34,000  
WAZIRGANJ, AYODHYA, UTTAR PRADESH



**We are so grateful for this scheme and have told all our neighbours about it and how they too can benefit from it**

Pathan Nishad's small grandchildren, aged three through eight, run around bringing her water, combing her hair... anything she might need. Their grandmother would look after them when their mother had to go out, so now they happily look after her. Both Pathan's legs are broken and her muscles have atrophied from not using them, but she will be able to walk again in a few months.

It all began in the wee hours of the morning of 31st December 2018. Pathan was making her way, along with her son and daughter-in-law, to a relative's house to help in the last rites of a deceased family member, when she was hit by a car. Her son, Deepak, immediately called for an ambulance and Pathan was taken to the hospital.

X-rays confirmed that Pathan had broken both her legs and now needed rod inserts to help her recover. Deepak hurried home to arrange for the money for the surgery. He himself had only a

small stall at the mandi, where he sold samosas, pakoras and other snacks, making a profit of less than Rs. 4,000 a month. His wife, Chanda wanted to work, but her three small children kept her occupied all through the day.

Deepak returned to the hospital with the Rs. 10,000 he had managed to borrow from friends and family, but the doctor had already checked to see if Pathan was eligible for free surgery under the Pradhan Mantri Jan Arogya Yojana. She was, and within the next few days, surgery was performed on both her legs.

"My mother-in-law has always been ready to help people, going out of her way to be of service to others when they were sick. I'm sure these are blessings from all those she helped. We are so grateful for this scheme and have told all our neighbours about it and how they too can benefit from it," says Chanda.

**Pathan Nishad  
will be able to  
walk again**



# Everyone is afraid of the ‘C’ word, but Meenakshi instills hope



**A two-year-old diagnosed with blood cancer is abandoned by her father. The Arogya Mitra helps out the anguished mother**

At the Kidwai Memorial Institute of Oncology, Bengaluru, a slim, bright-eyed girl in her late twenties stands behind a counter in a pink sari and pressed white coat. Her hair is neat and her voice has the texture of honey. She has been an Arogya Mitra for seven years now - first for Arogya Karnataka and now for the Pradhan Mantri Jan Arogya Yojana.

“Oncology is a tricky field. When you deal with so many patients suffering from cancer, there is a danger of developing an apathy towards both the disease and patients. But for each patient visiting a cancer hospital, everything that you say to them is of great significance - a smile can give them hope, and a slight frown can send them careening over the edge,” says Meenakshi, seriously.

Meenakshi understands the nuances of a conversation with cancer patients – she speaks to about 80 patients a day. Most worry about what will happen to their families after they are gone. Meenakshi reassures them that not all

cancers are fatal – that taking treatment is half the battle won. Then she tells them about the Pradhan Mantri Jan Arogya Yojana through which they can receive free treatment, if eligible. She guides them through the process of registering for the scheme, ironing out their anxieties and apprehensions. Meenakshi remembers one patient in particular, a two-year-old diagnosed with blood cancer was abandoned by her father. Her mother was helpless and distraught, believing that her daughter would be ineligible for the scheme, since her estranged husband’s name did not appear on any documentation. Meenakshi was able to help and the child received treatment worth Rs. 1 lakh.

“I wanted to be a doctor myself,” confesses Meenakshi shyly. “But when these patients approach me, I feel like I’m helping them almost like a doctor would. They even refer to me as ‘Doctor’! There’s no better feeling.”

**MEENAKSHI**  
**AGE:** 27 YEARS  
BENGALURU, KARNATAKA



**VED PRAKASH AND DHARMENDER**

**AGE:** 28 AND 24 YEARS

**PACKAGE NAME:** (FRACTURE UNINTERNAL FIXATION ORTHOPAEDIC) AND (CLOSURE OF HOLLOW VISCUS PERFORATION)

**PACKAGE AMOUNT:** RS. 13,000 AND RS. 15,000  
KUMSU VILLAGE, RAMPUR, HIMACHAL PRADESH



*(In photos: Parents of Ved prakash and Dharmender)*



**“Our home was suddenly filled with medicines and bandages”**

**“Our home was suddenly filled with medicines and bandages, one brother suffered multiple fractures when his motorbike skidded on the icy road and the other suffered a perforation in the intestine. Both received free medical care,” says an elated Raveena**

“My brothers were both taken very ill just two-months apart from each other, so it felt like our little home had become a hospital in itself,” says 22-year old Raveena.

On 15th November, her brother Ved Prakash, 28, on a motorbike skidded on the icy road with the motorbike sliding down the side slopes of the road. He was in excruciating pain from having fractured his arm in multiple places.

Ved Prakash works at a cellular store, and his father, Parmanand is an electrician – together they earn about Rs. 17,000 a month. “How could we afford surgery to have a rod inserted in my son’s arm?” says Parmanand. Still, they sent out word to relatives and were hoping to receive some help, when the doctors told them that Ved Prakash was eligible for free

surgery under the Pradhan Mantri Jan Arogya Yojana.

Less than two months later, while Ved Prakash was at home, recovering from his surgery, his younger brother Dharmender began to complain of pain in the stomach. As the pain progressively worsened, the worried family called for an ambulance to take Dharmender to the hospital. Dharmender needed surgery to repair the perforation in his intestine. This time, the family knew what to do, and the young man’s surgery was carried out free of cost under the same scheme.

“We would have had to take a loan, if it weren’t for this scheme. Loans are easy to get, but paying them back would take the life out of our small family,” explained Parmanand.





“I am glad that I could avail timely treatment. I am looking forward to get out of this avenger’s mask now.”

**NAME: MAKHVANA BHAVESH**  
**AGE:** 19 YEARS  
**PACKAGE NAME:** MULTIPLE FRACTURES  
**PACKAGE AMOUNT:** RS. 28,750  
MOTORBIKE ACCIDENT VICTIM  
DHOLKA, GUJARAT



**JATEN BEN VITHAL BHAI PATEL**

**AGE:** 35 YEARS

**PACKAGE NAME:** VAGINAL HYSTERECTOMY WITH ANTERIOR AND POSTERIOR COLPOPERINEORRHAPHY

**PACKAGE AMOUNT:** RS. 16,000

VASODRA VILLAGE, BAVLA TALUKA, GUJARAT

# Helping to make family planning choices



**Jaten Ben suffered physical pain and discomfort for 12-long-years when after the birth of their son, her husband Vithal Bhai and she discovered that PM-JAY could facilitate a hysterectomy too**



Twelve-years-ago, when Jaten Ben gave birth to her third child – another girl – her doctor recommended a hysterectomy due to complications in the delivery. She would suffer from vaginal discomfort, excessive bleeding and other symptoms until the procedure was done, he said.

But Jaten Ben (35) and her husband, Vithal Bhai (38), wanted a son very much; hysterectomy meant giving up the possibility of having one altogether. For six years, Jaten Ben worked and lived through her pain and discomfort, in the hope of bearing a male child to carry forward the family name. And after a son was finally born, she waited another six years to ensure that the boy, who was a bit sickly, was strong enough to be the heir they needed.

“We respect boys and girls equally – but everyone knows how it is to live without sons, especially in the village,” says an embarrassed Vithal Bhai, his hands mud-stained from work in the fields.

A farmer with an average household income of about Rs. 5,000 a month, Vithal Bhai was so content with the birth of a male-child that he forgot about the surgery that his wife required, until her condition worsened. Jaten Ben could no longer go about her daily chores of washing clothes and dishes, and lifting buckets. When they consulted a doctor at the civic hospital, the couple was advised to register under the Pradhan Mantri Jan Arogya Yojana. It would cover the procedure expenses which otherwise would have cost them almost Rs. 16,000, his entire earnings for the next three months.

Jaten Ben’s hysterectomy was carried out two days later, on 28 December 2018.

“We are very poor farmers – I would have had to mortgage our very small landholding to pay for the surgery. I am grateful to the Pradhan Mantri Jan Arogya Yojana that my wife’s 12-year-long suffering has ended! This is an unbelievable blessing for us,” said an emotional Vithal Bhai.



# Arogya Mitras coordinate between two states



**LAISHRAM MUHINDRO MEITEI, (51)**  
**PACKAGE NAME:** COLOSTOMY, CANCER TREATMENT  
**PACKAGE AMOUNT:** RS. 24,750  
HARO HIEROK, WANGJING, THOUBAL DISTRICT,  
MANIPUR

PM- JAY made it possible for him to avail medical services even beyond the borders of Manipur. And this time, Laishram wanted to be sure that the treatment was successful



All his life Laishram had been working on the fields in Haro Hierok, a small village in Thoubal District, Manipur. His family of five, his wife, two daughters, one son and himself, would sustain themselves with whatever his farm would yield. Thus, when these stomach problems started three months ago and, eventually, became so unbearable that he could not go to the fields anymore, it felt like the entire family’s existence was at stake.

However, his condition left him with no choice but to see a doctor immediately. At the hospital in Imphal, they did a few tests and he was diagnosed with colon cancer. The first surgery was done. Partly, the costs were covered by the Manipur state health insurance scheme. However, Laishram still had to spend Rs. 1 lakh out of his own pocket. On top of that, the surgery did not improve his condition. Another surgery was unavoidable, but there was only one way to finance it: He would have to sell his land, the only asset that provided for the family’s humble existence.

Then his doctor told him about PM-JAY that had recently been implemented

in Manipur. It brought new hope to Laishram and his family. The doctor contacted the Arogya Mitra and soon his registration was completed. The PM-JAY made it possible for him to avail medical services even beyond the borders of Manipur. And this time, Laishram wanted to be sure that the treatment was successful.

With the help of the Arogya Mitras in Manipur and Assam, Laishram was eventually referred to Midland Hospital, a private clinic in Guwahati empanelled under Ayushman Bharat. Thanks to the efficient coordination work of the Arogya Mitras between the two states, he is confident that here, over 500km away from home, he will be finally relieved from his suffering. His surgery is about to be approved, PM-JAY will most likely cover the costs for both colectomy, the removal of the large intestine, and subsequent cancer treatment. Laishram is overwhelmed with gratitude. “I will for sure tell other people about the scheme,” he says. He is now hopeful that soon he will be back on the fields again and strong enough to provide for his family, above all for his children’s future.





The shop crammed with pens, coloured paper and notebooks became Kathua's Community Service Centre

#### ONKAR

AGE: 50 YEARS

COMMUNITY SERVICE CENTRE (KHIDMAT CENTRE)  
KATHUA, KATHUA DISTRICT,  
JAMMU & KASHMIR

Onkar has natural  
empathy for  
people

When he was in Class six, Onkar was diagnosed with muscle dystrophy that left him physically handicapped for the rest of his life. Experiencing physical deficiency first hand nourished his empathy for people afflicted with disease and sensitised him at young age for the importance of access to adequate healthcare.

Hence, when in November 2018 it was suggested to him to integrate a print service for PM-JAY Golden Cards in his little stationary shop, Onkar did not hesitate a second. And so, the small shop crammed with pens, coloured paper and notebooks became Kathua's Community Service Centre. Combining work with social commitment was not new to him. Becoming an IT trainer, he had supported Pradhan Mantri Gramin Digital Saksharta Abhiyan, a programme launched by the national government that aims to improve digital literacy among rural people.. When PM-JAY beneficiaries come to him to get their Golden Card issued, it is about much more than only the service he delivers. He also gets emotionally involved, Onkar admits, he cares about the people who

come to him. Listening to their stories, he knows about the worries, hopes and wishes behind the names and photographs he derives from the Beneficiary Identification System and later prints on a piece of plastic. It makes him happy, he says, that he has the chance to contribute in his own way to help them.

The Golden Card service is profitable for him, for a single card he gets Rs 30 of which the beneficiary pays half. Soon he will be able to afford a new computer and extend his stationary shop. Also, he wants to make sure that he can provide his two young daughters with good education. But above all, Onkar is proud to be part of the scheme. As a result of being in touch with hundreds of beneficiaries, his name is now closely related to PM-JAY and the mission behind it. "I'm a popular figure now." He says with a wink. There is no doubt that the beneficiaries who got their card from Onkar will uphold this claim; they will keep this kind man's face and empathy in grateful memory.





#### SHRUTI

AGE: 24 YEARS

PACKAGE NAME: VLBW NOT  
REQUIRING VENTILATION

PACKAGE AMOUNT: RS. 90,000  
KOTE TOPE, TUMKUR, KARNATAKA



**The child is one of the twins that survived.  
“At least one of my babies survived,” says  
Shruti looking into the incubation room**

## A premature baby pulls through, determinedly

On 18th December 2018, a baby boy was born to Shruti. This would have been a happy occasion for anyone – except that Shruti had been carrying twins.

Seven months into her pregnancy, Shruti began experiencing an unusual pain in her lower abdomen. She was immediately taken to Tumkur district hospital, where an ultrasound confirmed the worst. One of the foetuses had expired and the other was in distress. Doctors rushed to save both mother and child as Shruti was in premature labour. Thankfully for Shruti and her husband, the tiny, premature baby pulled through, determinedly.

The tiny, weak baby was immediately whisked away into the Neonatal Intensive Care Unit where he was incubated for the next sixteen days. During this time, Shruti and her husband watched from the outside, fearful for their baby's life.

“I cried each day that I spent in the hospital,” says Shruti. During this

emotionally trying time, though, the one thing that the couple did not need to worry about was how to pay for this medical emergency that they had never anticipated. They knew that the PM-JAY that they had enrolled would take care of the expenses. About five years ago, when Shruti had delivered her first child, the couple was setback by Rs. 4,500. But this time, the cost would be much higher than they could have ever managed to afford. Shruti worked as a part-time maid, earning Rs. 1,000 a month. Her husband, Prabhakar, sold tender coconuts. They could never have managed the Rs. 90,000 that the hospital drew up as charges. “If it wasn't for this scheme, we would have been in debt. We are already struggling now since I will not be able to work for at least for one-year,” says a resigned Shruti.

Meanwhile, her tiny son sleeps sweetly on her lap, now.



# Vijay wasn't faking this stomach ache

**VIJAY**  
**AGE:** 12 YEARS  
**PACKAGE NAME:** APPENDECULAR ABSCESS DRAINAGE  
**PACKAGE AMOUNT:** RS. 12,000  
BADHRASH VILLAGE, RAMPUR, HIMACHAL PRADESH



The pain grew worse and soon, Vijay was howling and writhing in pain on the floor. His parents rushed him to the hospital, where the boy was diagnosed with appendicitis

Unlike many other children that might invent a tummy pain, Vijay wasn't making up his stomach ache. On 26th October last year, 12-year-old Vijay had gone to the market to buy groceries, but returned, clutching his stomach and wincing in pain. The pain grew worse and soon, Vijay was howling and writhing in pain on the floor. His parents rushed him to the hospital in Rampur, where the boy was diagnosed with appendicitis.

Vijay, a Class- seven student and older brother to his 11-year- old sister helps out in the house. Both he and his sister stay alone at home while their parents go to work. Vijay's mother works at the milk factory down the hill, and his father works as a farm labourer. Together, they make about

Rs. 8,000 a month – just enough to meet their expenses. “Where were we to get the money for the surgery? says Sushma Devi. “When your child is in pain, you will do anything to stop him from crying. We would have had to take out a loan.”

At the hospital in Rampur, an Arogya Mitra told Vijay's parents about the Pradhan Mantri Jan Arogya Yojana and he was enrolled immediately. On 31st October 2018, Vijay underwent surgery to remove his appendix, free of cost. Vijay has a mischievous look but is actually a shy and responsible child. “I want to be a policeman when I grow up,” he says happily so different from the child of a few days ago who was howling in pain.





**MAHESHWARI**  
**AGE:** 28 YEARS  
**PACKAGE NAME:** LAPAROSCOPIC / LAPROTOMY -  
ECTOPIC RESECTION  
**PACKAGE AMOUNT:** RS. 12,000  
NEDI VILLAGE, VILLUPURAM DISTRICT, TAMIL NADU



**It was a dangerous situation, an ectopic pregnancy, though she had already had a hysterectomy**

**“I knew something was terribly wrong,”  
Maheshwari**

Maheshwari woke up one day in early December 2018 with severe abdominal pain. She was rushed to Villupuram Medical College, where an ultrasound revealed that she was pregnant. Maheshwari knew something was wrong – she had already had a hysterectomy after her second child had been born four years ago!

The doctors confirmed that the pregnancy was an ectopic one – unknown to Maheshwari, the foetus was developing in her fallopian tube. This is a dangerous situation for any woman to be in – if the foetus grew any more, the fallopian tube could rupture and she could face severe bleeding and even septicaemia. She would need to undergo surgery immediately.

Maheshwari and her husband, Sreerajan are both contract farmers, with a combined income of barely Rs.

3,000 a month. They had decided upon a hysterectomy after the birth of their second daughter precisely because they were finding it hard to make both ends meet. “We couldn’t even afford to try for a boy,” says Maheshwari. So the news of this sudden complication hit her hard. But doctors told the desperate couple about the Pradhan Mantri Jan Arogya Yojana and Maheshwari was immediately enrolled in the scheme. The surgery was scheduled to take place within the next hour, and Maheshwari was declared out of danger.

“We had nothing to even take out a loan against - no fields, no jewelry- nothing. I cannot imagine what we would have done, if we had been ineligible for this scheme,” Maheshwari sighs.





# RAVINDRA RAMBHAV BHAVE

AGE: 49 YEARS

PACKAGE NAME: CORONARY BALLOON ANGIOPLASTY

PACKAGE AMOUNT: RS. 2 LAKH

PANCHVATI, NASHIK

His family stays in a 10x10ft room, but they live in his weak heart

‘He was the only earning member in the family and he took care of all our needs. I can’t even imagine a life without him.’



Ravindra Bhavé’s family of five stays in a tiny room adjacent to a temple, owned by the temple trust. They’ve been living here for the last 25 years, paying a subsidised rent of Rs. 25 a month – but this charity could end at any time, leaving them with no security and nowhere to go. Bhavé works as a rickshaw driver, ferrying little girls to school and back. It’s a serious job – parents trust him with their young daughters, and Bhavé feels like he plays a tiny part in the education of these girls. His own daughter, at 25, is a B.Com graduate. Bhavé has made sure that his children all receive a good education. His sons, 19 and 17, are also studying in college and school. He doesn’t make much - barely Rs. 15,000 a month - but this rickshaw driver has a large heart.

On 12th September 2018, though, Ravindra was rushed to Guru Kripa Hospital, Nasik, with complaints of chest pains, where the doctors prescribed an angioplasty. The procedure would cost Rs. 2 lakh. The family returned to their small home, anxious and grim – there was little

chance of them being able to scrape together this large amount. They turned to the government super speciality hospital nearest to them, in the hope that if it cost up to even Rs. 50,000, Bhavé could undergo the procedure, but this was not to be.

On 23rd September, Bhavé had another heart attack and this time, the family took him to their local practitioner. It was this doctor who told them about the Prime Minister-Jan Arogya Yojana and its benefits. The family rushed to the nearest government hospital with the necessary documents and Bhavé’s angioplasty was scheduled for two days later, under the PM-JAY scheme. On 26th September 2018, he was discharged from hospital, with a heart as good as new.

“We don’t know how we would have managed,” says his wife, Mangla Ravindra, her eyes welling up. “He was the only earning member in the family and he took care of all our needs. I can’t even imagine a life without him.”



# A routine hospital- round by Arogya Mitra, made them aware of PM-JAY

**KIRAN DEVI**  
**AGE:** 50 YEARS  
**PACKAGE NAME:** MEDICAL TREATMENT OF ACUTE MI WITH  
THROMBOLYSIS /STUCK VALVE THROMBOLYSIS  
**PACKAGE AMOUNT:** RS. 10,000  
LALGANJ, DISTRICT VAISHALI, BIHAR



It wasn't a very happy Diwali in this household. Kiran doesn't know what brought the heart attack on, but she remembers slight pains in the past too, but these would be written- off as simply indigestion or acidity

On the evening of Diwali 2018, Kiran Devi, 50, felt a sharp pain in her chest. Her son immediately hired a car to take them to the Indira Gandhi Institute of Cardiology, 40-kms away in Patna. A housewife, Kiran doesn't know what brought the heart attack on, but she remembers that she would have slight pains in the past too, but these would be written off as indigestion or acidity.

From the 15th of November to the 29th of December 2018, Kiran stayed at the hospital, with medicines and injections to keep her heart stable. Meanwhile, her son, a school teacher with a monthly salary of Rs. 6,000 and a wife and two small children to support, wondered how he would raise the money required for her treatment.

Kiran's husband, a farmer who cultivated his own two *bighas* of land, for the family's sustenance, was facing problems of his own with water supply and irrigation.

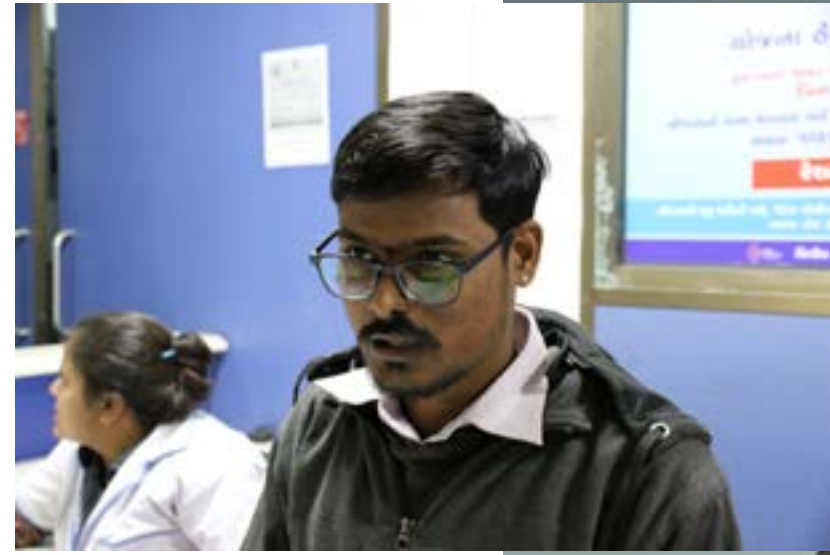
Then, one day, an Arogya Mitra at the hospital on his rounds, happened to ask how Kiran's treatment would be paid for. He told her son about the Pradhan Mantri Jan Arogya Yojana for such cases and checked Kiran's eligibility. She was immediately enrolled in the scheme and all treatment costs were taken care of.

"My son would have had to take out a loan, if it hadn't been for the scheme. My chest still hurts occasionally, but now I won't be neglecting my health anymore," says a relieved Kiran Devi.



**GANGADHAR**  
**AGE:** 28 YEARS  
AROGYA MITRA  
NARAYANA MULTISPECIALITY HOSPITAL  
AHMEDABAD, GUJARAT

Directing the  
needy towards  
lifesaving  
healthcare



He walks in and out of the hospital in Ahmedabad giving the impression that he might be the doctor! Gangadhar, in fact is an agent of change, facilitating healthcare access under PM-JAY

His self-assured manner and affable nature quickly puts patients at ease. They immediately take down his phone number, knowing that if in need, this man will guide them and give correct advice.

And he has! Gangadhar, the young Arogya Mitra at Narayana Multispeciality Hospital has helped around 2,500 people since he began work here. His primary task is to generate patient- awareness of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) and to advise them on how to avail of this scheme.

The Arogya Mitras are trained social health activists, like community health workers. They handle queries at the help-desk of empanelled hospitals, direct patients to the right doctor, assist in-patients in the wards and also follow-up on all registered patients. The government aims to place around 100,000 Arogya Mitras after requisite skill development.

Gangadhar, however, is special. He goes beyond both prescribed duties and work- timings; replying to messages on WhatsApp at odd hours and even returning to the hospital after his regular shift is over, in case of an emergency.

“Gangadhar gives more than a hundred per cent to his job. Patients maintain contact with him after they are discharged and he often has a personal relationship with them,” says Dr. J.B. Sony, Chief Medical Officer of the hospital.

How does his family respond to his unassailable commitment to his work? They know how much satisfaction it brings him. “In any case,” says Gangadhar, “I wouldn’t thinking of changing my job for a while - the only change I see is the one that I’m bringing to these people’s lives. It gives me internal strength to move on. Gangadhar’s commitment is exemplary!





However popular she had become as a result of the over 300 movies she played a part in, her devotion to art had not left her with great wealth

Although marked by illness, Sagolsem’s beauty still stands out a mile and both patients and hospital staff treat her with unconcealed admiration. There is something special about her. “She is a famous actress back in Manipur,” whispers the nurse in awe as she opens Sagolsem’s medical file. The records, however, reveal what now confines this elegant woman to bed who, only a few months back, was still performing in front of the camera: Endometrial cancer that first started with strong bleeding and intolerable back pain and then abruptly brought her 37-year-long career to a preliminary end has now taken over her life.

Since her admission to the oncologic branch of GMCH in Guwahati, she has been undergoing an intense combined treatment consisting of radiation and chemotherapy on an almost daily basis. The strong side effects make Sagolsem who always used to stand on her own feet rely completely on the help of her niece Sandhya (28), an actress and assistant director herself who left her own work behind to be by her aunt’s side. However, Sagolsem is relieved that the medical odyssey that led her from her local doctor

in Manipur to TATA Memorial hospital in Mumbai and eventually to GMCH in Assam has now come to an end.

Until then, the treatments and tests had completely consumed the little savings she had put aside. For, however popular she had become as a result of the over 300 movies she played a part in, her devotion to art had not left her with great wealth. Debt would have been the only way to afford the treatment.

Thus, when she learnt that the benefits of the Ayushman Bharat PM-JAY card could be availed even beyond the borders of her home state and that at GMCH Cancer Hospital in Guwahati, an empanelled clinic under the scheme, all costs for the therapy would be covered, it took a load of her and her niece’s mind. “She is a role model to me,” Sandhya says. Her aunt smiles and then, for a few moments, furrows her brow into what she calls her “villain’s face,” her favourite role. However weak she feels right now, she is convinced that the new treatment will help her to soon dedicate herself again to what has been her life-long passion.

#### SAGOLSEM DHANAMANJUR

AGE: 49 YEARS

PACKAGE NAME: CHEMOTHERAPY-RS. 5000 PER SESSION  
LINEAR ACCELERATOR EXTERNAL BEAM RADIATION THERAPY

PACKAGE AMOUNT: RS. 50,000

GUWAHATI MEDICAL COLLEGE AND HOSPITAL (GMCH)  
CANCER HOSPITAL  
SINGHJA MEI, IMPHAL, MANIPUR

Health expenditure  
makes everybody  
vulnerable, even the  
famous





#### AYUSH

AGE: 4 YEARS

PACKAGE NAME: CARDIOTHORACIC AND VASCULAR SURGERY, INTRACARDIAC REPAIR FOR TETRALOGY OF FALLOT

PACKAGE AMOUNT: RS. 1 LAKH  
PALWAL, HARYANA

## This little boy now lives up to his name

Ayush's older brother and sister are waiting for him to lead a normal life so they can play with him.



‘Ayush’ means ‘long life’, but little did his parents know when they named him, that two years later, he would be diagnosed with congenital heart disease, making a long life highly improbable for their son.

Four year old Ayush has a round, smiling face and shiny black eyes. He wants to be a policeman when he grows up. But for the last two years, his parents who live in Etawah, Uttar Pradesh have been on a wild goose chase of their own – following up with hospitals and doctors, looking for a way to treat their young son. They travelled to Delhi, where they met with the doctors at the All India Institute of Medical Sciences (AIIMS), but the surgery there would cost them Rs. 3 lakh, despite it being a government hospital, and they would have to wait more than two years for a surgery date.

Meanwhile, Ayush continued to scare his parents every day with chest pains, red eyes, going breathless, turning blue and even fainting occasionally. Aayush’s father, Adesh Babu works as a daily wage

labourer, making about Rs. 8,000 a month. He lives with his wife, mother, unmarried sister and his two older children. “I was torn between doing my best for Ayush, and taking care of the rest of the family,” he says.

Then, one day, Adesh’s brother-in-law who lives in Palwal heard of the Sri Sathya Sai Sanjeevani International Centre for Child Heart Care & Research – a super speciality hospital for children with cardiac conditions. At the hopsital, Adesh Babu and his wife were told that they were eligible for the Pradhan Mantri Jan Arogya Yojana. On 18th December, Ayush underwent the surgery, free of cost and was discharged smiling, eight days later.

“This scheme was like a messiah for us – we were running out of hope when we heard of this hospital and the scheme. Ayush’s older brother and sister are waiting for him to get back to normal so that they can play with him.” Adesh smiles.





**No need to ignore any pain, cashless healthcare is available**



**LATA**

**AGE:** 27 YEARS

**PACKAGE NAME:** LAPAROSCOPIC  
CHOLECYSTECTOMY

**PACKAGE AMOUNT:** RS. 12,000  
DEONGHAT, SOLAN, HIMACHAL PRADESH



**“I ignored the pain in the breast for two weeks, to my horror pus had accumulated and only surgery could remove it, “said Lata**

For two weeks, Lata suffered in silence, hoping the pain in her breast was just from feeding her three month old daughter. When it became unbearable, she finally went to the hospital in Solan. Here, the doctor told her that she had waited too long; pus had developed in her breast which required surgery. Lata was crestfallen. She had put off going to the doctor to save just a little more money for the family, and now it had led to even more expenditure!

Lata lived with her mother-in-law, husband and two small children, in a little hut at the top of a hill. The view from her home is splendid, but when she looks back, Lata sees a pile of unfulfilled dreams. After completing her higher secondary, Lata wanted to study more and then get a job, but her father had died suddenly, leaving no resource for further studies. Her parents were farmers,

so there wasn't much to begin with. Lata's husband, a mechanic earned only Rs.6,000 a month. She wanted to start her own tailoring business, but she didn't have the money to set it up. But now she uses this skill, stitching clothes and so saving money for the family.

“Things had become so expensive that it cost Rs. 100 just to have the medical-dressing changed. I didn't know where the money would come from,” says Lata, frankly. But the doctor at the Sanjeevani Hospital understood what was going through Lata's mind. He told her about the Pradhan Mantri Jan Arogya Yojana and how she could enroll for its benefits. On 15th December 2018, Lata underwent surgery and is now well on the road to recovery. “I don't have to think twice about going to the doctor now,” she smiles.



**GEETA DEVI**  
AGE: 45 YEARS  
PACKAGE NAME: PTCA-DOUBLE STENT  
PACKAGE AMOUNT: RS. 1,08,000  
JAGDISHPUR, GRAMPUR, UTTAR PRADESH

# No more blockages on the road to recovery



**For seven months, Geeta Devi's chest pain went undiagnosed – the family believed it to be acidity. But doctors located multiple blockages in her heart**



Geeta Devi began experiencing chest pains from June 2018. For seven months, her pain went undiagnosed – the family believed it to be acidity and Geeta would take painkillers for relief.

Until the morning of 4th January 2019, when a fresh bout of pain became unbearable and the doctor was called home. He recommended that they immediately take Geeta to the Sadar District Hospital. From here, she was referred to the Aryan Hospital, Gorakhpur, where doctors located multiple blockages in her heart. Geeta would need to have three stents inserted immediate.

“I was horrified. I thought I was going to lose my wife,” says Benarasi Gaur, her husband. A daily-wage worker, he earns barely Rs. 5,000 a month and that too when he can manage to get work. His own eye is cloudy with a cataract, but he has been putting off surgery, again due to the

costs involved. “I’ve spent all my money in giving our children a good education,” he says, proud of their daughter and two sons, all studying in college now.

But a month ago, their local Asha worker had handed them a letter from the Prime Minister, informing all potential beneficiaries of the Pradhan Mantri Jan Arogya Yojana. Benarasi remembered the note and got Geeta enrolled under the scheme. Preparations for the surgery began immediately. On 6th January, Geeta Devi underwent cardiac surgery that would have cost more than Rs. 2 lakh, but for her, it was now free.

“I would never have even thought that such a complicated and expensive surgery could be done free of cost. This is a wonderful scheme and I will be enrolling all my family members in it,” Benarasi says, happily.



**SATPAL**  
**AGE:** 45 YEARS  
**PACKAGE NAME:** CHOLECYSTECTOMY  
**PACKAGE AMOUNT:** RS 10,000  
NODI, KUTHUA DISTRICT  
JAMMU & KASHMIR

# PM’s letter brings new hope



## He faced two - fold danger, living near the border and suffering severe colic pain



Only two kilometres away from Satpal’s village, a small line of white poles breaks up the green fields in Pakistani and Indian land. When the situation grows tense, they leave their houses behind and take refuge in some shelters a few kilometres further away. But often enough missiles hit their village spontaneously, only recently, a neighbour’s son died in such an attack. “This danger is always on our minds,” Sat says.

However, during the last two years there was another worry that at times occupied Satpal’s mind even more. The frequent colic pain caused by his gallbladder stones increasingly tortured him with a burning pain in his stomach, often it was impossible for him to eat properly. Later he realised that during these two years of suffering he had spent almost Rs 4,000 on painkillers hoping that he would manage that way. However, in Kathua District Hospital, they strongly recommended to get the stones removed as soon as possible. But with his three children still studying and himself

being the family’s only breadwinner, the costs of a surgery would have exceeded what he could have put aside from the Rs. 4000 he was making as a construction worker.

In November, a letter signed by the Premier Minister himself brought new hope. It said that healthcare in empanelled hospitals would be covered for poor people by the new national scheme, Ayushman Bharat PM-JAY. It was promising news, still, Sat was unsure where to avail such a Golden Card and whether there was really no rub in it. Thus, when he could no longer put off the surgery, he borrowed Rs. 20,000 from his brother-in-law a sum that would cost him years to pay off, if he was ever able to do so at all. It was an enormous relief when it was confirmed at the hospital that he was eligible for PM-JAY. “I’m so happy that, thanks to the scheme, I was able to return the money to my brother in the very notes I got it from him,” Satpal says with a laugh.



# Most patients unaware of additional benefits under PM-JAY



**MOHAMMED RIYAAZ QURESHI**  
AGE: 31 YEARS  
AROGYA MITRA  
INDIRA GANDHI INSTITUTE OF CARDIOLOGY  
PATNA, BIHAR



“I never thought I’d be helping people for a living. Most people don’t know that transport back to their home, post-surgery is also free of cost,” says Mohammed Riyaaz Qureshi

When Mohammed completed his Masters in Computer Applications, he imagined himself at a desk job, working with numbers, code and technology. He would never have imagined that he would be meeting over fifty people a day, advising them on medical issues and helping them recover their health and happiness. Mohammed Riyaaz Qureshi is an Arogya Mitra at the Indira Gandhi Institute of Cardiology, Patna

Mohammed answers the phone respectfully, “Yes, Didi, I will be right there to help you,” he says to a woman he has met only once and is helping enroll in the Pradhan Mantri Jan Arogya Yojana to avail free surgery. “I try not to just answer their questions in monosyllables with a yes or no,” he says, of the patients that approach

him. “I think – how can this person get the most benefit out of the scheme?” The patients who approach him are often at the end of their line – they have heard of the scheme, but most have no idea if the procedures or medicines they or their wards require will be covered too. Most often, they are not aware of the additional benefits they could avail of, like transport back to their home, post-surgery.

“It’s the small things we can do to make their already-difficult lives just a little bit easier – like keeping their paperwork ready so they can be admitted faster, managing documentation on Whatsapp temporarily when they’ve left their documents back in the village. And above all just being polite,” he says, with a smile.



# Breast cancer surgery possible under PM-JAY

Shivamma lost her left breast, but gained new hope, the surgery wasn't scary. "This scheme was like a blessing for me – I will tell all my relatives and friends about it," she smiles

**SHIVAMMA**  
**AGE:** 50 YEARS  
**PACKAGE NAME:** MASTECTOMY  
**PACKAGE AMOUNT:** RS. 18,750  
RAMANAGARA, KARNATAKA



On 1st January 2019, Shivamma was admitted to the Kidwai Memorial Institute of Oncology, Bengaluru. The scared, elderly lady had travelled 60 kms by herself from Rangarayana Doddi, Ramanagara, where she lived, to see if the doctors at this hospital could help her.

"I didn't know what else to do," she recounts, tearfully.

A month ago, Shivamma had felt a slight pain in her breast, but like most women do, she ignored it, till she no longer could. Two weeks later, she went to a private hospital in Ramanagara, where doctors ran a mammogram and confirmed Shivamma's worst fears. She had breast cancer that now needed a mastectomy. Shivamma, along with her three sons, works in the fields as agricultural labour, living hand to mouth, able to save next to nothing. But the thought of cancer, and worse, surgery, scared her into action and she managed

to make her way to the recommended oncology hospital.

Once at the hospital in Bengaluru, Arogya Mitras spoke to Shivamma – the surgery wasn't going to be as scary as she thought it would. And best of all, it wouldn't cost her a thing! If it had, Shivamma cannot even fathom how she could have managed to find the money required, around Rs. 20,000.

She bursts into tears, thinking about her husband who passed away 12- years ago, leaving her to fend for herself.

On 5th January, the mastectomy was carried out and Shivamma lost her left breast, but gained new hope. "This scheme was like a blessing for me – I will tell all my relatives and friends about it and how they can avail of it too," she finally smiles.



**THAKOR MEHUL BHAI BALDEV BHAI**

**AGE:** 18 YEARS

**PACKAGE NAME:** ACUTE AND CHRONIC PANCREATITIS

**PACKAGE AMOUNT:** RS. 3,600

KALANA VILLAGE, GUJARAT



**Parting with family history or a treasure of personal value is always painful. But not anymore, PM-JAY ensures that Kanchan Ben gets to keep her namesake- gold- as do other women from poorer households**

**No more selling off personal valuables to pay for hospitalisation**

Gold and silver jewelry aren't simply ornaments for Gujarati women. Every piece of jewelry has a history, significance and personal value for its owner. And her jewelry is what Kanchan Ben paid with, when her husband Thakor Mehul Bhai Baldev Bhai (50) was suffering from a severe toe infection. Like other Gujarati women who part with their jewelry in times of financial trouble, Kanchan Ben too mortgaged her anklet to pay for her husband's treatment.

A farmer with three sons to support on a monthly family income of Rs. 15,000, Thakor Baldev Bhai lives in debt for most of the year. Education at the village school ends at Class- eight and there is never enough money to send his sons to the city to complete their education. They all work as factory- labour in Sanand, with little chance of improving their circumstances.

So, when 18 -year- old Mehul's stomach ache took a turn for the worse and he was admitted in the ICU at Shreeji hospital, in early December last year, Thakor Baldev Bhai and Kanchan Ben

held their breath, fearing more financial loss. A scan confirmed that his stomach was filled with fluid, and treatment for the tuberculosis was urgently required. It would cost them almost Rs. 40,000.

"I would have had to sell my remaining jewelry and also take a loan," said Kanchan Ben with a sigh of relief reflecting on that traumatic day. Now, two months since her son's treatment, her face gleaming as brightly as the anklet on her feet, she sits cross-legged on the mud floor of her hut content and relaxed.

Comparing the earlier illness in the family, Kanchan Ben said, "When my husband was unwell, that was what we did. But now, with the Pradhan Mantri Jan Arogya Yojana, we didn't have to pay a single rupee! As soon as Mehul was diagnosed with TB, the Asha of our village, Labhu Ben, suggested that we look for his name in the database at the Community Service Centre, and to our great relief we found that he was eligible for free treatment. I don't know what we would have done, if he hadn't been listed!"





**BALU BHARGODE**

**AGE:** 49 YEARS

**PACKAGE NAME:** MAINTENANCE OF HEMODIALYSIS

**PACKAGE AMOUNT:** RS. 10,000 PER MONTH AS REQUIRED  
NAVI MUMBAI, MAHARASHTRA

## A bus driver's damaged kidneys almost put his children on the street



**This BEST bus driver wanted the best for his children in spite of damaged kidneys. Three long years he was dependent on relatives, finally with the advent of PM-JAY the future of his children looked secure**

Balu Bhargode's kidneys were keeping him up. Ever since one of them failed in 2012, Balu suffered from sleepless nights and stressed-out afternoons, thinking about how long it would be before he would have to quit his job as a BEST bus driver, or take out a loan before the other gave up. Most nights, he would end up crying quietly into his pillow so that his wife wouldn't see.

But she did. The next day, Balu's wife quietly called together the immediate family and close relatives to collectively assure him that they would provide for his family in case he was unable to. That day came in 2015, when Balu finally drove his last route as a BEST bus driver. His monthly salary of Rs. 18,000 had been sufficient for a living, but not enough for savings. A dialysis cost Rs. 10,000 a month, in addition there would be medicines. Somehow, with the help of his relatives, Balu and his family managed. He wanted his children to attend school, instead of

going out in search of work. "The best jobs go to those who are well qualified," he said, oblivious of the pun on his old job.

But after three years of dialysis and relying on his wife's family for financial help, Balu was grateful and relieved to hear of the Pradhan Mantri Jan Arogya Yojana last September through an Arogya Mitra at the D.Y. Patil Hospital. He enrolled immediately and now appears regularly for all eight dialysis sessions, instead of earlier skipping a few because of the financial burden of each session.

Balu's son is now in his final year of B.A and his daughter in her first year of B.Com.

"Thanks to this scheme, my children are not compelled to give up their studies and instead take care of me. I sleep better now, knowing that my future and that of my children is secure," he said.





**AKSHAYA**

**AGE:** 9 YEARS

**PACKAGE NAME:** DEVICE CLOSURE

**PACKAGE AMOUNT:** RS 47,700  
BHUVANAKIN TALUKA, CUDDALORE  
DISTRICT, TAMIL NADU

**Some patients too  
afraid to ask, fearing a  
snub from the System**



**Akshaya, born with a congenital heart disease suffered for nine-long years. She missed out on the fun of childhood. The family was too afraid to ask about PM-JAY for fear of being mocked at. Until, the Asha worker helped them out**

This little 9-year-old lives with her two grandmothers and a younger sister, and brother. Her father works as a daily wage labourer in Kerala, so he visits the family only once in six months. Akshaya's mother abandoned them to elope with another man a few months ago.

Of course, Akshaya isn't aware of her mother's whereabouts. Her complete concentration is on studying hard – for her the fourth standard isn't easy! Especially not for a child with congenital heart disease. She feels tired easily, has poor appetite and hardly any energy to play or study. When Akshaya was about a-year-old, she was diagnosed with congenital heart disease, but her parents didn't have the resources to afford a surgery.

The unusual little family was covered under the Pradhan Mantri Jan Arogya Yojana, but they were quite certain

that such an expensive and important surgery could not be carried out for free! And being too afraid to even ask, for fear of being mocked at, Akshaya's family just continued to drift as usual.

Until, one day when they were visited by their local Asha worker. She told them that the procedure was covered under the scheme and recommended the Jipmer Hospital in Pondicherry. The process was easier than the family had imagined! And with the help of both the grandmothers and her father, Akshaya is well on the way to recovery. She now has lots of energy not only to study hard, but also to play with the neighbour's children.

"She's alive today only because of this scheme," weeps one of Akshaya's grandmother, while the other sits comforting her.



# The Health Card comes handy in a freak road accident

## KHEM RAJ

AGE: 45 YEARS

PACKAGE NAME: OPEN REDUCTION INTERNAL  
FIXATION LARGE BONE

PACKAGE AMOUNT: RS. 20,000

DISTRICT MANDI, HIMACHAL PRADESH



“Who knew I’d need to use my health card two days after receiving it?” said Khem Raj, after meeting with a road accident that left him with a badly fractured leg

Khem Raj has a small cosmetics and stationery shop in Pangna village of Mandi district. He was making his way to Solan on 11th January, to pick up some fresh stock, when the driver of the car he had hired, swerved to avoid some construction work on the side of the highway when the car careened off the road.

Khem Raj spent the night in Solan hospital with a broken leg before he was shifted in an ambulance to the Indira Gandhi Medical College in Shimla. Here, doctors told him that a rod needed to be inserted into his leg to support the broken bone. For this a surgery was imperative.

Fortunately for Khem Raj, he remembered that just two days ago, he had received his health card for the Pradhan Mantri Jan Arogya Yojana which he was carrying in his wallet! “It would have been next to impossible for me to give the Rs. 20,000 needed for the operation. I would have had to ask my wife to arrange the money and then transport it somehow from home about 100 kilometres away – both very difficult tasks!”

Khem Raj is educated just up to the Class ten and earns about Rs. 800 a month from his small shop. He lives with his wife and son.



**“I feel like a superhero every time I help someone,” says Santosh**



**SANTOSH**  
**AGE:** 22 YEARS  
ASSISTANT DISTRICT OFFICER  
COMMUNITY SERVICE CENTRE  
CHENNAI, TAMIL NADU

**Assistant District Officer  
Santosh travels two-hours each  
way, just to work in a job that  
he loves!**



Santosh smiles easily and makes friends even easier. The 22-year-old travels two hours each way to get to work, but loves his job. A diploma holder in computer sciences, he wanted to pursue his true passion – training in badminton, during the day, and to attend classes at night. But for Santosh, son to a bus conductor and a housewife mother, his dream of acquiring a government job trumps all. “It was time for the next step of my life; to take one step closer to my dream,” he says, of his decision to join the PM-JAY Community Service Centre as an Assistant District Officer. At the Centre, Santosh interacts with an average of 120 people in

a day, helping them enroll for the PM- JAY for medical coverage. Most of them approach him in tears - they have been told at the hospital that they can enroll in the scheme to receive free treatment and for many, speaking to him at the Centre is an occasion for both desperation and tears of happiness as well. “I feel like a bit of a superhero every time I help someone – that’s why I’ve always wanted to work in the government and serve as many people as possible,” says a happy Santosh.





Kajal hopes to reopen his shop after a coronary angioplasty



**KAJAL DEB**  
**AGE:** 64 YEARS  
**PACKAGE NAME:** CORONARY ANGIOGRAPHY, PERCUTANEUS CORONARY ANGIOPLASY (PTCA)/SINGLE STENT  
**PACKAGE AMOUNT:** RS. 10650 AND RS. 97540  
SAGAR BASTI, HOJAI DISTRICT, ASSAM

“Now I can dance in my son's *baraat*”

Kajal Deb’s eyes shine when he talks about his children back in Hojai District, his three married daughters, his five grandchildren, and his only son. It has been just two weeks since the 64-year-old last saw them, but it seems so far away now. The heart infarct that hit him on the 23rd of January shook up his calm life as a ration-store shopkeeper. Kajal found himself in an ambulance, struggling for breath, his chest and arms aching.

However, instead of taking him to GMCH in Guwahati where the district hospital had referred him to, the driver dropped him at a private unempanelled hospital. And so, a few hours after his attack, Kajal was not only confronted with the terrifying certainty that his condition required immediate surgery, but also with a bill of Rs. 35,000 for emergency investigations and ICU treatment. How would he ever raise that much money? The sales at his little shop hardly yielded Rs. 2,500 a day from which he would still need to supplement his stocks. His son, working as an auto driver, was not earning much either.

It was one of his son's-in-law who discovered that his father-in-law had been tricked into the wrong hospital. Shocked, he made sure that he was transferred to GMCH immediately. A decision that not only saved Kajal’s life but also spared him the burden of borrowing money from his relatives and enter a vicious cycle of debt. A quick check with the Beneficiary Identification System (BIS) at GMCH showed that Kajal was eligible under the national health insurance PM-JAY. The costs for coronary angiography as well as for a single stent surgery along with 15 days of medication would be completely free! After five days of stabilisation in ICU, Kajal finally underwent coronary angioplasty surgery.

“I am so thankful,” he says now, sitting on the edge of his bed next to his wife Krishna. His only wish is to recover soon—not only to open his shop again that has been shut since the hospitalisation. There is a twinkle in his vivid eyes: “Our son is supposed to get married next year, yes I want to dance with his Baraat.”



**RANI DEVI**

**AGE:** 50 YEARS

**PACKAGE NAME:** ACUTE ASTHMATIC ATTACK

**PACKAGE AMOUNT:** RS 7200

ABTAL RAMGARH, SAMBA DISTRICT

JAMMU & KASHMIR



**When Rani experienced another acute asthmatic attack, the family got her finally admitted to a hospital that was empanelled under the scheme, it finally eased her suffering**

For more than a decade, a persistent cough would accompany 50-year-old Rani, day in, and day out. She suffered from breathing difficulties and, more recently, the fever attacks had become a normal part of her life. However, doing housework and taking care of her family of six became more and more difficult. Eventually, she had to leave almost everything to her daughter-in-law.

The local pharmacist gave her some homeopathic medicine, but it hardly had any effect other than wasting the little money the family could spare. Why did she not go to see a doctor? Rani smiles sadly, and shrugs. Rani, her husband and her son's family all rely on what her son earns as a construction worker. Her husband Khazan had to give up his work as a tailor about four years ago when he developed problems with his eyes. Now he is cultivating the small patch of land they own on the border with Pakistan a few kilometres away from their house. However, as the political situation is often tense and access not always possible, he cannot grow more than a little rice that is

just enough for their own use. Expensive medicine, let alone admission to hospital, always used to be out of question for Rani's family.

Then, in November 2018, they received a letter. It was from the Prime Minister himself, informing potential beneficiaries about the new scheme of PM-JAY. For the first time comprehensive medical treatment became a realistic option for Rani. Thus, when in January Rani experienced another exacerbation, the family got her finally admitted to a hospital that was empanelled under the scheme. The medication she received free of cost during the six days of hospitalisation, for what was diagnosed as an acute asthmatic attack, finally eased her suffering. She has been doing a lot better since then, only recently, her symptoms have become worse again. But now she knows where to turn to, she is considering another hospital stay. Thanks to PM-JAY, she does not have to grit her teeth and bear the symptoms anymore, medical relief is finally accessible to her and her family.

**Comprehensive  
medical care a  
realistic option  
now**



# PM-JAY only recourse of child badly injured in stampede

**SHIVAM KUMAR MISHRA**

**AGE:** 9 YEARS

**PACKAGE NAME:** UNSPECIFIED SURGICAL PACKAGE

**PACKAGE AMOUNT:** RS. 30,000-

MEHDIPUR VILLAHE, JEHANABAD,

BIHAR



**A rowdy stampede inflicted stomach injuries on Shivam. The nine-year-old has travelled to many hospitals in the country for liver and gallbladder treatment, reducing the family to penury, but the pain returns**

The 14th of May 2018 was a fateful day for young Shivam Kumar Mishra and his family. They were traveling from Gangtok, where they had migrated to in 2005, to their hometown in Bihar, when the bus they were in, met with an accident. A rowdy stampede ensued and little Shivam was injured badly on his stomach. His mother fractured her arm, and his sister, her leg, but Shivam's injuries were internal. His liver and gallbladder had been injured and he underwent treatment in Manipal for almost a month.

But the effect of treatment was short-lived. Shivam was taken first to hospitals in Sikanderabad, then Hyderabad and finally back to Manipal. Doctors attempted to treat him, resulting in costs of over Rs. 80,000, but Shivam's abdominal pain would always return.

"We did everything we could to treat our son," says Vijay Kumar Mishra, Shivam's father. "We mortgaged the little land we had and took him around the country, looking for a doctor who would be able to

cure Shivam." Vijay runs a small store in Sikkim, selling monthly rations, earning about Rs. 10,000 a month. When he was in hospitals with his son, however, the shop would remain closed.

Finally, while visiting Bihar for a relative's wedding, Vijay decided to take Shivam to the Indira Gandhi Institute of Cardiology in Patna. Here, doctors prescribed surgery to repair his liver and gall bladder. This would cost Rs. 30,000, but he could enroll under the Pradhan Mantri Jan Arogya Yojana, the doctors suggested. On the 7 December 2018, Shivam underwent surgery and is now recovering.

Shivam is a bright young child who, despite not being able to attend classes during the past year, wants to give his exams by studying the course on his own. "Our children are like banks – we'll get back only what we put in; if we're lucky, with a little bit extra. We are so grateful for all those who helped us during this time of worry and uncertainty," says Vijay Kumar.





**GULABO**

AGE: 45 YEARS

PACKAGE NAME: PTCA SINGLE STENT

PACKAGE AMOUNT: RS. 1,75,000

NANDNAUR, SONIPAT, HARYANA

**PM-JAY, “truly a miracle,”  
says Gulabo, tears  
streaming down her face**

**“Let me die,” Gulabo told her sons. The trauma of her husband passing-on was so acute that she suffered a silent heart attack. And she needed to undergo immediate surgery to fix a stent in her heart**



Who could blame her? Her husband had just passed away at the young age of 47, of a sudden but prolonged fever and liver failure; they were already in debt of Rs. 2 lakh from her husband's sickness, and Gulabo couldn't accept being a widow.

On the day that her husband passed away in July, Gulabo began to experience chest pains and breathlessness. She was taken to Cygnus Hospital, where doctor asked to speak to her sons alone. Gulabo understood that the doctor had bad news. And he did – the stress and trauma of her husband's passing-on had triggered a heart attack and she needed to undergo immediate surgery to fix a stent in her heart.

Her three sons, one of whom was a daily wage worker and another, an office cleaner, tried to convince her that they would borrow money for her surgery. But Gulabo knew that the only asset they had

was their small house, sheltering the eight members of their family. The stress was beginning to show on the faces of both Gulabo and her sons, and on their second day in the hospital, Dr. Sehgal explained about the Pradhan Mantri Jan Arogya Yojana and how Gulabo could avail free treatment. “This was truly a miracle,” says Gulabo, tears streaming down her face.

The very next day, Gulabo had been enrolled in the scheme and her surgery scheduled for the day- after. A week later, Gulabo was sent home with instructions to take rest and not do any household work. But life as a poor widow is hard – Gulabo sits by a small mud stove to warm her feet in the January chill, because she has no socks. She misses her husband, but she is glad for her sons who were willing to do anything to save her life.





**RAGHU**

AGE: 28 YEARS

PACKAGE NAME: DENGUE  
HEMORRHAGIC FEVER/  
DENGUE SHOCK SYNDROME -  
ICU WITHOUT VENTILATOR

PACKAGE AMOUNT: RS. 15,000  
TUMKUR, KARNATAKA

**This village had never  
been bitten by the  
dengue, so it was truly  
terrified for Raghu**

**Raghu stands as testimonial in the village to  
the benefits of the PM-JAY – the villagers of  
Nayakanapalya will no longer fear fevers and  
the expenses they bring**



In December 2018, Nayakanapalya, a small, dusty village in the Tumkur district of Karnataka, saw its first case of dengue. Twenty-eight year old Raghu was struck by a fever that lasted for twenty days. His distraught family took him to the Tothovinakere government hospital, where Raghu was diagnosed with dengue fever. From here, he was sent to Sri Devi Hospital, Tumkur, for more specialised treatment that would cost him Rs. 18,000.

For Raghu's family, this was a double blow. Where would this family of farm labourers find the Rs. 18,000 required for treatment? And would Raghu truly survive this dangerous fever that they knew nothing about?

His parents, brother and sister-in-law all work in the fields as labourers with education only up to Class- eight. Ratnamma, Raghu's mother cries as she remembers

how close she came to despair as she thought about her shivering son in the hospital. Ratnamma works in the fields too and makes about a thousand beedis a day to sell in the off-season, but even this side business doesn't earn her much – the entire lot will sell for only Rs. 150.

It was a cousin of Raghu's who informed the family about the Pradhan Mantri Jan Arogya Yojana that put the family's anxieties partially to rest. Raghu is now recovering well after hospitalisation and began work a month after his treatment ended. The otherwise healthy Raghu stands as testimonial in the village to the benefits of PM-JAY – the villagers of Nayakanapalya will no longer fear fevers and the expenses they bring. They will no longer hesitate nor fear to get immediate medical help.



Arogya mitra  
overcomes  
his shyness to  
serve the sick



The call of service, transformed Ganesh from a reserved, reticent personality to a pro-active, communicative and confident Arogya Mitra



At the New Hope Medical Centre, Kilpauk, Arogya Mitra Ganesh stands behind a counter – a wiry young man, with small shiny eyes. He is studying to become a civil engineer and works at the hospital to earn enough to put himself through college. This was supposed to be a pit stop job for Ganesh – when his friend told him about the opening a few months ago, he jumped at the opportunity to earn some easy money to pay for his college tuition.

But now, nearly 200 cases later, Ganesh has learnt more from his job as Arogya Mitra than from his time spent at the engineering college, he admits. He used to be shy, would hardly speak unless spoken to, and even when he did, he would stumble through the conversation. In the past few months, Ganesh has learnt something invaluable – a little bit of information can save someone’s life. It’s his job to dispense this information at the hospital; telling people about the Pradhan

Mantri Jan Arogya Yojana and helping them enroll is his responsibility. It was the job that helped Ganesh to push away his shyness, overcome his reservations and speak up! If he didn’t, those who most needed the information would have lost out.

The youngest of three children, Ganesh says he lived a sheltered life, knowing none of the struggles that ordinary people go through. Just a few months on the job and he has learnt some hard truths about life, society, and the joy of serving people.

“I remember a farm labourer who had come in with a bad spinal injury. I was able to help him get treated under the PM-JAY that would have cost him an unimaginable Rs. 50,000. Now, he is back at work. It is these moments that truly teach you about life and the worth of your work,” smiles Ganesh.

**GANESH**  
AGE: 22 YEARS  
NEW HOPE MEDICAL CENTRE  
KILPAUK, CHENNAI





**PREMDASI**

**AGE:** 60 YEARS

**PACKAGE NAME:** PTCA DOUBLE STENT

**PACKAGE AMOUNT:** RS. 90,000

NOGLI, RAMPUR, HIMACHAL PRADESH

**“We had prepared for one surgery, but our mother needed two...”**



**Premdasi felt pain in her chest and shoulders, and difficulty in breathing. She was rushed to the hospital where it was diagnosed she needed two stents urgently to remove the blockages in the heart**

Premdasi, 60, had been experiencing chest pain for the last six months, but she never took it seriously. There were other things to worry about – like the stones that the doctors had discovered in her gallbladder. Premdasi’s surgery was scheduled for the 7th of January at the Indira Gandhi Medical College, Shimla, so she travelled to Shimla with her son for the tests the previous day. When she got there, however, Premdasi started to experience pain in her chest and shoulders, and difficulty in breathing. Her doctors rushed to her aid and a few quick scans revealed that the elderly lady’s heart had some blockages. They needed to put in two stents urgently.

“The four of us – my two brothers and sister – would have had to collectively get together and take a loan. No one in the family is well educated or qualified. Even if we pooled our resources, we could never be able to manage the Rs. 90,000 that was needed. My one brother is a carpenter, and the other, a tailor. My sister is a sweeper.” says Sunita, 37, Premdasi’s

daughter who is currently caring for her. Sunita herself is living with her 16 year old daughter at the Deen Dayal Upadhyay Grameen Kaushal Vikas Yojana Hostel as her daughter completes a hotel management course here. She gets free residence facilities with her daughter, which they desperately need, since Sunita’s husband abandoned them a few years ago.

So when the doctor at the hospital told Premdasi and her son that the surgery could be performed for free under the Pradhan Mantri Jan Arogya Yojana, they were relieved. On 7th January, they had registered for the card, a process made easier because Premdasi had already been registered under the RSBY scheme.

Now, Premdasi lives with her daughter Sunita, and her daughter at the hostel. “It’s not the best feeling, having to rely on other people for everything. I’m glad this scheme allows us to at least be able to take care of our health,” says Sunita, gratefully.





**DEEPAK RAMCHANDRA GHADGE**

**AGE:** 40 YEARS

**PACKAGE NAME:** MAINTENANCE OF HEMODIALYSIS

**PACKAGE AMOUNT:** RS.10,000 PER MONTH AS REQUIRED  
NAVI MUMBAI, MAHARASHTRA



## Timely kidney treatment keeps the family together

Deepak and his wife saved for six years so that the children could return home. Then, to his horror he was diagnosed with a failing kidney that required dialysis

Deepak Ramchandra Ghadge was diagnosed with a failing kidney in July 2018. A father of two, a boy and a girl, his world came crashing down around him! For the past ten years, he'd been making a modest living as a driver in Mumbai, living with his wife Vidya, who worked as a house-maid.

Between them they earned an average monthly income of about Rs. 7,000, most of which went towards a house-rent of Rs. 2,500. The couple didn't have enough to be able to even have their children live with them. The children lived with their grandparents in the village – Satara, a good 350 km away. As rent, schooling and travel was expensive in the city, the couple decided to work hard and save for the children. He was looking forward to being a whole family again after saving for a few years.

So when the doctor surveyed his reports and grimly prescribed dialysis for the high levels of creatinine, Deepak was shocked. Dialysis would cost at least Rs.10,000 a month, in addition, there would be drugs that he would be required to take life-long. But the doctor at Dr. D. Y. Patil Hospital directed him to the Arogya Mitra counter at the hospital, where Deepak learnt of the Pradhan Mantri Jan Arogya Yojana and how he could avail treatment for free.

Now, six months later, Deepak says, "I would have had to take a loan that would have taken forever to pay back, especially, now that I can no longer work at a regular job. Worst of all, the cost for the treatment would have meant not being able to be with my children during their growing years."





#### **MALAR**

**AGE:** 55 YEARS

**PACKAGE NAME:** BRACHYTHERAPY  
INTRACAVITARY HDR PER APPLICATION

**PACKAGE AMOUNT:** RS 7,000 PER RADIATION CYCLE  
SANKOLLIPPAM, CUDDALORE, TAMIL NADU

**I never thought I  
would get cancer,  
says Malar**

**She was reluctant to even go to the hospital,  
for fear of what they might find**



Malar, 55-year-old worked in the fields, labouring away for a measly Rs. 100 a day, on the days that she was able to find work. Her husband, Muthu, almost 60, worked at a cellphone shop. Together, they earned about Rs. 10,000 a month.

So when Malar started experiencing sharp pains in her lower abdomen, especially while sitting or squatting, she was reluctant to even go to the hospital, for fear of what they might find. Malar was taken to two local doctors before a diagnosis was arrived at – uterine cancer.

Malar was admitted to Jipmer Hospital in Pondicherry, where radiation was recommended as the only treatment option. The hapless family took out a loan and paid Rs 5,500 for the first round of radiation. “We thought we’d take it one step at a time and figure out where to get the rest of the money once this first step was complete,” says one of her sons. But

this strategy wasn’t very successful – the time for the next radiation session came and went, and the money could not be arranged for. Three months passed, with Malar bearing up to the pain. Finally, a neighbour recommended Krishna Cancer Institute in Cuddalore itself. Here, scans and a biopsy were taken, and a standard line of treatment was chalked out. It was here that Malar and her family learnt of the Pradhan Mantri Jan Arogya Yojana, which offered free treatment.

Now, still in debt, but undergoing radiation, Malar is glad to receive free treatment. “We are not educated, so we put all our money into educating our children. One of my sons is an assistant engineer and the other, a technician. But they are still not married – I hope to see them married before...” her voice trails off. A tearful Malar is comforted by her husband and sons.





“We had set out for a fun trip but it turned out to be a horror trip. I want to get better soon and go back to my students and teach.”

**NAME: NISHA BISWAS**  
**AGE:** 24 YEARS  
**PACKAGE NAME:**  
• NEUROSURGERY - SPINE- DECOMPRESSION & FUSION, DECOMPRESSION & FUSION WITH FIXATION  
• CERVICAL DISC MULTIPLE LEVEL WITHOUT FUSION  
• POSTERIOR CERVICAL FUSION WITH IMPLANT  
**PACKAGE AMOUNT:** RS. 1,13,740  
KHANPUR NO. 1, RUDRAPUR, UTTARAKHAND



# Waiting to walk again, without support

## CHHABO DEVI

AGE: 68 YEARS

PACKAGE NAME: BIPOLAR HEMIARTHOPLASTY

PACKAGE AMOUNT: RS. 40,000

SANT KABIR NAGAR, GORAKHPUR, UTTAR PRADESH



**Chabbo Devi tripped on a small step outside her house and had a bad fall. The healthcare card facilitated a cashless hip-joint-replacement surgery**

This 68-year-old grandmother sits on her cot all day, her eyes downcast and her lined face grave. She is waiting to walk again. On 17th December 2018, Chabbo Devi tripped on a small step outside her house and had a bad fall. Her son, a truck driver, took her by auto rickshaw to the hospital 10 km away, where x-rays confirmed that the elderly lady had fractured her femur and her hip-joint needed replacement.

“My husband was stumped. He didn’t know from where we would be able to find the money for the surgery. We would have had to take a loan. Our house had been half constructed since 2016 because we didn’t have the money – will we be able to build a house, or educate our children?” asked a resigned Sunita Devi, Chabbo’s daughter-in-law. Her husband, a truck driver within UP made just enough to take care of them and their four small children.

The Arogya Mitra at the hospital, however, directed Chhabo Devi’s son to enroll her in the Pradhan Mantri Jan Arogya Yojana scheme to avail of the surgery free of cost. Having already spent on x-rays and preliminary tests, he was happy to apply for a healthcare-card for her, and surgery proceedings soon began.

By the 24th December 2018, Chhabo Devi was out of hospital and sat on a cot outside their home in the village. She watches as her small grandchildren play in the afternoon sun, and tells her neighbours all about the wonderful scheme that saved her hip. She can hobble about with the help of a walking stick, but can’t wait to walk again on her own, without any support.



**SAURABH KUMAR**  
**AGE:** 20 YEARS  
AROGYA MITRA  
KATHUA DISTRICT HOSPITAL,  
JAMMU & KASHMIR



**Where  
hopeless  
stories take a  
happy turn**



## They have identified 15,000 beneficiaries since December

The colourful logo of Ayushman Bharat stands out brightly against the grey walls of the small, windowless office that accommodates the PM-JAY counter at Kathua District Hospital. At first glance, no one would think that at this bare, almost austere place so many seemingly hopeless stories have taken a happy turn. It is thanks to Saurabh and the other Arogya Mitras that this office is a source not only of information but of hope and confidence. Day by day they assist PM-JAY beneficiaries with the identification procedures and the access to free healthcare services.

Saurabh first got this job after his father who had worked at the hospital for years passed away and the hospital management offered him to follow in his steps. But soon his work became more than an opportunity to earn his living, it is the social cause linked to his work that motivates him the most. Since December they have identified 15,000 beneficiaries who are now in the position to seek help for their afflictions without

running into debt. A proud smile flickers across Saurabh's face. "It is itself a reward when a poor person leaves with a Golden Card and big smile on his, or her face." He especially remembers a young man in his early twenties who reached the hospital in agony caused by acute appendicitis, but with little money in his hands to pay for the surgery. Saurabh will never forget the patients' radiant smile of relief when we informed him about PM-JAY and eventually handed him his Golden Card. After the young man's appendix had been successfully removed, he himself spread the news of the scheme in his village and kept showing up at the office with other family members to make sure they, too, could obtain a Golden Card.

For Saurabh, creating awareness is one of the most important parts of his job. He dedicates lots of his time to reaching out to marginalised or isolated communities such as the Gujjar nomads. "After all, we're not only distributing Golden Cards, we're giving knowledge," Saurabh says proudly.



**“This is such a wonderful scheme,” gushes Nahim’s mother, announcing it to the entire neighbourhood**

**NAHIM**

**AGE:** 19 YEARS

**PACKAGE NAME:** PCNL (PERCUTANEOUS NEPHROLITHOTOMY) WITH DJ STENT

**PACKAGE AMOUNT:** RS. 25,000  
IDEGAH COLONY, SONIPAT, HARYANA



**“There was nothing wrong with me,” Nahim says like all young boy who dislike all the fuss over them at this sensitive age, when they want to be left along**

A silent and sullen boy of 19, Nahim does not understand the fuss everyone is making. Ask him how he’s feeling now, and like most teenagers, he’ll tell you that he’s “fine.”

Like his single-syllable responses, Nahim is seldom seen or heard, and keeps to himself. A Class- ten dropout, he drives around a colourful little auto rickshaw, earning about Rs 500 a month, ferrying passengers.

Nahim says, nonchalantly, that nothing was wrong with him, but he had been battling kidney stones for the past two years. The stones were painful, but the only medication he took was desi medicine from the local hakim. This didn’t work very consistently, even causing side effects. But Nahim’s father, Nasim, a mason, didn’t have the money to approach the hospital for treatment. Nasim

made only Rs. 10,000 a month – just enough to take care of his wife, three sons and himself. Nahim is the oldest of his brothers.

So when the local Asha worker, who is a neighbour, suggested that Nahim be taken once and for all to the hospital, Nasim was reluctant. She then explained that Nahim was now eligible for PM-JAY providing treatment for the poor free of cost.

“This is such a wonderful scheme that I’ve already told all my neighbours about it and how we benefited,” gushes Nahim’s mother.

Nahim is stone-free now after his surgery in October and his statement of nothing being wrong with him, is finally true!



# An open heart surgery for a labourer at no expense

## ARUNAGIRI

AGE: 46 YEARS

PACKAGE NAME: CABG WITH IABP PUMP

PACKAGE AMOUNT: RS. 1 LAKH

CHIDAMBARAM, TAMIL NADU



**Arunagiri spent almost the whole of October  
2018 in the hospital**



A daily-wage labourer, Arunagiri makes about Rs.500 a day – but only on days that he can find work. So when he started experiencing chest pains for the first time in October, he felt the weight of more than the pain on his heart. His wife, Lalitha, did household work like tending the goats and cooking, and his children were still studying in college. He hoped the chest pain was nothing serious.

But it was. His local doctor took an ECG and detected a blockage in his heart. He recommended Arunagiri check into the Chidambaram Hospital. There, an echo test was taken, which confirmed the blockage and doctors recommended the East Coast Hospital, Pondicherry. With a heavy heart, Arunagiri travelled the 70 kilometres by bus with his wife to the

hospital in Pondicherry. Here, doctors performed an angiogram on him and suggested open heart surgery. “Don’t stress,” they said. “You’re already enrolled under the Prime Minister’s Jan Arogya Yojana scheme for free coverage,” they reminded him – and Arunagiri heaved a sigh of relief.

On 3rd November 2018, Arunagiri underwent open heart surgery successfully at the East Coast Hospital, Pondicherry. The procedure would have cost at least Rs.1 lakh but it didn’t cost him a rupee. Now that Arunagiri is back in his small, blue home, he tries to focus on his assets – his family and relatives, who sent him food and essentials while he was in the hospital and who continue to help with expenses until he can return to work.





**RAJENDRA YADAV**  
**AGE:** 30 YEARS  
**PACKAGE NAME:** CLOSED INTERLOCKING TIBIA  
+ORIF FRACTURE FIXATION  
FIBULA INTERNAL FIXATION  
**PACKAGE AMOUNT:** RS. 35,000  
SANT KABIR NAGAR, GORAKHPUR, UTTAR PRADESH

**Every truck  
driver needs  
his legs!**

**The Asha worker coaxed us to register,  
saying that it would come in handy  
someday. And it sure did!**



On the evening of 5th January 2018, Rajendra Yadav was riding on his motorbike, when a biker attempted to overtake him. The young man misjudged and crashed into Rajendra, both bikers fracturing their legs and sustaining other minor injuries. The villagers in the area informed Rajendra's brother of the mishap and both bikers were taken to the district hospital in Ashoka Nagar.

"I remembered that a couple of months ago, our neighbourhood Asha worker had come around to the house and helped us enroll in the Pradhan Mantri Jan Arogya Yojana. She had coaxed us to register, saying that it would come in handy someday. And it sure did," says Rajendra's brother gratefully.

With the help of the scheme, Rajendra underwent surgery and doctors inserted a metal rod in his leg to help his fractures heal. As a truck driver, driving mostly within Uttar Pradesh, Rajendra doesn't make much; perhaps about Rs.5,000 a month. He lives with his mother, wife, two children, and six brothers and their own respective families in the same house.

"The doctor says that with medicines and exercise, I will be alright within the next four months. I'm going to take all precautions and do my exercises properly – one cannot be too careful. A driver needs his legs! I am truly grateful for this scheme – surgery would have cost us a lot and we would've had to borrow from relatives," says Rajendra earnestly.





**RANJANA DEVI**

**AGE:** 19 YEARS

**PACKAGE NAME:** CTVS MITRAL VALVE REPAIR  
+ RING FOR ANY VALVE REPAIR

**PACKAGE AMOUNT:** RS. 98,000  
DISTRICT KANGRA, HIMACHAL PRADESH

## Keval Singh has lost his voice, but all he wants is his daughter to live



A daily- wage labourer's daughter suffered for 8-long years needing Cardiothoracic and Vascular surgery (CTVS) which was beyond their reach. But relief came only when PM-JAY was launched

Keval Singh, 47, had been in hospital for more than a week, but he couldn't think of going for treatment for his own terribly sore throat. His voice comes out in a croaking whisper, but all he can think about is the health of his daughter.

"I don't care if I lose my voice, as long as I don't lose my daughter," he says, grimly. Nineteen- year- old Ranjana hasn't been able to breathe properly since the last eight- years. Unlike her older sister and younger brother, she didn't get to play outside or compete in sports, or even give her best to her studies. Most of her effort is focused on just being able to breathe.

At Tanda Medical College, Kangra, doctors told Ranjana's parents that she needed Cardiothoracic and Vascular Surgery (CTVS) and recommended that the family go

to Shimla for the procedure. The cost? More than Rs. 95,000. A daily wage labourer, earning an average of Rs. 5,000 per month, Keval Singh says he was reduced to tears, when he heard the cost. His daughter's treatment seemed impossible. The doctor, however, soon realised the father's predicament and told him of the Pradhan Mantri Jan Arogya Yojana. So, on 26th December 2018, Keval Singh and his family enrolled for the scheme. On 5th January, the family headed to Shimla, traveling ten hours by local bus and Ranjana was admitted to the Indira Gandhi Medical College, where surgery was carried out successfully.

"I don't know what I would have done, if it weren't for this scheme," says Keval Singh, emotionally.





**DEEP SARANIA**

**AGE:** 1 YEAR, 10 MONTHS

**PACKAGE NAME:** PNEUMONIA

**PACKAGE AMOUNT:** RS 1800 PER DAY

BAIHATA CHARIATI, KAMRUP RURAL DISTRICT, ASSAM

## Sister awaits return of little Deep



It was his enlarged liver that first caught the doctors' attention, then an advanced pneumonia was diagnosed, a disease that is still considered one of the most common causes of death among children

Deep is hardly taking notice of the group of visitors who have gathered around his hospital bed. With a large stainless steel plate on his lap, his attention is completely focused on the pulao in front of him. His mother, Chandika watches him with a smile and relief on her face.

Only a few days ago, her son would refuse any kind of food. Breathing heavily, he would lie apathetically on the hospital bed that even now seems far too huge for his tiny, body. Yet, when he was admitted to the local government hospital in Guwahati, it was his enlarged liver that first caught the doctors' attention. The treatment went slow and even a blood transfusion did not have any effect on either of Deep's symptoms, while at the same time, the young family was running out of savings to spend on their son's health.

Being away from his work as a mason back in their village in Kamrup rural district, Deep's father, Rabindra had recently been earning even less than the Rs. 7000 he was normally bringing home every month. Still, at that moment their son's health was all they could think about. Desperate,

Rabindra and Chandika turned to a friend who, being a nurse herself, recommended Pratiksha Hospital in Guwahati. Although an Asha worker back home had helped them to get a card for PM-JAY a month ago, it was only here that they were finally relieved from the burden of treatment costs. And not only that. A few tests eventually revealed the Deep was suffering from advanced pneumonia, a disease that is still considered one of the most common causes of death for children.

Immediately, little Deep was given appropriate medication and, finally, he started breathing normally again, his liver swelling went down and, slowly, he regained his appetite. The first pulao was a feast for all of them. Thanks to the support of PM-JAY, Deep's treatment—medicine, further tests and even the transport costs—were taken care of. Back in their village, Deep's nine-year old sister is desperately waiting with her grandparents for her little brother to come back. Deep is shovelling the last handful of rice into his mouth. It looks like soon he will be strong enough again to play with his sister.



**PREETI**  
AGE: 24 YEARS  
STANLEY HOSPITAL  
CHENNAI, TAMIL NADU

## A computer engineer sees her mission as a healthcare facilitator



**Preeti, a computer engineer, changed her career for an Arogya Mitra to help patients and their families access PM-JAY**



This bright-eyed computer engineer is an Arogya Mitra at Stanley Hospital, Chennai and takes her work very seriously. She began work here four years ago for the Chief Minister's Comprehensive Health Insurance Scheme and continued as Arogya Mitra for the Pradhan Mantri Jan Arogya Yojana when it started.

But why work in the medical field, when she has a Bachelor's degree in Computer Applications? Preeti is embarrassed – "My father, an accountant himself, really wanted me to study computers. I obeyed his wishes and studied computers, but when I heard of this job, I was able to convince him that my true passion lay in medicine. He agreed, grudgingly."

The only child of her parents, Preeti hated disappointing her father, but she was torn

between passion and obedience. "I hate taking a day off!" she says. "Somehow, I have to get to the hospital every day." The turning point in Preeti's life and career came, when she helped a mentally challenged child receive treatment. The child's mother was so grateful that she specially thanked and blessed Preeti. "I felt so happy that I told my father what the lady had said – and he finally understood what my job meant to others, and was proud of me."

From throwing up at the sight of blood, Preeti has come a long way in her career, living out her medical dream vicariously as an Arogya Mitra. "I can't imagine myself doing anything else!" she says as her face lights up.





**MAHAVIR**  
**AGE:** 38 YEARS  
**PACKAGE NAME:** FRACTURE - HIP INTERNAL FIXATION (INTERTROCHANTERIC FRACTURE WITH IMPLANT) + REHABILITATION  
**PACKAGE AMOUNT:** RS. 22,000  
 MANSEHRA, DISTRICT NUH, HARYANA

## Five daughters and a buffalo

Fearing the cost of a procedure to implant a rod in his fractured arm, Mahavir turned to the Hakim and herbal treatment. But the excruciating pain forced him to see a doctor at the district hospital who told him about the PM-JAY- the answer to all his worries



On 5th November 2018, Mahavir was crossing the road unsuspectingly, when he was knocked down by a speeding car. Another driver stopped and took him to the hospital, where he was given the bad news that his arm had multiple fractures and would need a rod implant. Fearing the cost of such a procedure, Mahavir returned home, where the villagers told him not to go through with it – a rod would interfere with the proper functioning of his arm and he wouldn't be able to go back to his job as a construction labourer. This was not true, of course, but Mahavir had only studied up to Class- seven, like the villagers who were advising him. So he went to the local hakim to see what he could do. The hakim gave Mahavir some herbs and local medicines and bandaged up his arm.

For the next twelve days, Mahavir was in excruciating pain – and it didn't seem like his arm was beginning to regain function. Finally, Mahavir went to see the doctor at the district hospital. The prognosis was the same, but here was an incentive – the doctor told him that the treatment worth Rs. 22,000 could be done free of cost! All Mahavir had to do was enroll in the Pradhan Mantri Jan Arogya Yojana.

Now, after his surgery, Mahavir is waiting to get back to work in six months – his meagre income of Rs. 10,000 a month, meant a lot to the family and they now have to rely on the sale of their buffalo's milk. His five little daughters aged 5 to 13, help him out around the house and he is happy to have them.



#### KARISHMA

AGE: 7 MONTHS

PACKAGE NAME: CAESARIAN DELIVERY

PACKAGE AMOUNT: RS. 9,000

KARNAL, HARYANA



## Karishma, the first ever beneficiary of the Ayushman Bharat scheme

Mausmi, the wife of a daily- wage labourer was rushed to the hospital with complications in the last stage of her pregnancy. Luckily the scheme was announced two-days earlier and she became the first beneficiary giving birth to healthy baby girl

No one calls Karishma by her name. But Karishma doesn't object – she's only seven months old. Everyone lovingly calls baby Karishma by the other name that she's famous by – Ayushman!

The first ever beneficiary under Pradhan Mantri Jan Arogya Yojana through a pilot project run in Haryana, Karishma is oblivious of how famous she is. Her mother, Mausmi was admitted to Kalpana Chawla Hospital in Karnal on 15th August 2018, just a few hours after Prime Minister, Shri Narendra Modi, announced the scheme at the Independence Day celebrations. She had been admitted due to complications when her water bag burst. Mausmi was immediately enrolled in the scheme and two days later, on 17th August 2018, a healthy

baby girl was born to her and her husband, Amit.

Amit, 26, is a daily wage labourer at the rice mill in his village and earns about Rs.8,000 a month. Mausmi is a housewife and stays home to take care of her children – four year old Aman and baby Karishma. The young couple live with Amit's mother and brother.

"Everyone loves Ayushman – specially her brother, Aman. He keeps calling out "Ayushman!" to her, as if in the hope that she will talk back to him! We are so grateful for this scheme; we would have had to borrow money from our relatives, like we did when Aman was born. I hope Ayushman will grow to live up to her name and do something worthy, like becoming a doctor," says her father, proudly.



**RAMESH LAL**

**AGE:** 48 YEARS

**PACKAGE NAME:** PTCA – SINGLE STENT  
(MEDICATED, INCLUSIVE OF DIAGNOSTIC  
ANGIOGRAM)

**PACKAGE AMOUNT:** RS 65,000

SUWAN, KATHUA DISTRICT, JAMMU & KASHMIR

**If the Scheme  
didn't exist, people  
would die on the  
road, says Ramesh**



**Tears of gratitude are welling up in Santosh's eyes. If the scheme had not covered the costs, they would be running even deeper into debt**

For almost a month Ramesh has been confined to bed, the doctors said at least another four weeks of rest will be necessary before he can go back to his work as a typist at the district court. He has his doubts, though, if he can work again on their little rice and wheat field. Above all, the debts the family has piled up for healthcare expenses need to be paid back. Ramesh earns about Rs 250 a day, if he is lucky.

When the pain in his chest and stomach started a few months back, he first thought he could avoid high hospital costs and just manage with painkillers. But then his symptoms did not allow him to work anymore and Ramesh entered a loop of examinations, tests and different medication. After taking treatment from three different doctors, he was finally admitted to the Sudan Heart Care Centre in Jammu. Here it became clear that much time and money had been wasted: a small blood clot was clogging his heart vessels, Ramesh would need a stent right away in order to prevent a heart attack. The news came as a shock. "We were neither

mentally nor financially prepared for this," his wife, Santosh recalls. Sudan Heart Care Centre was an empanelled hospital. Ramesh was found eligible for a free single stent surgery and even the costs for the previous examinations at the same hospital could be reimbursed. Tears of gratitude are welling up in Santosh's eyes. If the scheme had not covered the costs, they would have had to ask their relatives for money, running even deeper into debt.

However, tragically, just one day after Ramesh's successful surgery, their teenaged son fell down the stairs and broke his leg. They brought him to a hospital in Punjab, unaware that PM-JAY had not been introduced yet in the neighbouring state. They ended up paying for the son's surgery out of their own pocket, adding onto the previous debts. However, being registered under PM-JAY continues to be of an immense relief to Ramesh and his family. He is convinced that "if the scheme didn't exist, people would die on the roads."



**BYREGOWDA**

**AGE:** 49 YEARS

**PACKAGE NAME:** CABG (CTVS)

**PACKAGE AMOUNT:** RS. 2 LAKH  
NELAMANGALA, KARNATAKA

**“An angel helped my father – I want to be someone’s angel too.”**

Byregowda’s son is studying to be a nurse. But it wasn’t him who came to the rescue of Byregowda when he had a heart attack.

Byregowda, 49, is a tourist bus driver, traveling within and outside Karnataka every day. He was at the garage that day in late December 2018 when he started sweating profusely and felt sudden exhaustion. He was immediately rushed to K.C. General Hospital nearby, where he was referred to Sagar Hospital, Bengaluru. A quick investigation later, it was recommended that Byregowda undergo an immediate open heart surgery.

For the bus driver, with a monthly salary of Rs. 12,000, the prognosis was grimmer than death. How could he

scrounge up the Rs. 2 lakh needed for the surgery? His children gathered around him in the hospital - his son and two married daughters - and discussions about how to arrange for the money began. It was at this point that a neighbour came in for a visit at the hospital and informed the family with information that would make them forever indebted to this accidental angel. He told them about the PM-JAY and how easy it was to avail the benefits of the scheme.

Now, almost two months after his free surgery, Byregowda’s son is even more determined to serve people as a nurse – help comes when you least expect it; and Byregowda and his family are grateful for this scheme that came to their aid when they desperately needed it.

**Help comes  
when you least  
expect it**







**ANITA DEVI PAL AND SUSHMA PAL**  
**AGE:** 38 AND 16 YEARS  
**PACKAGE NAME:** LAB CHOLECYSTECTOMY  
 AND SEVERE ANEMIA  
**PACKAGE AMOUNT:** RS. 30,000  
 BADLAPUR, MAHARASHTRA

## Transfusion of RBCs for severely anaemic

**“What kind of a security guard would I be, if I can’t even take care of my wife and daughter?” said Kedar Nath Pal. A notice he had read in the clinic sent him running back to register for the scheme**



Kedar Nath Pal is a security guard without a job. He hasn’t been able to hold a job in the last few months, but this has nothing to do with his abilities. He is torn between his duties to his family - his wife, Anita Devi Pal and his visually impaired daughter, Sushma - and his work. The trouble began in August 2018, when his wife Anita was gripped by a sharp and sudden pain in the side. The pain subsided with painkillers, but would reappear every few weeks. With a monthly salary of only Rs. 12,000, spending on rent, food, education and transport, Kedar Nath was hoping the pain would magically disappear.

But just the opposite happened. On 6th October last year, Anita was struck by the violent pain again - and this time it lasted three days, with even painkillers having no effect. Finally, Anita was taken to a private clinic, where an ultrasound confirmed stones in the gall bladder. Surgery would cost them about Rs. 30,000. “I was living on minus,” says Kedar Nath. “I still am. How would I even get a loan without a job?” The family had migrated to Maharashtra from Allahabad, U.P. in 1995 - they had no relatives here whom they could depend on.

Then Kedar Nath remembered a notice he had seen at the clinic - a government scheme that would take care of medical expenses for those eligible. A quick trip to the Indira Gandhi Memorial Hospital, Bhiwandi, confirmed that Anita was eligible for the Pradhan Mantri Jan Arogya Yojana. Soon the surgery was scheduled for the 25th of October. Four days later, she was discharged and well on the road to recovery.

A few days later, when Anita and Kedar Nath went to visit their 16-year-old visually impaired daughter, Sushma for Diwali at her boarding school, Pragati Andh Vidyalaya, Badlapur, her teachers advised a checkup for her complaints of weakness and frequent fevers. Back at the Indira Gandhi Memorial Hospital in Bhiwandi, doctors found that Sushma’s haemoglobin levels were low. A transfusion of RBCs was recommended. This time, though, Kedar Nath knew better than to worry - the PM-JAY scheme would cover the entire cost. Sushma spent the next ten days in hospital, but she left happy and healthy. This determined young girl wants to grow up to become a lawyer and make her parents proud. When they hear this, Anita and Kedar Nath Pal already are elated.



**SANJIB BARHNAH**  
AGE: 28 YEARS  
AROGYA MITRA  
GMCH, GUWAHATI, ASSAM

## A real hero at grassroots level



He thinks of using the knowledge and experience gained here to set up his own IT business one day that helps to improve healthcare access



Sanjib Barhnaah is staring at the screen behind the Ayushman Bharat registration counter. It is already late afternoon, but the queue of beneficiaries who are seeking help with their registration is still long. Sanjib is an Arogya Mitra of the “first generation,” he has been doing this job at GMCH since the very beginning when Ayushman Bharat was launched in September 2018. First, there was a lot to understand before he was able to assist the patients, “even now every day is a learning experience,” he says. But given the many beneficiaries he has already successfully identified, he is being far too modest.

Sanjib is a calm, almost shy 28-year old, but when it comes to his work, he knows exactly what he is doing. It makes him happy, he says, that with his knowledge he is able to help poor people access healthcare services they would otherwise struggle to afford.

Sanjib grew up in Guwahati. After finishing his bachelors he first worked as an accounts assistant at a real estate company. His current job, however, feels a lot more satisfying. He even thinks of

using the knowledge and experience he is gaining through his work to set up his own IT business one day that helps to improve healthcare access.

But for now, he enjoys being an Arogya Mitra. Some cases are still very fresh in his mind, like that of this poor farmer from Assam who, thanks to Sanjib’s help, could eventually avail a package of about Rs. 50 000 for a treatment he would have otherwise never been able to afford. Sanjib still vividly remembers his face beaming with joy when they found out that he was eligible under the scheme. “People often say to me: ‘If you hadn’t been there, I would have died. You came like a god to me!’ For a moment, a proud smile flashes over his face. Absentmindedly he plays with the Salman Khan fan-bracelet around his wrist. In his silent, dedicated way, Sanjib is actually not too different from the heroes his favourite actor embodies. Far away from Bollywood, from behind the PM-JAY counter, Sanjib, too, helps to save lives and to his beneficiaries he is definitively a hero, a hero at grassroots level.





**BHAJJU RAM**  
**AGE:** 77 YEARS  
**PACKAGE NAME:** TOTAL HYPERTENSION SHUNT SURGERY  
**PACKAGE AMOUNT:** RS. 18,000  
 DISTRICT NAURADHAR, HIMACHAL PRADESH



**Bhajju Ram paralysed for the past six years now finds gangrene strike his right leg. The cost of amputation, hospitalisation and post-surgery care is all covered under the free support provided by PM-JAY**

## Saved just in time from spreading gangrene

Devender Singh, 38, is a devoted son, husband and father. He and his three brothers live with their parents and their respective families in the same house – that’s a total of 20-family members sharing hearth and home. His father, seventy-seven year old Bhajju Ram has been paralysed since the past six years, but his family doesn’t know how it happened. They serve and take care of him, carrying him to the bathroom and feeding him. His seven grandchildren play around Bhajju Singh and he tries to forget his pain.

“There isn’t much we can do for him. Our village is small – only about 1,500 people – and medical care is not easily available. In the winter months, it gets difficult for a young, fit person to manage; so it’s even worse for the old and infirm.”

Devender Singh and his brothers work as farmers, and between themselves, earn about Rs.40,000 a month, which goes towards the expenses of all twenty family members. They could not think of

expensive treatment for their father, when their basic needs were barely being met.

But when the Ayurvedic doctor who was treating Bhajju Ram discovered that gangrene had set- in on his right leg, the brothers were compelled to take action. They admitted him to the Indira Gandhi Medical College in Shimla, spending Rs.4,000, excluding travel expenses. Here, the doctor told Bhajju Ram that they could not save his leg and that it would need to be amputated above the knee. The procedure would cost them Rs.18,000, an amount that the family could not spare. But the doctor also told them that Bhajju Ram was eligible for free surgery. On 29th December 2018, Bhajju Ram underwent amputation of his right leg.

Devender Singh spent the next month in the hospital with his father. “I’m just relieved that we were able to stop the infection from spreading further. With this scheme, we will all make sure to seek treatment before it’s too late,” he says.





**SARASWATI DEVI**

**AGE:** 55 YEARS

**PACKAGE NAME:** OVARYTAXOL + CARBOPLATIN

**PACKAGE AMOUNT:** RS. 15,000 PER SESSION

REHSAPUR, VAISHALI, BIHAR

## Cancer treatment stopped for want of money; but restarted after PM-JAY's support

Four- years on, four lakhs spent and the family land sold for Saraswati's cancer treatment. From December 2017, they were forced to stop treatment for want of money



Four years ago, Saraswati Devi was diagnosed with uterine cancer. Now, four years later, her family has spent more than Rs. 4 lakh on her treatment – money they did not have.

Saraswati's son is a hairdresser, leasing a small barbershop in the village and earning Rs. 10,000 a month. But his shop remains shut most of the time, as he spends his time with his mother, taking her for chemotherapy sessions. He has sold the family-owned land and taken loans worth over Rs. 50,000. Saraswati has already gone through surgeries in 2016 and 2017, under the Rashtriya Swasthya Bima Yojana (RSBY), but more treatment was still required. The disease continued to drain the family resources till December 2017, when they were forced to stop treatment to provide

for the basic needs of the rest of the family.

Then in 2018, the family learnt about the Pradhan Mantri Jan Arogya Yojana through the Asha worker in their village. They immediately enrolled Saraswati in it and took her to Mahavir Cancer Hospital, Patna to restart her chemotherapy. The hospital is 120 km away, involving travel by train and three different bus routes, but such is Saraswati's son's commitment to her that he undertakes the journey happily. Chemotherapy is now free for Saraswati and her family is relieved.

"The loans have still to be paid back, but we are all studying hard so that we may get good jobs and help out in repaying them," says Vikas Kumar, 24, one of Saraswati's three grandsons.



**RAJU**

**AGE:** 14 YEARS

**PACKAGE NAME:** ORTHOPEDIC

CLOSED REDUCTION AND PERCUTANEOUS NAILING

**PACKAGE AMOUNT:** RS. 40,000

BHRAMPUR, GORAKHPUR, UTTAR PRADESH



**Raju fell while playing, injuring his left leg badly. Ganesh felt his heart begin to sink as he braced himself for the worst**

**I was scared that  
my son would  
become disabled  
like me**

Ganesh, 48, is a tailor, so he sits all day at his machine, conducting business from his seat. But when he stands up, you can see the effects of a childhood injury. He had fallen into an open drain over thirty years ago, as a young boy and it had stunted his growth leaving him with a misshapen foot.

So on the evening of 9th October 2018, when his fourteen-year-old son Raju fell while playing, injuring his left leg, Ganesh felt his heart race. He didn't wait to call an ambulance, but rushed his son to the hospital in Gorakhpur, some 25 km away, paying a dear Rs. 600 by auto rickshaw.

At the hospital, x-rays of Raju's leg showed multiple fractures, and doctors recommended surgery to have a metal rod inserted, to help the fractures heal. Ganesh felt his heart begin to sink as he braced

himself for the worst. As a tailor, he only made about Rs.4,000 a month, and his wife Tara earned about as much, as a farm labour. They had three other sons and a daughter to care for. "We would have had to take a loan," Ganesh says. "I definitely didn't want my son to suffer in the same way that I have!"

But Raju didn't have to. His doctors told his parents to check their eligibility for the Padhan Mantri-Jan Arogya Yojana to avail the surgery free of cost. A quick scan of the database and Raju was found to be eligible. Surgery was carried out the very next day, and Raju is now well on his way to recovery.

"We are so grateful for this scheme – because of this Yojana, our son will be able to walk and work normally."



**MAMUNI SADDAR (43)**

**AGE:** 43

**PACKAGE NAME:** CONSERVATIVE TREATMENT SLE

**PACKAGE AMOUNT:** RS. 10,300

KOKRAJHAR, BODOLAND TERRITORIAL AREA DISTRICTS,  
ASSAM



# Chronic autoimmune disease being handled



**“I need to be well again, I want to play with Neha, my little granddaughter,” says the courageous Mamuni**

When the symptoms grew worse, there was pain in her joints, pain with urination and the red rashe. Mamuni (43) realised that she could no longer ignore what the doctors had called Systematic Lupus Erythematosus, a chronic autoimmune disease that can only be kept at bay with regular treatment. With the limited healthcare facilities in her home district Kokrajhar, in Bodoland, there was no question that she could be treated here for such a critical medical condition. She would have to seek help elsewhere, far away from home, but there was no one to accompany her.

Mamuni’s daughter was married and had to stay home with her ten-month old daughter, her husband as well as her son had to take care of their small paan-shop, the family’s only source of income. And then there were financial problems as well- how should they afford the medicine that was necessary to ease Mamuni’s symptoms and prevent the progress of the disease?

One day, a local Asha worker told Mamuni about the PM-JAY. She learnt that, with

her beneficiary card, she would be able to avail medical services in any empanelled hospital in the country. Mamuni plucked up courage and took a train to Guwahati. “She travelled almost 500 km from her hometown and managed all the paperwork for admission on her own, she is a really strong woman,” says Vabita admiringly, the Arogya Mitra who helped Mamuni when she first arrived at GMCH hospital.

Thanks to PM-JAY, Mamuni is now under conservative treatment for her SLE. Her symptoms are better already, for the first time in months, the burning pain she used to feel with every movement has decreased. Still, she will need regular treatment in the future as well. “I used to run around all day long,” she says, “now even a few metres are a struggle.” However, the therapy restored her hope that she will gain back her mobility at least to a certain extent. “I need to be well again, I want to play with Neha, my little granddaughter.”





**LABHU BEN MAHESH BHAI THAKOR (ASHA BEN)**  
**AGE:** 25 YEARS  
 ASHA WORKER  
 KALANA VILLAGE,  
 RAJKOT DISTRICT, GUJARAT

## Dedicated Asha registers villagers under PM-JAY to save lives

**Labhu Ben is the Kalana village's Asha, (Accredited Social Health Activist). Her persistence in sending patients to the city hospital with proper information and assisting her community in registering for PM-JAY has saved many lives**



Labhu or Asha Ben as she is called, is efficient, energetic and motivates. Her smile radiates through her kind eyes. Asha Ben is the designated woman in every village (or slum cluster) who maintains health records of all households in her community. Labhu Ben goes door-to-door, making notes on the health of each family member and informing them about the schemes applicable to them.

In Labhu Ben's village, cases of tuberculosis, diabetes, cough, cold and malaria are most rampant. Labhu follows up on the progress of treatment, speaking to more than 10 families on a daily basis.

"There are 2,000 people and 800 homes in my village, but there is a sorority in sickness, I believe, which brings us closer to each other, like sisters," says a smiling Labhu. It is mostly the women of the village who speak to her – wives, mothers, daughters – conveying worry and concern for their families. Whenever

anyone in the village is sick, the women in their families turn to Labhu, the 'Asha' of their village, a word synonymous with hope. For literally, she IS the hope! The first place of call for all government assisted benefits under various health programmes.

Labhu Ben isn't just warm and friendly – she's also eager to learn and share her knowledge. She sees clearly the difference she has brought to the lives of the villagers – her persistence in sending patients to the city hospital on time with proper information, as well as assisting her community in registering for the Pradhan Mantri Jan Arogya Yojana has saved many lives.

Labhu's husband and family are very supportive of her work and are as progressive as she is – at the age of twenty-five, a mother of two children, she has already undergone a hysterectomy because they believe in "Nano kutumb, sukhi kutumbh" (small family, happy family).





**TILAK RAJ**  
**AGE:** 44 YEARS  
**PACKAGE NAME:** SCROTAL HEMATOMA  
**PACKAGE AMOUNT:** RS. 5000  
 VIJAYPUR, SAMBA DISTRICT, JAMMU & KASHMIR

**His little savings only  
 allowed for treatment  
 of either father or son**



**Tilak was identified as the first beneficiary  
 under Ayushman Bharat PM-JAY in the  
 entire Samba district**

Just a few stitches and another shirt is done. Normally, Tilak finishes off about two pants and two shirts per day. He takes pride in his work as a tailor that he has been doing since childhood. Being one of about six employees in his little tailoring workshop in Ramgarh, he does not earn much, but it is a respectable job he feels. "I can come and leave in the same clothes," he says.

Therefore, when an increasing scrotal hematoma eventually prevented him from doing his work, it was not only the financial loss he had to cope with, it felt somewhat like being deprived from a part of his identity. The swelling started in summer 2018 and eventually grew so big that sitting for an entire working day at his sewing machine, became almost impossible. Yet, he ignored it, for, if he went to see the doctor, he might suggest a treatment that in anyway, he could not afford. Besides, one of his sons' needed to get his kidney stones

removed. His little savings only allowed for the treatment of either father or son.

One day the district coordinator told him about a new health scheme that had just been launched. He learnt that, if he was found eligible, admission to hospital and even a surgery would be free of cost. Shortly after, Tilak was identified as the first beneficiary under Ayushman Bharat PM-JAY in the entire Samba district. He did not have to choose anymore whether to get his son's kidney stones removed first or to give his own treatment priority. A surgery that relieved him from the swelling was undertaken at Emergency Hospital Vijaypur without any cost to Tilak. "I'm so glad that this scheme was introduced," Tilak says, "Thanks to Ayushman Bharat, people like me can access healthcare and live happily." Then he picks up another shirt from the pile in front of him and gets back to his work, he is finally able to focus on it again.



**JITESH KUMAR DILEEP BHAI PARMAR**

**AGE:** 26 YEARS

**PACKAGE NAME:** REVISION HIP REPLACEMENT (WITH IMPLANT) ALL COMPONENT REVISION

**PACKAGE AMOUNT:** RS. 3,00,000

KELIAVASNA VILLAGE, GUJARAT

**Second time lucky,  
his second hip  
replacement was  
free**



**He did not want to throw his family into any more debt - even if this meant being bedridden for the rest of his life. When hope was running thin, PM- JAY came as a gift from the heavens**

Fifteen years ago, a then eleven-year-old Jiten Kumar fell from the terrace of their house and broke his hip. It was three years later that his leg went numb and the doctor recommended a hip implant that would cost the family Rs. 1.3 lakh.

Jiten's father, a factory worker, was the sole earning member in the family, but he was able to get a personal loan of the amount. The family struggled to find the resources to pay back the loan and it took them one-and-a-half-years to finally pay it off.

So in October 2018, when now a 26-year-old Jiten Kumar fell off his motorcycle and required another hip replacement, the family was distraught at the prospects of another loan. Would they have to struggle once again to pay back the loan? Jiten Kumar was now himself a factory worker, earning as much as his father—a mere Rs. 6,000 each month. He had only begun working a year ago and didn't have much savings. The cost for the total hip replacement was also a lot higher this time – Rs. 3.5 lakh.

Jiten was determined to find another way out. He did not want to sink his family into any more debt – even if this meant being bedridden for the rest of his life. He and his parents got into an auto rickshaw and went to several hospitals around the city, in the hope that the next hospital could recommend an alternative to surgery. The final prognosis from all, was grim.

Finally, at Arihant Hospital, Ahmedabad, the doctor advised Jiten to register for the Pradhan Mantri Jan Arogya Yojana at the Community Service Centre in Dholka. "We wondered what good we had done to be blessed like this," says Jiten's mother, with tears welling up in her eyes.

Jiten's hip replacement surgery, the first in India under the PM-JAY was carried out in December 2018 and two months later with regular sessions of physiotherapy, he started to walk with the help of a walker.



**SARUBAI PANDURANGA GANGODE**

**AGE:** 68 YEARS

**PACKAGE NAME:** MITRAL VALVE REPLACEMENT

**PACKAGE AMOUNT:** RS. 1, 14,000

NASHIK, MAHARASHTRA

## For the first time in 20 years, Sarubai can breath easy



**For the first time in twenty years, Sarubai Gangode can breathe easy after the mitral valve replacement surgery. She can now look forward to spending quality time with her children and grandchildren**

Bharti Barku Gumbode, Sarubai's daughter stays by her side, watching her chest rise and fall slowly with each gentle breath. She herself suffers from high blood pressure, so it relaxes her to see her mother finally breathe easily. She has travelled from Bhanwar village more than 300 kilometres away from the hospital, leaving her own husband and children behind, to take care of her mother. But Bharti is happy to see that her mother no longer has to struggle to take a single breath.

Sarubai Gangode, 68, was diagnosed with Mitral Valve Disease, requiring a mitral valve replacement more than twenty years ago. But the uneducated wife of a daily wage labourer who made less than Rs. 6,000 a month, Sarubai could not dream of having the surgery that would have cost

them over Rs. 1 lakh. With the education and upbringing of six children to see to, Sarubai could manage to spare neither resources nor time. The most she could afford were visits to the doctor and regular medication - these, in themselves, have cost her more than Rs. 1.2 lakhs so far, over the years.

So in early January 2019, when her doctor told her about the Pradhan Mantri Jan Arogya Yojana, and suggested that she apply for coverage. Soon enough, Sarubai got admitted to the nearest government hospital for her mitral valve replacement surgery scheduled for 11th January. "Living itself was a struggle for my mother - but now it feels like she has been set free," smiles her daughter, Bharti.



**SUSHMA BARSAGADE**  
AGE: 35 YEARS  
AROGYA MITRA  
D.Y.PATIL HOSPITAL  
NAVI MUMBAI, MAHARASHTRA

**She leads  
by the hand,  
this cheerful  
Samaritan**



**Working with a smile is part of the job in many professions- but how many get to turn tears into smiles!**

As a receptionist at the Susurusha Hospital, Nerul, where she had worked for the last two years, Sushma learnt many things. One of these was the calming effect of a smile on panic-stricken patients and their families. She would greet each anxious patient that approached her, with a soft smile and would send them along to the right department or person for help.

When she learnt of the Pradhan Mantri Jan Arogya Yojana, Sushma jumped at the opportunity and applied for the position of Arogya Mitra at the D.Y. Patil Hospital, Navi Mumbai – here was a chance to bring relief and comfort to the truly hopeless. This B.A. educated samaritan from Nagpur University has given away many smiles, but never expected to get any back, especially at a hospital. Now, she sees how her advice and assistance gives hope and

solace to hapless patients and their families.

“I remember one patient in particular - a farmer in need of an angioplasty - who didn't have a ration card to be able to enroll for the PM-JAY. He was distraught, but I was able to help him through the process. The surgery that would have cost him over Rs. 65,000 was performed free.” Sushma has been able to help not only total strangers, but also her own friends and relatives, including her brother-in-law, by telling them about the scheme.

One more thing Sushma has learned on the job? “Sometimes when you try to help people, it backfires!” she laughs. “But it feels wonderful when patients come back to say thank you, after they have been discharged - so it's all worth it. I will continue to do my best.”





**"I feel strong like a *Yodha* from Mahabharat wearing this armour. I am looking forward to go back to my village and grow my hair long again."**

**NAME: ANJU DUTT**

**AGE: 21 YEARS**

**PACKAGE NAME:** ORTHOPAEDIC – FRACTURE- ULNA INTERNAL FIXATION, CLOSED INTERLOCK NAILING + BONE GRAFTING - FEMUR

**PACKAGE AMOUNT:** RS. 84,790

UDDAMSINGH KHERA, RUDRAPUR, UTTARAKHAND



# Serious surgery performed for free

**SHIV KUMARI**  
**AGE:** 72 YEARS  
**PACKAGE NAME:** BIPOLAR HEMIARTHROPLASTY (HIP SHOULDER)  
**PACKAGE AMOUNT:** RS. 40,000  
INAYATNAGAR, FAIZABAD, UTTAR PRADESH



“It was our sons-in-law who told us that even a serious surgery like my wife’s could be performed free through this scheme,” Sher Bahadur Dubey

The 74-year-old Sher Bahadur Dubey and 72-year-old Shiv Kumari have been married for over 60- years. Married to each other when they were children, they have stuck by each other through good times and bad. A father of three daughters, Sher Bahadur used to be a farmer, till he was cut off from the family-owned fields when he couldn't produce a son. But Sher Bahadur and his wife don't hold this against their daughters. “We are blessed to have daughters – our daughters and their husbands do everything for us.”

In fact, only two days before Shiv Kumari met with an unfortunate accident, her two sons-in-law had pooled in their resources to buy a new buffalo for the couple, at a cost of Rs. 28,000. So, in January 2019, when Shiv Kumari suffered a terrible fall, while trying to outrun a stray dog, it was

their sons-in-law that the desperate couple called for help.

On 9th January, Shiv Kumari was taken to the local *hakim* who gave her medicines and measured her for an iron cast. He told them to come back in a few days. But the pain was unbearable, so her sons-in-law took Shiv Kumari to the hospital and reminded her of the Pradhan Manti-Jan Arogya Yojana that she and her husband had enrolled for the previous month.

“It was our sons-in-law who told us that even a serious surgery like my wife’s could be performed free through this scheme. We are so very grateful to them, our daughters and the scheme,” smiles the elderly man.



# Community Service Centre provides speedy, efficient enrollment process



**JAYDEEP KISHOR BHAI RAJANI**  
AGE: 25 YEARS  
CORDINATOR, CSC, PM-JAY  
DHOLKA DISTRICT, GUJARAT

Compassion is his second name- Jaydeep Kishor Bhai serves almost a hundred people every day and has helped many to avail of the benefits of PM-JAY



Thank you. Jaydeep is used to hearing these two words multiple times on a daily basis. Sometimes, they're accompanied by blessings muttered quietly over his head; sometimes, with compliments on his sincerity and hard work. As the coordinator at the Community Service Centre for the Pradhan Mantri Jan Arogya Yojana, Jaydeep Kishor Bhai has helped several people enroll for the scheme and avail its benefits. So far, over 7,000 people from more than 60 villages in the area have already been enrolled.

Jaydeep walks around very confident in his work. Previously he was a district coordinator for the Mukhya Mantri Arogya scheme in Gujarat and an Aadhar enrolment officer. He is now also an adviser to Asha Bens on all the prevalent schemes and provides them with updates, and offers solutions to distraught families of the patients.

This 25-year-old works very hard; personally looks into each case, assures patients of getting their enrolment approved within 4-5 days, and in the event of an emergency, within a single day. He is always available on the phone and various messenger applications, and even remembers lending a hapless patient Rs. 35,000 to get admitted in hospital, while her approval for availing the PM-JAY was being processed.

"I love serving people - it gives me more satisfaction than any other job would ever do. I meet people who have next to nothing in their name, and this motivates me to carry on helping them, so that they can at least have access to health facilities," says Jaydeep sincerely.



**BHARTENDU DEVI**

**AGE:** 47 YEARS

**PACKAGE NAME:** GALL BLADDER CANCER  
GEMCITABINE + CISPLATIN

**PACKAGE AMOUNT:** RS. 40,000

MAHANGUPUR, JEHANABAD,  
BIHAR

# Still reeling under debt, the cashless surgery is godsend



**“We could not have gone ahead with chemotherapy – we had nothing left to mortgage. There was no hope for our mother without PM-JAY,” says Chandan Kumar, Bhartendu’s 18- year- old son**

It began in October 2018. When Bhartendu Devi noticed some pain and swelling in her abdomen, she went to the local doctor, who began to treat her for a stomach infection. It was only when the pain continued, that Bhartendu was diagnosed with gallstones that would need to be surgically removed.

Bhartendu’s husband works as a contract farmer, earning just enough to sustain his family – his wife, two sons and two daughters. His children are all studying in college; his eldest son is hopeful of a government job. The poor farmer took a community loan at 3 per cent and borrowed the rest of the Rs. 35,000 required for the surgery from his relatives. The family spent a total of Rs. 70,000 on Bhartendu’s treatment, planting them firmly in debt.

When, two months later, Bhartendu’s abdomen pain returned, her husband and children were worried.

Another surgical procedure would be required, as a first step, they were told – a biopsy. Her anxious husband was advised to enroll Bhartendu under the Pradhan Mantri Jan Arogya Yojana in order to receive free treatment. On 11th December 2018, Bhartendu underwent the biopsy.

With the financial aspects of Bhartendu’s condition taken care of, her family could focus on supporting her through the chemotherapy that she subsequently required. There were several sessions of chemotherapy, all free of cost. The chemotherapy leaves Bhartendu very weak, unable to even sit, but her family around her gives her hope.

“We could not have gone ahead with chemotherapy – we had nothing left to mortgage. There was no hope for our mother without this yojana,” says Chandan Kumar, Bhartendu’s 18-year-old son.





“The stents they have put inside me have saved me from dying. I am feeling much better than I have ever felt in the last 26 years.”

**NAME: KANCHAN BALA**  
**AGE:** 60 YEARS  
**PACKAGE NAME:** PTCA-DOUBLE STENT, ADDITIONAL STENT  
**PACKAGE AMOUNT:** RS. 1,26,353  
SAHAWAR, DISTRICT KASGANJ, UTTARAKHAND



**NUMAL BORO**  
**AGE:** 34 YEARS  
**PACKAGE NAME:** HCV POSITIVE DIALYSIS/PERITONEAL DIALYSIS  
**PACKAGE AMOUNT:** RS. 2000 PER SESSION  
PLACI, JAGIROAD, MORIGAON DISTRICT, ASSAM

# Painkillers had ruined Numal's kidneys



**“We were overwhelmed when we learnt that the costs for Numal’s treatment would be covered by the scheme- we are so thankful to the government,” says Indira.**



Indira Boro looks a little tired. In the morning, she and her brother Numal have travelled over 60 km from their village close to Jagiroad to City Health Hospital in Guwahati. Now she is waiting patiently while her brother is undergoing several hours of peritoneal dialysis. Already, this is the eighth time, they have undertaken this journey! But she knows, this treatment is essential for her brother to survive. A few weeks back, Numal had been diagnosed with kidney failure.

He had been complaining about strong back pain for years. This made it hard for him to help his father on the farm, so he focused all his energy on the family’s little grocery store. Still, only painkillers allowed him to work. Living as a family of six and relying only on the farm’s crops and the modest revenues from their shop, finding money for this expensive treatment was out of question. Hence, even as the pain grew worse, Numal clenched his teeth and simply increased the

dose. Then the nausea started and the breathing problems. A local doctor in Nagaon urged them to go to Guwahati for further treatment. Here, an ultrasound revealed the sad truth: the painkillers had ruined his kidneys. Regular dialysis was the only help for Numal, but even the costs of a single session were by far more than the family could afford.

Eventually, help came from the village panchayat. From here, Numal and his family learnt about the new health scheme, Ayushman Bharat PM-JAY, and shortly after, their registration was completed. “We were overwhelmed when we learnt that the costs for Numal’s treatment would be covered by the scheme- we are so thankful to the government,” says Indira. Numal’s condition has improved significantly since then. “He has begun to make plans for the future again,” Indira smiles. “As soon as he is fine, he wants to start his own family, build his own house and extend the shop.”





**She had been in pain for three-years. Shubhavati was scared of what the doctors might find. For she and her husband did not have the luxury of coping with a medical emergency**

**SHUBHAVATI**  
**AGE:** 35 YEARS  
**PACKAGE NAME:** VAGINAL HYSTERECTOMY WITH ANTERIOR AND POSTERIOR COLPOPERINEORRHAPHY  
**PACKAGE AMOUNT:** RS. 16,000  
 RAMPUR BHAGAN, FAIZABAD, UTTAR PRADESH

**For them, medical care was a luxury**



Thirty-five year old Shubhavati began experiencing pain in her lower abdomen three-years- ago, but never went to a doctor. Since her daughter was born thirteen years ago, she hadn't even been to a gynaecologist. Not only did these checkups cost money, they were also scary. Shubhavati was scared of what the doctors might find, and she and her husband, Kedar Nath, did not have the luxury of coping with a medical emergency.

Shubhavati's husband, Kedar Nath had already had an accident six months ago, which had set them back by about Rs. 50,000, money that they had had to borrow from relatives. This amount still had to be paid back, and it was hard to do so with Kedar Nath's stipend of a private

school teacher. In fact, he'd had to quit his job since he hadn't recovered in time.

But in December 2018, the couple learnt of the Pradhan Mantri Jan Arogya Yojana from their Panchayat and enrolled in the scheme along with many others through the Chiranjeevi Hospital, Faizabad. A check-up and scans at the hospital showed that Shubhavati was eligible for a free hysterectomy after all!

"We would, perhaps, not have had the surgery at all. I would probably have ignored the pain as best as I could, continuing to pretend like it wasn't there. I'm glad that I don't have to pretend anymore," says Shubhavati, smiling.



# A labourer suffered pain for months before seeking out the cashless laparoscopic surgery offer

**ROOP CHAND**  
**AGE:** 42 YEARS  
**PACKAGE NAME:** PCNL  
(PERCUTANEOUS NEPHROLITHOTOMY)  
+ CYSTOLITHOTRIPSY URETHRAL STONE  
ENDOSCOPIC + DJ STENT UNILATERAL  
INCLUDING CYSTOSCOPY, UTERINE  
CATHETERISATION, RETROGRADE  
PYELOGRAM  
**PACKAGE AMOUNT:** RS. 32,000  
GHORI VILLAGE, PALWAL, HARYANA



**“My baby girl brought me good fortune!”  
If it wasn’t for the birth of my daughter, I  
probably wouldn’t have been in the hospital  
and might not have learnt about the  
scheme,” says Roop Chand.**

Roop Chand had been suffering from kidney stones for the past seven months. He’d been taking what he called desi (herbal medicines) medicine for the pain, which the hakim had said was normal. Then, on 8th December 2018, Roop Chand was working on a ladder, when he suffered a fresh bout of pain so horrific that he fell off the ladder, writhing in pain. “I thought I had passed the stone that day,” said Roop Chand. “But I was too scared to check.” A construction labourer doesn’t make much, and he earns only about Rs. 9,000 a month.

A few days later, Roop Chand’s wife delivered a healthy baby girl. He describes how he was at the hospital for the few days that his wife was admitted and would go walking about the facility. “I noticed that there was always a crowd in this particular room. So I stopped someone and asked what

was going on. Imagine my surprise when he said that treatments were given out for free there!”

Roop Chand immediately looked into this and found out more at the counter about the Pradhan Mantri Jan Arogya Yojana. He was eligible for laparoscopic surgery to have his kidney stones removed! Roop Chand immediately signed himself up for surgery on the 23rd of December 2018 and was perfectly well after ten days of rest.

“I am so grateful for this scheme – I would have had to take on a loan and work extra hard to pay it off in order to have the surgery that costed Rs. 32,000. If it wasn’t for the birth of my daughter, I probably wouldn’t have been in the hospital and might not have learnt about the scheme!” Roop Chand says, smiling.



**SACHIN KUMAR**  
AGE: 32 YEARS  
AROGYA MITRA  
SADAR HOSPITAL  
JEHANABAD  
BIHAR



## A Superhero, this Arogya Mitra has two jobs



**“My parents, wife and son are happy and proud of me. It’s an interesting job and I sometimes share stories with them of the people that I meet and their saddening circumstances,” says Sachin**

He has been working as a data entry operator in the District Health Society since 2007, and now, from October 2018 onwards as an Arogya Mitra at the Sadar Hospital, Jehanabad.

This 32-year-old was nominated from his district to be trained as an Arogya Mitra after the launch of the Pradhan Mantri Jan Arogya Yojana. Since then, he has spoken to thousands of people searching for a ray of hope, and shined the light in their moments of despair. Sachin Kumar was also nominated as a Master Trainer for softwares to help train other Arogya Mitras in using the database and other softwares used by the scheme. All this, while managing his regular job at the District Health Society.

“I feel extremely happy when a patient that I have helped has recovered and is discharged from the hospital. Not many people are empowered in this way to help others, and I am grateful for being given this opportunity,” he says proudly.

Sachin was also awarded a certificate of appreciation for his good work at the district level. “My parents, wife and son are happy and proud of me. It’s an interesting job and I sometimes share stories with them of the people that I meet and their saddening circumstances. It makes you grateful for what you have in your own life, doesn’t it?” says Sachin, smiling.





# MADAN LAL

AGE: 67 YEARS

PACKAGE NAME: ACUTE EXACERBATION OF COPD

PACKAGE AMOUNT: RS. 7200

MAIN MARKET, RAMGARH, SAMBA DISTRICT  
JAMMU & KASHMIR

**“The scheme is very good for poor people,” says Madan Lal**

**He has finally quit smoking. He now derives pleasure from small things, sitting outside, breathing fresh air and enjoying the sun**



Madan is sitting on the plank bed in front of his house. It is a mild day, milky afternoon sunlight falls on the sandy ground in the backyard. Madan inhales deeply. Breathing has become so much easier since the therapy started. He always used to be a heavy smoker, the persistent cough that came along with it would not stop him from indulging in his vice. But last year, the cough eventually turned into panting, sometimes he would struggle for breath so badly that he thought he was going to suffocate.

The doctor prescribed him some medicine. But given Madan’s meagre earnings as a vegetable seller in addition to the senior citizenship allowances of Rs. 1000 each that he and his wife Vena received monthly from the state, he was able to buy medicine from only the balance left from other household expenses. However, such sketchy treatment had little effect on his already advanced condition and by the year-end, his symptoms had aggravated so much that he had to be admitted to the hospital. Here, they discovered a COPD (Chronic obstructive pulmonary disease).

Thankfully, Madan’s twenty-nine-year old daughter Garo who works as a local Anganwadi worker was aware of PM-JAY that helped her father to seek, the otherwise unaffordable hospital treatment, free of cost. She made sure that the entire family got the Golden Card. Now admission fees and all medication costs at the hospital as well as fifteen days after discharge were covered under the PM-JAY. “I am very happy with the scheme,” Madan says, “it is very good for poor people.”

He is now still relying on an intense daily therapy that combines, inhalation and injections that cost him Rs. 500 to 700 a week. Although this is a significant financial burden, he is most relieved to know that, in case he is admitted to the hospital again, he can rely on his health card. Vena ads: “It makes us feel safe about the future.” Madan nods and shades his eyes from the sun. Needless to say, he has finally quit smoking. He now derives pleasure from small things, sitting outside, breathing fresh air and enjoying the sun.





**SHRI NANDLAL**  
**AGE:** 75 YEARS  
**PACKAGE NAME:** UROLOGY (NEPHRECTOMY (BENIGN) LAPROSCOPIC)  
**PACKAGE AMOUNT:** RS. 60,000  
FARIDABAD, HARYANA

## Shri Nandlal lost one kidney, but got his health back in the first surgery in Faridabad under the scheme



**Tej Bhan, heard of the Pradhan Mantri Jan Arogya Yojana through a newspaper advertisement. “Thanks to this scheme, my father can get back to leading a normal life now.”**

The thought of Shri Nandlal's surgery, the first in Faridabad, Haryana, under the Pradhan Mantri Jan Arogya Yojana, was scary to him, and even more so for his family. Shri Nandal had been paralysed for two years earlier, with diagnosed diabetes and hypertension. After the paralysis left him, he started experiencing blood in the vomit and pain in his lower abdomen.

The former technician with the state electricity department was taken to Escorts Hospital, where he had a nephrostomy catheter installed. But this was a temporary solution – a surgery to remove Nandlal's kidney was necessary.

His son, a private water supplier, Tej Bhan and his wife, were support staff at a nursing home, earned about Rs. 10,000 a month. They would have had to spend half the year's earnings on Nandlal and then taken on a loan to cope with further expenses. The family had spent Rs. 35,000

on his treatment before Tej Bhan, heard of the Pradhan Mantri Jan Arogya Yojana through a newspaper advertisement.

Since this would have been the first surgery under the scheme, Nandlal's family was apprehensive – would all expenses be covered indeed? Would the doctors and nurses treat him with the same quality of care as regular paying patients? Would they have to deposit any cash? But all their questions were laid to rest when doctors assured them of the best help. On 25th October 2018, Shri Nandlal became the first person in Faridabad to undergo surgery under the scheme. In order to spare him a shock at his age, Nandlal has not been told that one of his kidneys was removed.

“Thanks to this scheme, my father can get back to leading a normal life,” says Tej Bhan.





# SANTOSH KUMAR

AGE: 34 YEARS

PACKAGE NAME: DIABETIC FOOT – SURGERY

PACKAGE AMOUNT: RS. 30,000

REHSAPUR, VAISHALI, BIHAR

## Injured diabetic patient hospitalised, treated conservatively



Santosh's injured foot still hadn't healed weeks later. The doctors had told him that this might happen due to his existing diabetes. He stayed in the hospital for over a month being treated conservatively

In July 2018, Santosh Kumar had, what others may call, a minor accident. He stepped, barefoot, on a stray nail that had landed on the floor near his house from the repair work happening next door. The pain wasn't unbearable and the foot was quickly treated and bandaged at the Patna Medical College and Hospital, where Santosh was hurriedly taken.

But more than a month later, Santosh found that his foot still hadn't healed. The doctors had told him that this might happen due to his existing diabetes, but Santosh had not expected this. He had been on insulin for the past five years, but had no other problem. Santosh owns a small shop in his village, selling biscuits and other packaged snacks – he didn't make a lot of money to begin with, and now he hadn't been able to go to work for the past two weeks. As the only earning member

in the family of six (his mother, wife, sister and two daughters), Santosh felt the weight of his responsibilities.

Santosh's wife advised that they go to Anugrah Narayan Magadh Medical College in Gaya, some 30 kms away. Here, the doctors told him about the Pradhan Mantri Jan Arogya Yojana for which he got enrolled immediately. Santosh stayed at the hospital for over a month, receiving treatment, as the doctors could only treat him conservatively due to the diabetes. A month-long stay at the hospital is tragic enough when one can ill afford it—imagine making barely Rs.5,000 a month, and not being able to work for more than six months! Santosh is still on medication, but has been home since late January.





#### **DARSHAN**

**AGE:** 16 YEARS

**PACKAGE NAME:** (ORTHOPEDIC) EXTERNAL FIXATION  
AND CLOSED INTERMEDIARY

**PACKAGE AMOUNT:** RS. 44,000  
NELAMANGALA, KARNATAKA

## **Mariamamma had hoped her son would scale great heights - not fall from a coconut tree**



**Darshan was in great pain from multiple fractures. He was treated at Ortho Hospital where he stayed for 20-days, while he recovered. His entire hospitalisation was cashless**

On 17th December 2018, Mariamma was washing clothes, when one of her neighbours rushed in with news that sent her heart flying into her mouth – her son Darshan had fallen from the coconut tree he had been climbing!

Mariamamma ran to the spot a few metres from the house, and with the help of some relatives, took the 16- year- old boy in an auto rickshaw to the Nelamangala government hospital, about 60 kms away. Darshan was in great pain from multiple fractures on both arms and bruises on his face, hands and feet.

The ride to the hospital felt longer to Mariamma than it actually was. She had lost her husband ten years ago to alcoholism and was single-handedly raising her son and daughter. In their brightly colourful little house, the days were bleak – Mariamma worked as a labourer in the fields and kept a cow, but her average monthly income was only Rs. 2,000. Some months, when the cow gave no milk, she would make less than that.

At the Nelamangala hospital, the doctor advised Mariamma to go to the Victoria Hospital in Bengaluru and also told her about the Pradhan Mantri Jan Arogya Yojana, through which Darshan's treatment could be carried out at no cost. Carry your ration card, he told the relieved mother.

From the Victoria Hospital, they were referred to the Sanjay Gandhi Ortho Hospital, where Darshan was treated and stayed for twenty days, while he recovered. "I don't know how I would have managed," says Mariamma. "I would have had to sell my cow, or take a loan. I am just glad that Darshan is well and will be able to go back to his studies."

Mariamamma herself has studied only up to Class- five – unfortunate circumstances in her family had forced her and her siblings into working at a young age. "I won't let the same happen to my children," she says, determinedly.



**RINA MALI****AGE:** 57 YEARS**PACKAGE NAME:** RADIATION THERAPY**PACKAGE AMOUNT:** RS. 30,000

GMHC (GUWAHATI MEDICAL COLLEGE AND HOSPITAL)

PALAS BARI, KAMRUP RURAL DISTRICT, ASSAM

## Rina was diagnosed with oesophagus cancer

**They had pawned away half of the small patch of land they owned back in Kamrup District to cover the hospital costs. But now all further costs will borne by GMCH Guwahati**



Rina is carefully taking little sips from the water cup the nurse has just offered her—she would have never thought that something as normal as drinking would one day cause her such agony. For months, every swallow was accompanied by a sharp pain in her oesophagus, her chest and back, too, were hurting continuously. In search of a cure for his wife’s suffering, her husband Gyotish brought her all the way from Kamrup Rural District to Guwahati. At a private clinic, they got a CT and endoscopy done, then moved on to GNRC Hospital in North Guwahati where Rina was diagnosed with oesophagus cancer.

The news came as a shock to Rina and her family. Along with concerns about her prognosis, the question as to how to bear the costs for her treatment was weighing heavily on their mind. They had already spent Rs. 3 lakh so far. Although they had heard of PM-JAY, Rina’s treatment so far had all been done at unempanelled clinics.

Gyotish was making hardly Rs. 400 a day as an auto driver. Thus, in order to be able to cover the hospital costs, they had pawned away half of the small patch of land they owned back in Kamrup District. Even if they gave away the other half, the radiation therapy that Rina now urgently needed would be still too expensive for them.

Eventually, a referral to the GMCH Guwahati came as a last resort. Being an empanelled hospital under PM-JAY, GMCH was able to provide Rina with the healthcare she needed free of cost and saved the family from running further into debt. Rina presses her palms together in front of her chest. “We are deeply grateful for the scheme.” Now that she is finally on the road to recovery, she has only one humble wish: home cooked food, prepared by herself and shared with her family!



# Being able to serve people everyday

## JEEVENDER

AGE: 24 YEARS

AROGYA MITRA

INDIRA GANDHI MEDICAL COLLEGE

SHIMLA, HIMACHAL PRADESH



This Arogya Mitra has given the job all he's got – even his blood



Jeevender, 24, heard about the opening for an Arogya Mitra at the Indira Gandhi Medical College, Shimla, through an advertisement in the newspaper. What jumped out of the advert was the stress on 'being able to serve people every day.'

"I learnt being helpful from my family – they go out of their way to do whatever they can to help. This has become the motto of my own life and I love the feeling of having helped someone,' he says, with a large grin.

Jeevender has no background in medicine, but he's very much interested in the field – his Masters in English was just "timepass," he says! But what Jeevender lacks in medical knowledge, he makes up with

enthusiasm and dedication to the cause. He speaks to more than 50 people a day, sometimes even doing all three -shifts in a day by himself, when the need arises. Jeevender has even donated his own blood to a patient admitted under the Pradhan Mantri Jan Arogya Yojana, when he noticed her helpless parents unable to procure the amount of blood that she needed.

Jeevender's parents, a farmer and housewife, live in Kotkhai, Mandi District of Himachal Pradesh. They are proud of him, especially when they hear stories of how their son is helping people, especially the elderly and those who are alone to regain their health.





#### DIMPLE

AGE: 22 YEARS

PACKAGE NAME: MITRAL VALVE REPLACEMENT  
(BIOLOGICAL VALVE)

PACKAGE AMOUNT: RS. 95,000

SHYAMGARH VILLAGE, PANIPAT, HARYANA

**After six-years of  
pain, Dimple finally  
has a reason to  
smile, the heart valve  
replacement surgery  
was successful**



**“I thought that if I rested, I would get better,” says Dimple, seriously. But no amount of resting gave her any relief. She never let on that anything was wrong; she quietly went about her work, not wanting to trouble anyone,” says her mother, Balaji**

Six- years- ago, 22-year- old Dimple started showing worrying symptoms – difficulty in breathing, chest and back pain; even sleeping and sitting hurt the young girl. Her parents, a farmer and housewife, with an average monthly income of only Rs.6,000 a month, took her to the best doctors that their meagre income could afford, but the diagnosis was always the same – Dimple's heart needed a valve replacement.

“I thought that if I rested, I would get better,” says Dimple, seriously. But no amount of resting gave her any relief. Dimple continued with her life as normally as she could, working hard to attend her computer engineering classes in the morning and returning to her part-time job as a beautician in a salon. “Dimple never let on that

anything was wrong; she quietly went about her work, not wanting to trouble anyone,” says her mother, Balaji.

Finally, during one of their trips to a nearby hospital, one of her doctors told Dimple about the Pradhan Mantri Jan Arogya Yojana and on 17th November 2018, Dimple was enrolled in the scheme. Three days later, she underwent surgery.

“We have already spent more than we could afford on Dimple's health – Rs. 1 lakh at various hospitals. But Gudiya deserves the best. She is a good daughter and older sister to her brothers. God bless those who have helped put a smile on my Gudiya's face.” Balaji says, tearfully.





**SUNIL KUMAR**

**AGE:** 32 YEARS

**PACKAGE NAME:** PCNL (PERCUTANEOUS NEPHROLITHOTOMY) UNILATERAL

**PACKAGE AMOUNT:** RS. 25,000  
KARAMDEVA, FAIZABAD, UTTAR PRADESH

## Sunil kept his pain to himself as a baby was due in the family

**I would have had to mortgage my fields – the only thing I really have, Sunil says. After a successful surgery, he is now looking forward to an expanded family**



A farmer with a couple of acres of land, Sunil Kumar lives with his parents, wife and younger brother. He had been ignoring the pain in his side for the last two months. It would come off and on, and after a while, things would return to normal. Sunil made only about Rs. 5,000 a month, and his wife, a beautician in a salon, made about the same. She was now expecting their child, and expenses would surely mount. So Sunil kept his pain to himself.

Until one day, when he read about the Pradhan Mantri Jan Arogya Yojana in a newspaper advertisement. His foot had been hurting him, making it difficult to work, so Sunil decided to give the scheme a shot. He visited the hospital with his brother and spoke to the doctor about his foot. Hesitantly, he asked if

the treatment could be taken care of under the scheme he had read about. When the doctor said yes, of course it would be, and went on to tell him more, Sunil plucked up the courage to tell him about the recurring pain in his side. A few scans later, the doctor found stones in his kidney. Sunil was enrolled immediately under the scheme and his surgery fixed for the very next day.

On 20th January 2019, Sunil underwent surgery to have the stones in his kidney removed. "I would have had to mortgage my fields – the only thing I really have. I'm glad that all obstacles in my work have now been removed and I can work harder in the fields for my expanding family," he says, happily.



# Letters of reference from the government hospital, for private treatment are required

**DR. SATISH**  
AGE: 31 YEARS  
M.S RAMIAH HOSPITAL  
RAMAIAH NAGAR, BENGALURU



**Dr. Satish meets patients and their relatives who have tried all other options and failed to receive treatment. “These are truly hopeless cases, and it reflects on the faces of the people I meet,” he says.**

As the Suvarna Arogya Medical Coordinator at M.S. Ramiah Hospital, Bengaluru, this young doctor is the last stop for people who cannot be treated anywhere else in Karnataka, under the Pradhan Mantri-Jan Arogya Yojana. All patients who need treatment under this scheme at the private hospital, have to be referred there officially, by a government hospital that itself does not have the capacity or resources to treat these cases, for them, Dr. Satish is the last stop. He meets patients and their relatives who have tried all other options and failed to receive treatment.

“These are truly hopeless cases, and it reflects on the faces of the people I meet,” says Dr. Satish, seriously. He personally checks the letters of reference from the government hospital, as well as the reports and records of treatment up until then.

In some cases, he is fortunate to be able to give them the good news that there is hope ahead, and refer them to the hospital specialist. In others, where either documentation required is incomplete or if the disease has not been covered by the package, he has to be the bearer of bad news. “It’s not an easy job,” he says, shaking his head. Most people are grateful and come back to him to say thank you and mutter blessings on his head.

As both a doctor and an erstwhile consultant with insurance companies, Dr. Satish combines all his experience and knowledge to serve people. “This is the most rewarding role I have ever worked in – and I sleep peacefully at night, knowing that I am doing my best to serve the most number of people that I can,” he says.



**RITU KUMARI**

**AGE:** 14 YEARS

**PACKAGE NAME:** UNSPECIFIED SURGICAL PACKAGE

**PACKAGE AMOUNT:** RS. 25,000

REHSAPUR, VAISHALI, BIHAR

## Reconstructive surgery on arms to correct disability



**“The other children in the village make fun of me; they call me names because my arms look odd,” says Ritu Kumari, 14, with a sad smile. Both her arms at the elbow have slight disability**

Her face lights up when she speaks about her dream of becoming a teacher one day. “I want to teach Maths and English,” Ritu Kumari says, confidently. The fourteen-year-old covers the scars on her right elbow with her left hand. “The other children in the village make fun of me; they call me names because my arms look odd,” she says, with a sad smile.

Ritu had, what some may call, a slight disability. Due to an extra flap of skin and flesh on her arms at the elbows, she was unable to hold them straight. Despite this, Ritu went about her work – writing in school, playing, helping her mother with household chores. Her disability was more troubling to her father, Dilip Kumar.

Dilip Kumar, 30, runs a small store in the village, selling biscuits, chips and smaller household items. He had set up this store two years ago and is still repaying the loan he had taken at the time. Dilip Kumar is slightly disabled

himself – his right arm only functions at 60%, according to the doctors. He had sought out treatment several years ago, but could not dream of affording the reconstructive surgery required. Now, he didn’t want the same to happen to his daughter.

“I want to fulfil my responsibility as a parent – I didn’t want her to say later that I did not try my best for her,” he says. So when he heard about the Pradhan Mantri Jan Arogya Yojana from a neighbour, he took Ritu to the Patna Medical College and Hospital to try out their luck.

Ritu was enrolled in the scheme immediately and a surgery date set. On 18th November 2018, Ritu Kumari underwent reconstructive surgery on her right arm. With a little physiotherapy, she will soon be able to hold her arm straight again. Surgery for her other arm will be scheduled after her right arm heals completely.



**RAMNARAYN NATH**  
**AGE:** 63 YEARS  
**PACKAGE NAME:** HCV DIALYSIS  
**PACKAGE AMOUNT:** RS. 2000 PER SESSION  
BARPETA ROAD, BARPETA DISTRICT, ASSAM

# A knock on the door brings hope



He had been suffering from diabetes and high blood pressure for over 12 years, but the small revenue from their little stationary shop did not allow for proper treatment

For over half-a-year Shantana has accompanied her husband Ramnarayn on an odyssey from clinic to clinic, from their little village in Barpeta, a District in Assam. They had gone even to Chennai to find help for her Ramnarayn ´s kidney problems. He had been suffering from diabetes and high blood pressure for over 12 years, but the small revenue from the little stationary shop Ramnarayn was running together with his two sons did not allow for proper treatment.

But when this persistent feeling of nausea started that made it almost impossible for him to eat properly, he could not avoid going to the doctor any longer. After a series of tests, the suspicion of advanced kidney disease caused by hepatitis C virus was eventually confirmed. In Chennai where the family put all their hope in a speciality hospital, the doctors strongly recommended a kidney transplant. Days passed by while the family was waiting for a donor - to no avail.

Their savings had dwindled away while they had been in the South. After their return to Assam, they were about to give

up hope when one day an officer from the district administration knocked on their door. The news he brought was almost too good to believe. The costs for dialysis and hepatitis treatment could probably be covered by PM-JAY. A check in the Beneficiary Identification System confirmed their eligibility and shortly after Ramnarayn was admitted to City Health Hospital in Guwahati where he is now finally receiving regular sessions of Hepatitis C positive dialysis.

Happily they put up with the almost three-hour journey between Barpeta and Guwahati. It is nothing compared to the distances they have been traveling before in search of help for Ramnarayn. Tears well up in Shantana ´s eyes: “We are still desperately waiting for a kidney donor, but we are so thankful that at least my husband ´s treatment is taken care of for the time being.” For a moment she struggles to regain her composure, then she quickly dries her tears and rushes back to the dialysis station. Ramnarayn ´s session is almost over for today.



**GAUTAM**

**AGE:** 17 YEARS

**PACKAGE NAME:** SEPTO-RHINOPLASTY

**PACKAGE AMOUNT:** RS. 30,000

BHAGATNAGAR, PANIPAT, HARYANA

## A free Septorhinoplasty gave a new life to Gautam



He was finding it harder and harder to breathe, due to his deviated septum. Surgery was out of the question as his father could not afford it. So Gautam turned to yoga and naturopathy. But things took a turn for the worse. Just then, he noticed a banner advertising PM-JAY

Seventeen-year-old Gautam will be giving his Class- ten exams in March 2019. But he's been preparing for them for months. This hard working student goes for tuitions as soon as he gets back from school and returns late in the evening. Then, he studies till midnight. He already knows his career path and is aspiring to be an engineer.

But things haven't been quite so smooth for Gautam in the health area. For the past six-years, he'd been finding it harder and harder to breathe, due to his deviated septum. Surgery was out of the question as his father, a factory worker for a local linen manufacturing firm, earned only Rs. 15,000 a month. So Gautam turned to yoga and naturopathy, with the help of his uncle, a naturopathy doctor.

But in late November 2018, things took a turn for the worse. Gautam started experiencing dizziness and found it harder than ever to breathe. His uncle suggested at X-ray and it was at the hospital that he noticed a banner advertising the Pradhan Mantri Jan Arogya Yojana. A quick scan of the database showed that Gautam was eligible for the free septorhinoplasty!

"My nose used to run uncontrollably every time I would look down at my books, but now I don't even carry a handkerchief," says Gautam, laughing. "I can now focus fully on my studies and I know that someday, I'll be earning in dollars!"





**J. M. MOMIN**  
AGE: 56 YEARS  
NURSE  
KELIAVASNA VILLAGE, GUJARAT

## ‘Ensuring regular healthcare more difficult than delivering babies’



**She can clearly see the big change the scheme has made in the lives of her patients. Now, when she advises them to go to the hospital, they neither hesitate nor try to postpone the visit out of fear of what it might cost them**

Nurse Momin began her career at the Primary Health Sub-centre in Keliavasna back in 1988, primarily dealing with immunisation, mother and child care, skincare and tuberculosis cases. “I’ve delivered almost all the babies in this village!” she beams with pride. Her job used to be far more difficult back then—she even remembers delivering a baby in a boat during the Gujarat floods of 2006!

Now, with technology and mobiles, it is easier to administer care than it was when Nurse Momin began her career. But she still believes that regular healthcare is far more difficult to ensure than safe delivery of a baby. With almost 8,000 people in her village, Momin visits 50-70 households each day, taking blood pressure, recording medical

history and advising on nutrition and supplements. This record is noted in her meticulously maintained register, along with the names of enrolled beneficiaries of the Pradhan Mantri Jan Arogya Yojana. Having worked for over 30 years, she can clearly see the difference the scheme has made in the past four months. Now, when she advises her patients to go to the hospital, they neither hesitate nor try to postpone the visit out of fear of what it might cost them.

Nurse Momin has another two years to retire, but she isn’t looking forward to it.

“I love my job,” she says. “I get to help and serve people, and walking to houses across the village helps me keep fit!”



# The unemployed too can seek treatment from PM-JAY

**AMBIKA**  
**AGE:** 27 YEARS  
**PACKAGE NAME:** LAPAROSCOPIC CHOLECYSTECTOMY  
**PACKAGE AMOUNT:** RS 30,000  
DEVAPURA CHITRADURGA DISTRICT, KARNATAKA



Being unemployed for five years, then requiring surgery! But to their relief they were entitled to a cashless treatment



Ambika's husband, a field labourer has been unemployed since the past five years. The couple has been living with his brother's family in a joint family, but each day is a struggle. Both Ambika and her husband think twice before taking any decision at all – how much would it cost, and how would they ask his brother for the money required?

So on 20th December 2018, when Ambika felt a sharp pain in her abdomen, she feared the worst. How much this will cost, she thought. At the District Hospital, Chitradurga, Ambika was prescribed painkillers while an ultrasound was conducted. The doctors found stones in Ambika's gall bladder, but the hospital wasn't equipped to perform the laparoscopic cholecystectomy required. Ambika has trained to

be a nurse, so she knew that the lengthy terms would amount to great cost. How could they further add to her brother-in-law's expense?

But the doctors at the hospitals told the couple about the Pradhan Mantri Jan Arogya Yojana and how they could avail treatment for free at the hospital that was recommended. Within a day, Ambika had been enrolled in the scheme and was on her way to M.S.Ramiah Hospital, Bengaluru, 250 kms away for her free surgery!

"I don't even know how we could have gotten a loan for the surgery, if this scheme hadn't existed. We would have again been completely dependent upon my brother-in-law for the surgery and medicines. I'm so grateful," says Ambika, joining her hands with relief.





# KAILASHO DEVI

AGE: 28 YEARS

PACKAGE NAME: LAPAROSCOPIC CHOLECYSTECTOMY

PACKAGE AMOUNT: RS. 15,000

NUDD, SAMBA DISTRICT, JAMMU & KASHMIR

## Relieved & less worried about the family falling sick

Kailasho tries hard to keep a straight face for the photo, but nine-year- old Sueha and eight-year-old Arjun who are fidgeting next to her and keep giggling. They are happy to see their mum well and smiling again



For months Kailasho lived with a stabbing pain under her sternum that would come in convulsive attacks and sometimes lasted for hours, forcing her to leave everything she was just doing. She tried hard not to pay much attention to it and kept going as soon as the pain subsided.

She was well aware that there was no money for medical treatment. Her husband Mahinder hardly earned Rs. 5000 a month working at a construction site. "The children didn't even have toys to play with," she says sadly. It was her husband who kept insisting that she go to see a doctor. Finally, she went for a general check-up to Samba District hospital. That visit was a turning point for Kailasho. At the hospital, she learnt that as a beneficiary

of PM-JAY her disease would be taken care of without any financial burden on the family.

As soon as she got a Golden Card, an ultrasound was done that identified gallbladder stones as the cause for her colic pains. Soon after, a surgery date was fixed for the 2nd of February to remove the stones. "If the scheme hadn't been there, I wouldn't have even thought of doing this surgery."

The pain is gone now, she does not even have to take a medicine anymore. She feels relieved, less worried about her herself or her family falling sick. "There is an option now for poor people like us," she says and joins her children's laughter.



**ROSHAN LAL****AGE:** 58 YEARS**PACKAGE NAME:** OPEN REDUCTION WITH  
BONE GRAFTING OF NON UNION**PACKAGE AMOUNT:** RS. 20,000  
NERI VILLAGE, RAMPUR, HIMACHAL PRADESH

# In the mountains, even walking can result in injuries

## When Roshan Lal fractured his leg, the village Pradhan showed the way for free treatment under the PM-JAY



High up in the mountains, one false step could lead to death. Roshan Lal, 58, was celebrating at a friend's retirement party on 1st November 2018, when he fell off the stone ledge of the house. The elderly man injured his leg and his family knew it was no ordinary fracture. He would have to go to the hospital in Shimla, advised the Pradhan of the village; a friend of Roshan Lal's. When the poor farmer's face fell at this suggestion, the Pradhan told him about the Pradhan Mantri Jan Arogya Yojana, under which treatment could be done for free. All Roshan Lal had to do was to carry his ration card along and he could enroll in the scheme. As he was already enrolled in the Rashtriya Swasthya Bima Yojana (RSBY), the process would be faster.

So Roshan Lal borrowed Rs. 15,000 from his relatives to hire a vehicle to travel with his son to Shimla. At the

hospital, the doctor found that he needed to have surgery to insert a metal rod in his leg to support the fractured bone. Surgery was scheduled for the very next day, and Roshan Lal was reassured that it wouldn't cost him at all.

Now, Roshan Lal uses a crutch to navigate the steep mountainside, but he's just happy that he was able to sidestep the black- hole of debt. His son too is a daily wage labourer, while Roshan Lal now is at the mercy of the mountain weather for a good farm yield. Together, they barely manage to scrape out a living for their families.

"My leg still hurts, but I'm so grateful for this scheme. With a little rest and exercises that I've been shown, I should be able to get back to my farming soon," says a content Roshan Lal.



# Abbreviations

<b>AB</b>	Ayushman Bharat
<b>ABM</b>	Ayushman Bharat Mission
<b>AB-PMJAY</b>	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojna
<b>AIIMS</b>	All India Institute of Medical Sciences
<b>BIS</b>	Beneficiary Identification System
<b>CABG</b>	Coronary artery bypass grafting
<b>CBD</b>	Common Bile Duct Exploration for Stones
<b>CSC</b>	Community Service Centre
<b>CT</b>	Computed tomography (Medical imaging)
<b>CTVS</b>	Cardiothoracic and Vascular surgery
<b>GMCH</b>	Guwahati Medical College and Hospital
<b>GNRC</b>	Guwahati Neurological Research Centre (earlier name)
<b>ICU</b>	Intensive Care Unit
<b>IABP</b>	Intra-Aortic Balloon Pump
<b>NHPS</b>	National Health Protection Scheme
<b>PM-JAY</b>	Pradhan Mantri Jan Arogya Yojna
<b>PTCA</b>	Percutaneous Transluminal Coronary Angioplasty
<b>RBC</b>	Red Blood Cell Transfusion
<b>RSBY</b>	Rashtriya Swasthya Bima Yojana
<b>SLE</b>	Systematic Lupus Erythematosus





“We take pride in presenting this concise collection of testimonies of beneficiaries and other stakeholders of the PM-JAY. Here is a collection of real-life experiences of how PM-JAY has changed the lives of the people.

The success stories of PM-JAY traverse the length and breadth of the country. It also includes recognition for the hard work done by frontline health workers, healthcare service providers and village level entrepreneurs, other stakeholders in making PM-JAY a success.

Each of these accounts hold the potential to inspire many other such stories, positively contagious in their impact. We are hopeful that this effort will go a long way in spreading the message of PM-JAY and will inspire citizens to make a difference in the lives of the poor and the vulnerable.

