



UNITED INDIA INSURANCE COMPANY LIMITED
Registered & Head Office: 24, Whites Road, Chennai 600014

30th June 2024

United India Insurance Co. Ltd. is proud to announce that it has been awarded the responsibility to administer the newly integrated Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and Mahatma Jyotirao Phule Jan Arogya Yojana (MJPJAY) scheme, set to commence on 1st July 2024. This landmark initiative, a collaboration with the Government of Maharashtra, aims to revolutionize public healthcare delivery in the state by offering comprehensive, accessible, and cashless medical services to all the resident of the state.

Comprehensive Coverage and Accessibility

The integrated scheme is designed to alleviate catastrophic health expenditures and improve access to quality healthcare. It will cover secondary, tertiary, and day care procedures for eligible families through a network of empaneled healthcare providers, ensuring end-to-end cashless services for identified diseases.

Key features

- **Universal Access:** All citizens of Maharashtra are eligible for free treatment at empaneled hospitals.
- **Substantial Coverage:** Each family is insured for up to ₹5 Lakhs. Specifically, up to ₹1.5 Lakhs (₹4.5 Lakhs for renal transplant) under the insurance mode and the balance under the assurance mode.
- **Floater Sum Insured:** The total coverage of ₹5 Lakhs can be utilized by any one member or collectively by all family members within a policy year.
- **No Income Restrictions:** Available to all citizens regardless of income level.
- **Easy Access:** Benefits can be availed by presenting a Ration card (Yellow, Antyodaya Anna Yojana, Annapurna, Orange, or White) or a Domicile Certificate. No prior enrolment is required.
- **Enhanced Packages:** Significantly higher package amounts compared to the previous scheme.
- **Increased Network:** The number of empaneled hospitals will rise from 1,000 to 1,900, extending the scheme's reach.

Expansive Health Benefits

The scheme will provide 1,356 health benefit packages and 262 follow-up packages across 34 specialties. Notably, 119 procedures are reserved for government hospitals. The coverage will extend to 2.34 crore beneficiary families, with 93.05 lakh families under AB-PMJAY and 1.41 crore families under MJPJAY.

Commitment to Public Health

United India Insurance Co. Ltd., a leading public sector general insurance company, has been administering this prestigious coverage since April 1, 2020, benefiting over 2.22 crore families in Maharashtra. The company's partnership with the government aims to ensure the successful implementation of the upgraded scheme, creating a more resilient healthcare system that meets the evolving needs of the population.

The launch of the integrated AB-PMJAY and MJPJAY scheme marks a significant advancement in public healthcare in Maharashtra. United India Insurance Co. Ltd. is dedicated to collaborating with government bodies and healthcare providers to deliver improved services and greater accessibility, ultimately enhancing the health and well-being of all citizens in the state.

About United India Insurance Co. Ltd.

United India Insurance Co. Ltd. is one of the leading public sector general insurance companies in India. Established in 1938, the company boasts a rich legacy of over eight decades in the insurance sector. With a robust portfolio that includes a wide range of insurance products, United India has a particularly strong presence in health insurance.

The company is renowned for its innovative health insurance solutions tailored to meet the diverse needs of individuals and families. United India has been at the forefront of implementing large-scale health insurance schemes, collaborating with government bodies to provide coverage to millions of citizens. Its commitment to delivering high-quality health insurance services is reflected in its extensive network of empaneled hospitals and a dedicated team focused on customer service and claim settlements.

United India's experience and expertise in managing health insurance schemes, coupled with its customer-centric approach, position it as a trusted partner in the journey towards universal healthcare coverage in India.

For detailed information please visit <https://www.jeevandayee.gov.in>