



General Assembly

Distr.: General
23 February 2024

English only

Human Rights Council

Fifty-fifth session

26 February–5 April 2024

Agenda item 3

**Promotion and protection of all human rights, civil,
political, economic, social and cultural rights,
including the right to development**

Written statement* submitted by "ECO-FAWN" (Environment Conservation Organization - Foundation for Afforestation Wild Animals and Nature), a non- governmental organization in special consultative status

The Secretary-General has received the following written statement which is circulated in accordance with Economic and Social Council resolution 1996/31.

[23 January 2024]

* Issued as received, in the language of submission only.



Addressing the Sustainable Development Goal Three with Transforming Healthcare in the Indian-Administered Jammu and Kashmir by Ab-Pmjay Sehat Scheme

The United Nations and its subsidiary body's since its inception, has been actively involved in promoting and protecting health worldwide. Great strides have been made in improving people's health in recent years by addressing inequalities in health care access. The COVID-19 pandemic and other ongoing crises have impeded progress towards Goal 3. Childhood vaccinations have experienced the largest decline in three decades, and tuberculosis and malaria deaths have increased compared with pre-pandemic levels. The aim is to achieve universal health coverage, and provide access to safe and affordable medicines and vaccines for all.

The AB-PMJAY SEHAT scheme in Indian-Administered Jammu and Kashmir is making healthcare accessible and comprehensive for everyone. Launched by Prime Minister Narendra Modi in December 2020, this health initiative is transforming the way people receive medical care. Since its start, the scheme has provided healthcare coverage to over 5.50 lakh patients, easing the burden of medical expenses, which adds up to almost Rs 1,225 Crores.

The scheme is unique in implementation in Indian-Administered Jammu and Kashmir with impressive enrolment numbers, financial support, and its positive effects on healthcare. The scheme extends healthcare benefits to the transgender community and integrates the Ayushman Bharat Digital Mission, improving the efficiency and transparency of health services, it's clear that the AB-PMJAY SEHAT scheme is more than just a health program; it signifies a shift toward fair, inclusive, and digital healthcare for the people of Indian-Administered Jammu and Kashmir.

Launch and Implementation

The government of India in its commitment to one of the important SDG's and developing India as a healthy nation, launched this ambitious Ayushman Bharat PMJAY scheme on 26th December 2020. In Indian-Administered Jammu and Kashmir, the scheme was implemented through insurance mode with private Bajaj Allianz GIC as the implementing agency. This is the first time that a public-funded Health Insurance Scheme meant for the entire population is being implemented in the UT.

The scheme primarily focuses on financial protection from catastrophic health expenditures, which is the pillar of Universal Health Coverage. It is delivered through both public and private healthcare providers for secondary and tertiary care health services. It provides a cover of Rs. 5 lakh per family per year. All Medical and surgical conditions are included with minimal exclusions. It covers both Pre and Post hospitalization expenses and all pre-existing conditions are covered from day one.

This cashless treatment facility being provided by the central government under the ABPMJAY-SEHAT scheme after the abrogation of Article 370 for poor and needy families has substantially reduced their out-of-pocket expenditure as well as financial bankruptcy due to severe and prolonged illness, and expensive treatment.

Digital Transformation: Ayushman Bharat Digital Mission (ABDM)

To enhance the healthcare experience for patients in hospitals across Indian-Administered Jammu and Kashmir, the Ayushman Bharat Digital Mission (ABDM) has directed hospital administrators to implement QR code facilities for seamless digital payments. The ABDM, aligned with the Digital India platform, aims to make all payments digital within citizen-centric services provided by the government.

ABDM creates a system of personal health records, based on international standards, easily accessible to individuals, healthcare professionals and service providers, based on individual's informed consent, besides promoting development of enterprise-class health application systems with a special focus on achieving Sustainable Development Goals for health.

It is for the first time that healthcare institutions and professionals in the private sector will actively participate with public health authorities in building of ABDM through the combination of prescription and promotion.

The implementation of ABDM has significantly improved the efficiency, effectiveness, and transparency of health service delivery. Patients are able to securely store and access their medical records (such as prescriptions, diagnostic reports and discharge summaries), and share them with healthcare providers to ensure appropriate treatment and follow-up. They have access to more accurate information on health facilities and service providers. One of the important feature they have the option to access health services remotely through teleconsultation and e-pharmacy.

ABDM also provides choices to individuals to access both public and private health services, facilitates compliance with laid down guidelines and protocols, and ensures transparency in the pricing of services and accountability for the health services being rendered.

NGO's and civil society organizations played crucial role in sensitizing people the need to register and have cashless approach in medical and health sectors, similarly, healthcare professionals across disciplines have better access to patients' medical histories (with the necessary informed consent) for prescribing more appropriate and effective health interventions. The integrated ecosystem also enables a better continuum of care.

Substantial health insurance coverage to the populace of the Union Territory, Indian-Administered Jammu and Kashmir has bagged the best performing Union Territory category for enrolment under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), under this scheme, more than 81.22 lakh persons (78.74%) have been registered to make them eligible for free and quality treatment in empanelled hospitals in the country.

Nearly, 81.20 lakh persons have been issued golden cards. State Health Agency has also launched a citizen-friendly facility for citizens to avail of golden cards. The citizens can visit the website setu.pmjay.gov.in and register themselves and their families with details of ration cards issued by the Food and Supply Department and download their golden cards.

Inclusivity: Extending Benefits to the Transgender Community

To drive Universal Health Coverage (UHC), inclusivity is as essential to the core of a public healthcare system as transparency is to governance. These endeavours for public health in India were bolstered when the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) was launched on 23rd September 2018 by our Hon'ble Prime Minister. As we celebrate four years of Ayushman Bharat PM-JAY next month, we will also be celebrating a landmark addition to the biggest public health assurance scheme in the world.

The healthcare benefits under AB PM-JAY are now being extended to the transgender community through a collaboration between the National Health Authority (NHA, MoHFW) and the Ministry of Social Justice and Empowerment (MoSJE) under the Support for Marginalized Individuals for Livelihood and Enterprise (SMILE). This is in continuation to the objectives of AB PM-JAY scheme for fostering equity and inclusivity in the delivery of healthcare services. This collaboration would add to the efforts of upliftment of the transgender community, which has been marginalized due to decades of stigma and exclusion from the care benefits accorded to the larger society.

Gramin Kshetra, Telangana, NGO(s) without consultative status, also share the views expressed in this statement.

1. <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>
2. <https://www.un.org/sustainabledevelopment/health/>
3. <https://sdgs.un.org/goals/goal3>
4. <https://www.who.int/data/gho/data/themes/world-health-statistics>
5. <https://www.jkpmjaysehat.co.in/pmjaysehat.php>
6. <https://nha.gov.in/PM-JAY>
7. <https://www.thehindu.com/news/national/ayushman-bharat-pmjay-led-to-huge-out-of-pocket-expenditure-savings-related-to-hospitalisations-satya-pal-singh-baghel/article67119363.ece>