



75
Azadi Ka
Amrit Mahotsav



AYUSHMAN BHARAT PM-JAY
& AB PM-JAY SEHAT

Qissa-E-Ayushman





AYUSHMAN BHARAT PM-JAY & AB PM-JAY SEHAT

Qissa-E-Ayushman



**LIEUTENANT GOVERNOR
JAMMU & KASHMIR**



**RAJ BHAVAN
SRINAGAR 190001**

MESSAGE



I am happy to learn that the Department of Health & Medical Education is bringing out its Coffee Table Book titled "**Qissa-e-Ayushman**".

Jammu & Kashmir has witnessed major breakthroughs in health sector through **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana and Ayushman Bharat Pradhan Mantri Jan Arogya Yojana SEHAT** having a significant effect on healthcare delivery system, including strengthening of Public Hospitals.

Good health and wellbeing of people is the ultimate aim of the government. We are making best possible efforts to ensure health care is accessible to everyone in the UT.

I trust that this publication will serve as a great source for generating awareness of the efforts by the Department for the successful implementation of AB PM-JAY SEHAT & AB PM-JAY SEHAT schemes and to provide free and cashless health services to the entire population of J&K.

I acknowledge the unwavering commitment shown by the State Health Agency J&K and the empaneled hospitals, especially during the COVID-19 pandemic.

I hope and believe that the Department of Health & Medical Education would continue its untiring efforts to provide free, cashless, quality and accessible healthcare services to everyone under AB PM-JAY SEHAT & AB PM-JAY SEHAT with an aim of free Universal Health Coverage.

I convey my greetings and good wishes to the Department of Health & Medical Education and all those associated with this publication.

Manoj Sinha
(Manoj Sinha)



Rajeev Rai Bhatnagar



**Advisor to Lt. Governor
Jammu & Kashmir**

MESSAGE



I am happy to learn that the Department of Health & Medical Education is coming out with a Coffee Table Book titled "**Qissa-e-Ayushman**", highlighting the efforts undertaken in the healthcare sector on a journey to create a healthy J&K.

Jammu & Kashmir has made substantial progress in improving health services delivery over the last few years with a committed approach by all stakeholders under AB PM-JAY SEHAT & AB PM-JAY SEHAT schemes to provide free and cashless healthcare services to every resident of J&K.

I gather that the Coffee Table Book is showcasing various initiatives taken by the Health & Medical Education Department for successful implementation of AB PM-JAY SEHAT & AB PM-JAY SEHAT schemes. This health scheme will have significant effect on healthcare delivery system, with the ultimate aim of free Universal Health Coverage.

The hard work put in by officers of the government and staff members for creating a healthy future of J&K deserves special mention.

I compliment all who contributed in conceiving this Coffee Table Book and wish them success in their future endeavors.

Rajeev Rai Bhatnagar
(Rajeev Rai Bhatnagar)



Dr. Arun Kumar Mehta, IAS



**Chief Secretary
Jammu & Kashmir**

MESSAGE



I compliment Jammu and Kashmir Health and Medical Education Department for its tireless efforts in implementation of AB PM-JAY SEHAT and AB PM-JAY SEHAT Schemes; providing free and accessible healthcare services to all.

I am glad to know that a Coffee Table Book is being published showcasing the initiatives in the field of Health and Medical Education under AB PM-JAY SEHAT and AB PM-JAY SEHAT Schemes in the Union Territory of Jammu and Kashmir. I appreciate the selfless services rendered by the Healthcare Workers and compliment Officers of the Government of Jammu and Kashmir for achieving new heights in healthcare sector by implementing these Schemes.

I am also satisfied with the State Health Agency of Jammu and Kashmir for implementing Universal Health Coverage, providing free, accessible, and certified healthcare services to every citizen under AB PM-JAY SEHAT and AB PM-JAY SEHAT.

I congratulate the editorial team for bringing out this Coffee Table Book, "**Qissa-e-Ayushman**".

**Dr. Arun Kumar Mehta
(IAS)**



Bhupinder Kumar, IAS



**Secretary to Government
Health & Medical Education
Department
Government of Jammu & Kashmir
Srinagar / Jammu**

MESSAGE



Health & Medical Education Department is continuously striving to provide quality and affordable health care delivery to its entire populace thereby reducing out of pocket expenditure to its citizen.

The Universal Health Insurance schemes namely AB PM-JAY SEHAT & AB PM-JAY SEHAT has provided extended coverage of up to Rs. 5 lakhs per family per year, for secondary and tertiary care hospitalization, to all residents of Jammu & Kashmir comprising around 25 Lacs families and 97 Lac beneficiaries as per NFSA database.

The immense success of the scheme show cases the trust and acceptance of the scheme among the masses. While, the Golden Card generation is nearing saturation, around 5.96 lakh free treatments have been provided so far under the scheme. These efforts have been well recognized at National Level and recently Jammu and Kashmir has bagged best performing Union Territory category for enrolment under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).

This has been possible due to active support from Government of India and various initiatives of UT Government such as migration from SECC database to NFSA data base to address data fidelity issues, adoption of new packages to include more procedures, enabling self registration among others. Special camps for Beneficiary identification and registration and enhancing network of empaneled hospitals are a regular feature.

It gives me immense pleasure to learn that State Health Agency, J&K is coming up with this publication to showcase the efforts made by the Health Department for extensive health insurance coverage. I am confident that this publication will encourage all beneficiaries to make the implementation of AB PM-JAY SEHAT & AB PM-JAY SEHAT Schemes a great success in the UT of J&K.


(Bhupinder Kumar), IAS



Sanjiv M Gadkar, IAS



**Chief Executive Officer
State Health Agency
Jammu & Kashmir**

MESSAGE



AB PM-JAY SEHAT a centrally sponsored flagship scheme was launched by Hon'ble Prime Minister on 23rd September 2018 to provide free access to Health Insurance to all eligible beneficiaries covering about 10 crores poor and vulnerable families in the country. It was launched in Jammu and Kashmir on 1st December 2018 by Hon'ble Lieutenant Governor. Since then, the scheme has achieved several milestones in achieving the target of Universal Health Coverage. After the universalization of the scheme in December 2020 through AB PM-JAY SEHAT & AB PM-JAY SEHAT scheme, every resident of J&K is entitled to avail free and cashless healthcare services upto rupees 5.00 lakhs per annum per family. Till date, more than 76 lakh beneficiaries have been verified through Beneficiary Identification System (BIS) and have been provided with Ayushman cards. Similarly, over 5.4 lakh treatments amounting to Rs. 927 Crores have been provided to the beneficiaries under the AB PM-JAY SEHAT & AB PM-JAY SEHAT schemes through a vast network of more than 291 empanelled Health Care Providers (EHCP).

During this short span of time, SHA had come across many challenges and learnings which helped us to scale and strengthen the functioning of the scheme. The scheme has widened its arm across the UT, bringing ease to the life of people of J&K while availing the treatment. Ayushman Bharat PM-JAY SEHAT has witnessed a phenomenal growth and touched the lives of millions by providing them free secondary, tertiary and day care procedures for treatment of diseases and medical conditions. The journey so far has been enthralling with stories full of triumph and joy across the UT of J&K. This momentous feat has been only possible due to the constant team work at the ground level.

This edition of Coffee Table Book titled "Qissa-e-Ayushman" has a collection of 100 success stories beneficiaries of who have availed the services under the scheme. Each story narrated in the Coffee Table Book are put together to make beneficiaries empower with their Right to Health. Kudos to everyone at SHA J&K and all stakeholders who have put the event together. I believe these are the small joys we have achieved, yet we have not reached the last mile. We need to continue to work with same zeal and spirit and very soon we will be able to achieve our goal of achieving the Vision of Universal Health Coverage.

My best wishes to one and all health warriors.


(Sanjiv M Gadkar)



Ayushi Sudan, IAS



**Managing Director
National Health Mission**

MESSAGE



In the last four years, AB PM-JAY SEHAT and AB PM-JAY SEHAT scheme has achieved several milestones in achieving the target of Universal Health Coverage. After the universalization of the scheme in December 2020 through AB PM-JAY SEHAT & AB PM-JAY SEHAT scheme, every resident of J&K is entitled to avail free and cashless healthcare services to the people of J&K. Till date, more than 5.96 lakh treatments amounting to Rs. 927 Crores have been provided to the beneficiaries under the AB PM-JAY SEHAT & AB PMJAY SEHAT schemes. More than 76 lakh beneficiaries have been verified through Beneficiary Identification System (BIS) and have been provided with Ayushman cards. The journey so far has been enthralling with stories full of triumph and joy across the UT of J&K. During this short span of time, we have come across many challenges and learning which helped us to scale and strengthen the functioning of the scheme. The scheme has widened its arm across the UT in form of AB PMJAY & AB PM-JAY SEHAT schemes bringing ease to the life of people of J&K while availing the treatment.

In my humble opinion, Ayushman Bharat PM-JAY SEHAT has witnessed a phenomenal growth and touched the lives of millions by providing them free secondary, tertiary and day care procedures for treatment of diseases and medical conditions through a vast network of more than 291 empaneled Health Care Providers (EHCP). This momentous feat has been only possible due to the constant team work at the ground level.

This edition of Coffee Table Book titled "*Qissa-e-Ayushman*" has a collection of 100 success stories of beneficiaries, who have availed the services under the scheme. Each story narrated in the Coffee Table Book show cases the level of empowerment of beneficiaries of the scheme. Kudos to everyone at SHA J&K who have put the event together.

We are determined to work on new ideas to develop the scheme further. We are working towards institutional mechanism for continued rationalization of HBP (Health Benefit Packages). I believe these are the small joys we have achieved, yet we have not reached the last mile. If we continue to work with same zeal and spirit, very soon we will be able to achieve our goal.

Ayushi Sudan, IAS

INTRODUCTION

In the UT of Jammu and Kashmir, several extraordinary initiatives have been undertaken by the Health Department for the overall improvements in the health sector. Continuous individual as well as collective efforts are being done to improve the different aspects of health sector in the UT of Jammu and Kashmir.

In Jammu and Kashmir, through the active support of Central Government, several health schemes and programmes have been initiated which have revolutionized the health sector in the UT of Jammu and Kashmir.

Under the centrally sponsored Flagship scheme Ayushman Bharat, Pradhan Mantri Jan Arogya Yojana was launched to provide cashless health services for secondary and tertiary care hospitalizations, reduce Out-of-pocket expenditure on health services and to augment the health infrastructure of Public Empanelled Hospitals.

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana was launched in Jammu and Kashmir on 1st December, 2018. After successful implementation of AB-PMJAY and AB-PMJAY- SEHAT in the UT of J&K covering 5,97,969 families, Universalization of Health Insurance Scheme under AB-PMJAY- SEHAT was launched by Hon'ble Prime Minister of India on 26th December 2020 covering all the residents of the UT of Jammu and Kashmir irrespective of their socio-economic status.

Under the scheme, every family of Jammu and Kashmir is entitled for free and cashless insurance cover of Rs. 05 lakhs. Under the ambit of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, more than 77 lakh people have been provided Ayushman Cards.

More than 290 hospitals, public and private, have been empaneled under the scheme in the UT of Jammu and Kashmir with the option of national portability.

More than 5.82 lakh free and cashless treatments amounting to Rs. 927 crores have been provided under the scheme.

All the residents of Jammu and Kashmir have been presented by an exquisite gift of free and cashless health services in form of Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana. The people of Jammu and Kashmir have availed these free and cashless health benefits in the empaneled hospitals in the UT as well as across the country.

Ayushman Bharat Scheme has completely transformed the health care in UT of Jammu and Kashmir, making it more equitable, affordable and accessible. It is impressive, how in short period of 4 years, PMJAY - Sehat has served the agenda of Universal Health Coverage.

Ayushman Bharat – Towards a safer and healthier Population.

Benefits portable across the country

All resident of J&K is entitled for the scheme

No cap on family size or age

Annual health cover of **RS. 5 LAKH** per family, per year.

Free and cashless treatment in any public/ private empanelled hospital



KEY HIGHLIGHTS

DISTRICT WISE PROFILE

Families covered

202503

Families Registered with atleast 1 member

169152

83.53%

Beneficiaries Registered

633489

74.74%

No of Hospitalization

55,158

Hospitalization Amount

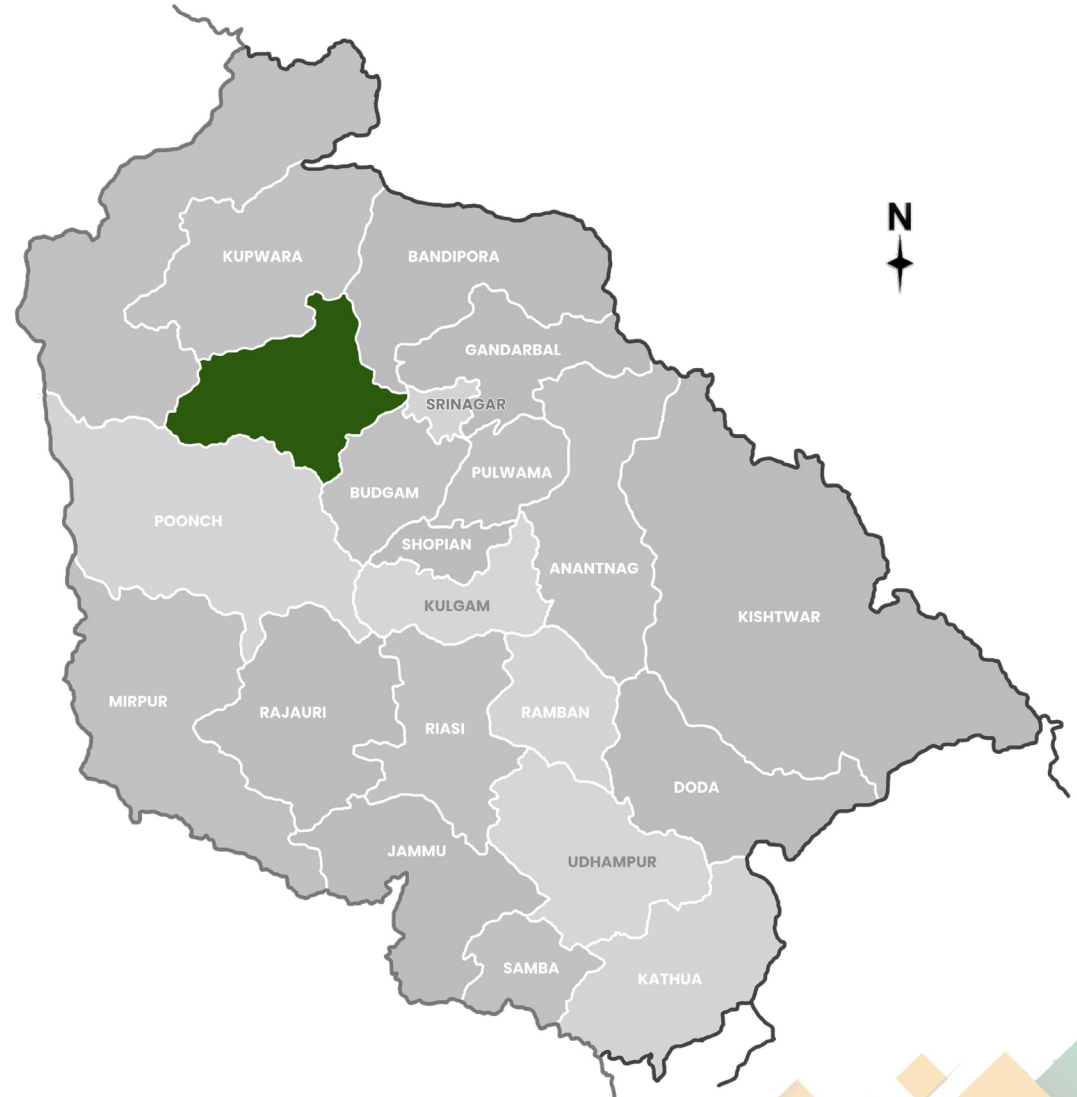
₹ 948,184,787

» DISTRICT: **BARAMULLA**

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
District Hospital Baramulla	Kanth Bagh Baramulla
CHC Chandoosa	Chandoosa
CHC KREERI	Kreeri
Sub District Hospital Uri	Uri
CHC Pattan	Gojree Mohalla Rd, Khanday Mohalla Pattan
CHC TANGMARG	Tangmarg, Baramulla
CHC SOPORE	Sir syed colony Sopore

PRIVATE HOSPITAL	ADDRESS
Hakim Sanauallah Specialist Hospital & Cancer Centre	Mazbugh Road Near Fruit Mandi Sopore Baramulla Kahmir
GURU HOSPITAL	KFC Complex Opposite New Colony Sopore
Arco Dialysis Centre Sopore	New Colony Sopore
Altaf Hospital	Kralhar Kanispora Near Railway Station Baramulla
St Josephs hospital	NH1A, Baramulla, Jammu And Kashmir 193101



» DISTRICT: PULWAMA

Families covered
111014

Families Registered with at least 1 member
111154
100.13%

Beneficiaries Registered
381869
80.75%

No of Hospitalization
40,098

Hospitalization Amount
₹ 612,077,153



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
SDH TRAL	Tral, Pulwama
District Hospital Pulwama	College Stadium Road, Pulwama
Community Health Centre Pampore	Pampore
Community Health Center	Rajpora

PRIVATE HOSPITAL	ADDRESS
Mercy kidney care diabetic and dialysis center	Near DPL Druso Pulwama
Care Dialysis And Diagnostic Center	Dangarpore Pulwama
Mohammadia Nursing Home	Gangoo Pulwama

» DISTRICT: BANDIPUR

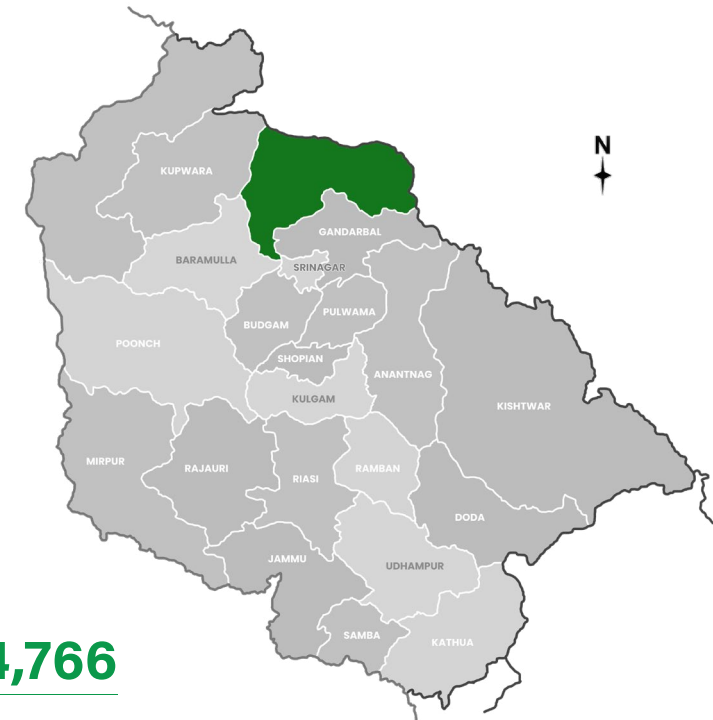
Families covered
73390

Families Registered with at least 1 member
67375
91.80%

Beneficiaries Registered
247714
78.57%

No of Hospitalization
19,807

Hospitalization Amount
₹ 305,694,766



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
Govt. District Hospital Bandipora	Near Faiz Aam Secondary School Bandipora
CHC Hajin	Hajin
CHC Gurez	Gurez
CHC Sumbal	Sumbal

PRIVATE HOSPITAL	ADDRESS
Sarah Multispeciality hospital	Sector A Naz Colony Nowpora Bandipora
Novolabs	First Floor, Near State Bank Of India, Gulshan Chowk Bandipora
Al Sidiq Dialysis And Health Centre	Bandipora

Families covered

184494

Families Registered with atleast 1 member

186875

101.29%

Beneficiaries Registered

617750

78.45%

No of Hospitalization

51,845

Hospitalization Amount

₹ 860,863,796

» DISTRICT: **ANANTNAG**

PUBLIC HOSPITAL	ADDRESS
M & C C H Anantnag	Sherbagh Anantnag
MMABM HOSPITAL ANANTNAG	Janglatmandi, Anantnag
SDH KOKERNAG ANNATNAG	Kokernag
CHC BIJBHARA ANANTNAG	Nh Bijbehara
SDH DOORU ANANTNAG	Dooru Shahbabad
SDH SEER Anantnag	Seer Hamdan
SDH Shangus	SDH Shangus Opposite Sumo Stand Shangus Anantnag
SDH ACHABAL	Achabal Anantnag

PRIVATE HOSPITAL	ADDRESS
ALNOOR HOSPITAL	Kp Road Near Gen Bus Adda Anantnag
Wani nursing home	Moominabad Ashajipora
Interferon kidney care Diabetes and dialysis super speciality centre at uranhall Anantnag	Uranhall
SOUTH CITY NURSING HOME	Kp Road Near Car Plaza
AL HAYAT MATERNITY AND LAPROSCOPIC HOSPITAL	Janglat Mandi Anantnag Opposit Ahlihadees Eedgah
MY HEALTHCARE CENTRE	Genral Bus Stand Anantnag
THE SKJ HOSPITAL	K P Road Anantnag
Mid City Urology And Genral Nursing Home	Nai Basti Anantnag
Apex super speciality Hospital	Kp Road Near Gen Bus Adda Anantnag
BROAD VISION KIDNEY CARE AND DIALYSIS SPECIALITY CENTRE	Nai Basti Anantnag



» DISTRICT: DODA

Families covered

93721

Families Registered with at least 1 member

79291

84.60%

Beneficiaries Registered

258585

74.82%

No of Hospitalization

19,771

Hospitalization Amount

₹ 302,955,351

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
CHC THATHRI	Thathri
CHC Bhaderwah	Bhaderwah
CHC GANDOH	Gandoh Bhalessa
District Hospital Doda	Nagri Doda, Doda



» DISTRICT: GANDERBAL

Families covered

56951

Families Registered with at least 1 member

59151

103.86%

Beneficiaries Registered

198610

87.69%

No of Hospitalization

16,993

Hospitalization Amount

₹ 255,564,563

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
DH Ganderbal	Duderhama Ganderbal
Trauma Hospital Kangan	Kangan Ganderbal
PRIVATE HOSPITAL	ADDRESS
Alnoor Dialysis And Health Center	Nagbal Ganderbal



Families covered

184494

Families Registered with atleast 1 member

186875

101.29%

Beneficiaries Registered

617750

78.45%

No of Hospitalization

51,845

Hospitalization Amount

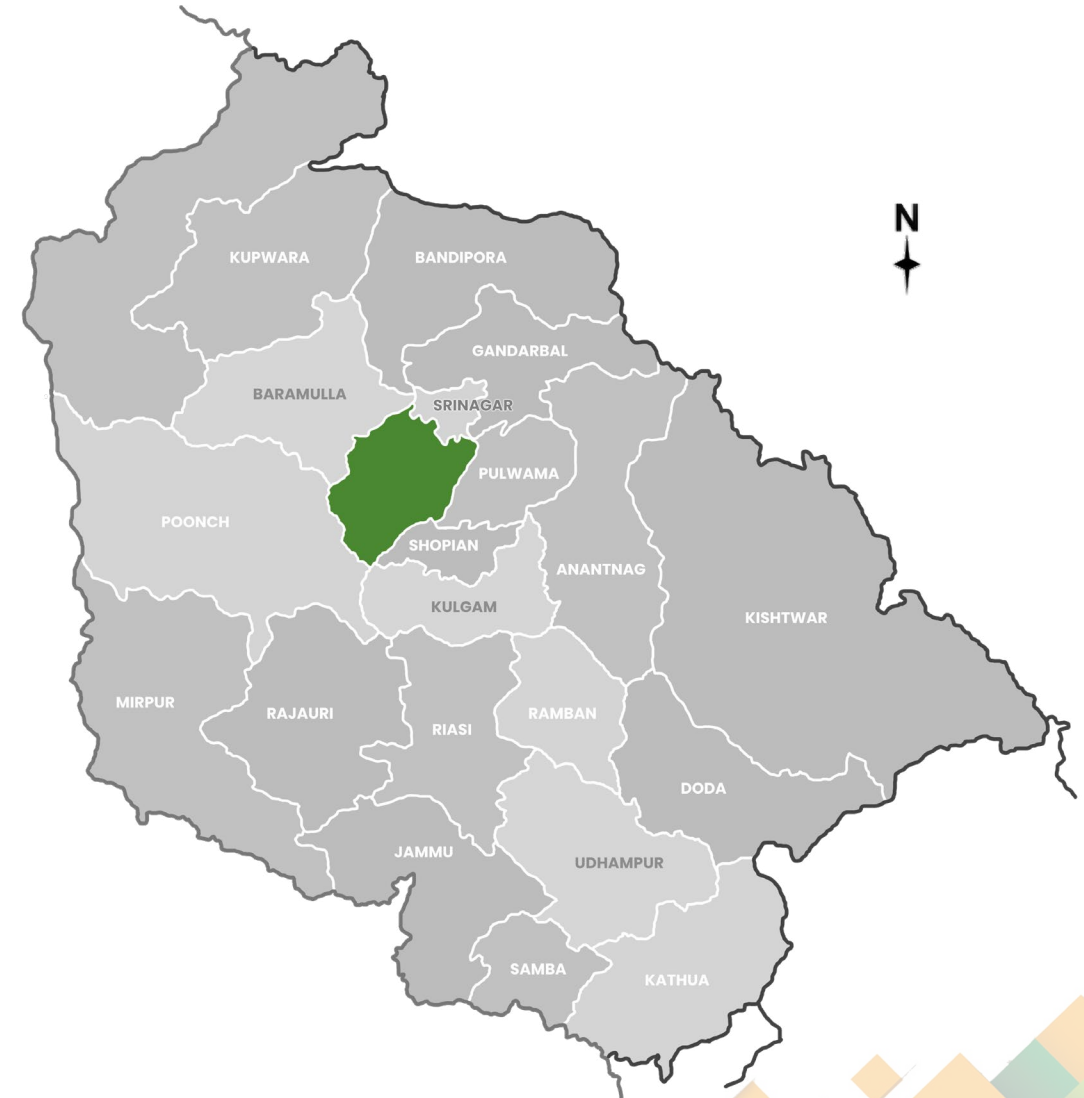
₹ 860,863,796

» DISTRICT: BUDGAM

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
ASYM District Hospital Budgam	Court Road Budgam Near Fire staion
CHC Khansahib	Khansahib, Budgam
CHC Chadoora	Chadoora, Budgam
CHC Kremshore	Kremshore, Budgam
CHC Beerwah	Banday Mohalla Beerwah, Budgam
CHC Chattergam	Pulwama Road Chattergam, Budgam
SDH Magam	Magam, Budgam
CHC Chrari Shrief	Bus Stand, Gulshan Abad Chrari Sharief Budgam.
CHC Pakherpora	Pakherpora, Budgam
SDH Nagam	Dalipora Nagam, Chadoora Budgam

PRIVATE HOSPITAL	ADDRESS
Ibn sina hospital	Ompora Near Railway Station Budgam
Central Kashmir Dialysis Unit	New Bus Stand Badgam



» DISTRICT: KISHTWAR

Families covered

63084

Families Registered with at least 1 member

52311

82.92%

Beneficiaries Registered

152961

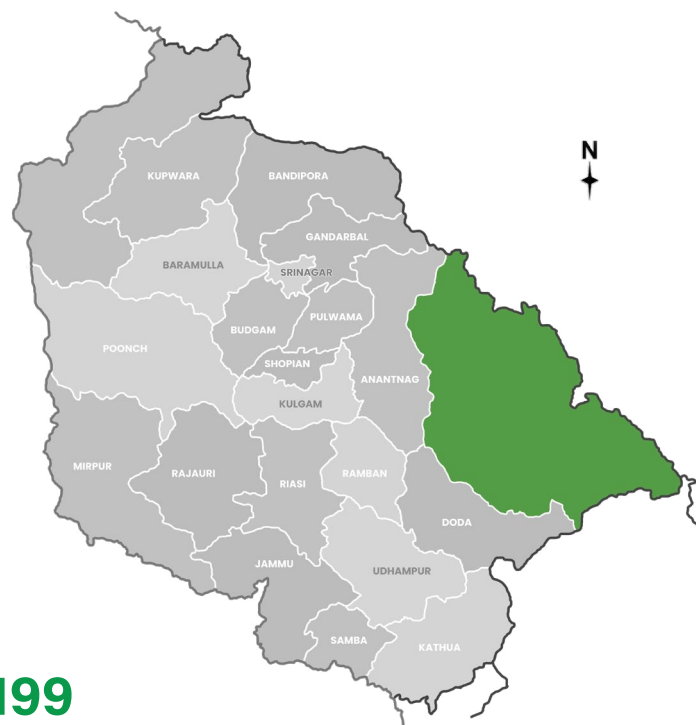
73.13%

No of Hospitalization

7,202

Hospitalization Amount

₹129,879,199



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
Kishtwar	Kishtwar
CHC Marwah	Marwah

PRIVATE HOSPITAL	ADDRESS
Gupta Hospital & Research Centre	National Highway Kathua

» DISTRICT: KULGAM

Families covered

63084

Families Registered with at least 1 member

130911

89.49%

Beneficiaries Registered

413949

77.19%

No of Hospitalization

21,413

Hospitalization Amount

₹362,373,892



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
CHC D H Pora	D H Pora
E H Qazigund	Qazigund, kulgam
CHC Yaripora	Yaripora
D H Kulgam	Near Main Bus Stop

PRIVATE HOSPITAL	ADDRESS
Lords hospital and diagnostic centre	General Bus Stand Laroo Kulgam

Families covered

315152Families Registered
with atleast 1 member**291656**

92.54%

Beneficiaries
Registered**907642**

77.49%

No of
Hospitalization**56,749**Hospitalization
Amount**₹ 1,054,539,666**» DISTRICT: **JAMMU****Hospitals Empanelled**

PUBLIC HOSPITAL	ADDRESS
Govt. Hospital Gandhinagar	Gandhinagar, Jammu
Government Hospital Sarwal Jammu	Government Hospital Sarwal Jammu
CHC SOHANJANA	Sohanjana
CHC Bishnah	Bishnah, Jammu
CHC R.S.PURA	R.S.Pura
CHC AKHNOOR	Akhnoor
CHC Marh	Marh
SMGS Hospital Shalamar	Shalamar Road
SMGS	Shalamar ,JAMMU
Govt. Medical College Hospital Jammu	Bakshi Nagar
Govt. Chest Diseases Hospital Jammu	Bakshi Nagar
psychiatric diseases hospital Govt. Medical College Jammu	krishna Nagar,Jammu
Super Speciality Hospital Govt Medical College Jammu	Reshamghar Jammu
Chc Jourian	Jourian
Indra Gandhi Government Dental College And Hospital Jammu	Amphalla Jammu
Sub District Hospital Jagti Nagrota	Jagti Nagrota
Unit Hospital 51 BN BSF	51 BN BSF Indreshwar Nagar

PUBLIC HOSPITAL	ADDRESS
Acharya Shri Chander College of Medical Sciences and Hospital	Nh Bye Pass Po Majeen Sidhra Jammu
NATIONAL HOSPITAL	Karan Bagh ,Lower Gadigarh Air Port Road Jammu
Kamal Nayan Vision centre	22 Jain Nagar , Talab Tillo, Jammu Tawi - 180002



DISTRICT: JAMMU CONTD.

PUBLIC HOSPITAL	ADDRESS
TRIVENI NURSING HOME	8-C/C Gandhi Nagar Jammu
K.D EYE CLINIC	Sector 513-C Sainik Colony Jammu
Jammu city oncology clinic with interventions	129 Garden Avenue
SUDAN HEART CARE CENTRE	Rohi Morh, Satwari - R.S.Pura Road
sachdeva netralaya	3 B Extension Gandhi Nagar Jammu
BEE ENN GENERAL HOSPITAL	Talab Tillo Road, Jammu-180002
centre for eye sight	228 Bc Road Jammu, Do
Raksha kidney center	Near Circuit House Talab Tillo Jammu
Ankur Maitrika Hospital Pvt. Ltd.	Ward NO 55 Deeli Jammu Near Jodha Mal School
YUDHVIR NURSING HOME	Manda B.C Road
BABA NANAK MEDICITY	Baba Nanak Medicity, Opp Reen Palace, Gadigarh, Jammu.
PULSE HOSPITAL AND RESEARCH CENTRE	Nh 1a Bypass Road Opp.Channi Himmat, Near Jammu Darbar
NEPHROCARE DIALYSIS CENTRE	228 Bc Road Rehari Chungi Jammu
SOOD EYE CARE CENTRE	67/6, Trikuta Nagar, Jammu
Nephrocare Health Services Private Limited	Nephroplus At Medicare Nursing Home, 39 B/C, Gandhi Nagar
CLDD Private Limited	Khasra No 299,Near Jk Medicity Hospital, Narwal Bye Pass, Channi Himmat, Jammu
swami vivekananda medical mission charitable hospital	Swami Vivekananda Medical Mission Chairtable Hospital Ambphalla Jammu
NIRAMAYA HOSPITAL	H No 18 Opp Jrc Home Udheywala
Dr KD Multispeciality Hospital	Kd Multispeciality Hospital Opp Jain Builders Marble Market
Shub Tilak Hospital	Nirdosh Chowk Akhnoor Jammu
American Oncology Institute	American Oncology Institute At Acharya Shri Chander College Of Medical Sciences And Hospital Sidhra Bye Pass Jammu Sidrah
Ankur Clinic	396/A Ganadhi Nagar
JK MEDICITY	Jk Medicity Hospital Opposite Aroma Restaurant Narwal Bypass
LOCHAN NURSING HOME	39-B, Sec-1a, Trikuta Nagar

» DISTRICT: KATHUA

Families covered

146286

Families Registered with at least 1 member

130911

89.49%

Beneficiaries Registered

413949

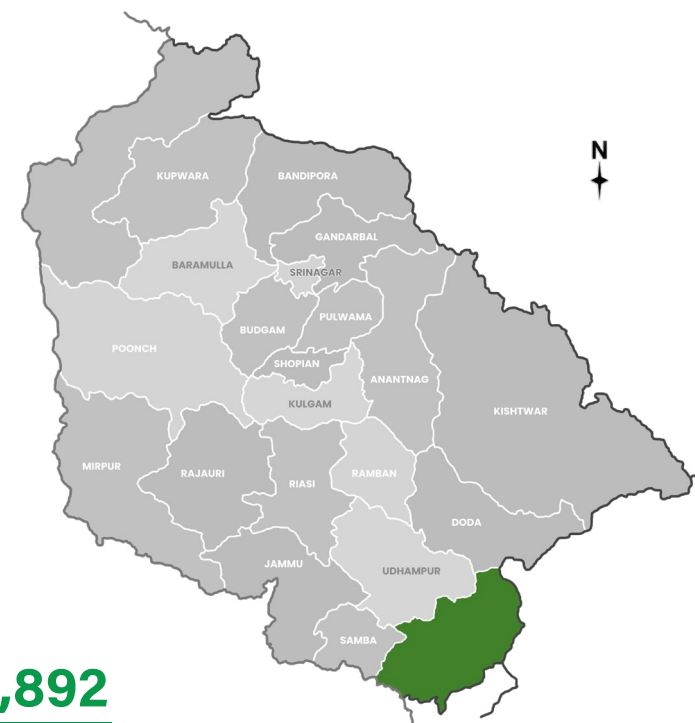
77.19%

No of Hospitalization

21,413

Hospitalization Amount

₹362,373,892



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
CHC Billawar	Billawar
CHC Basohli	Basohli
CHC PAROLE	Parole
Govt. District Hospital Kathua	National Highway Kalibari Kathua
CHC Bani	Bani
CHC Hiranagar	Hiranagar
MGH Kathua	Near Mukherjee Chowk Main Bazar Kathua

PRIVATE HOSPITAL	ADDRESS
Gupta Hospital & Research Centre	National Highway Kathua

Families covered

146848

Families Registered with atleast 1 member

133336

90.80%

Beneficiaries Registered

444200

69.02%

No of Hospitalization

29,805

Hospitalization Amount

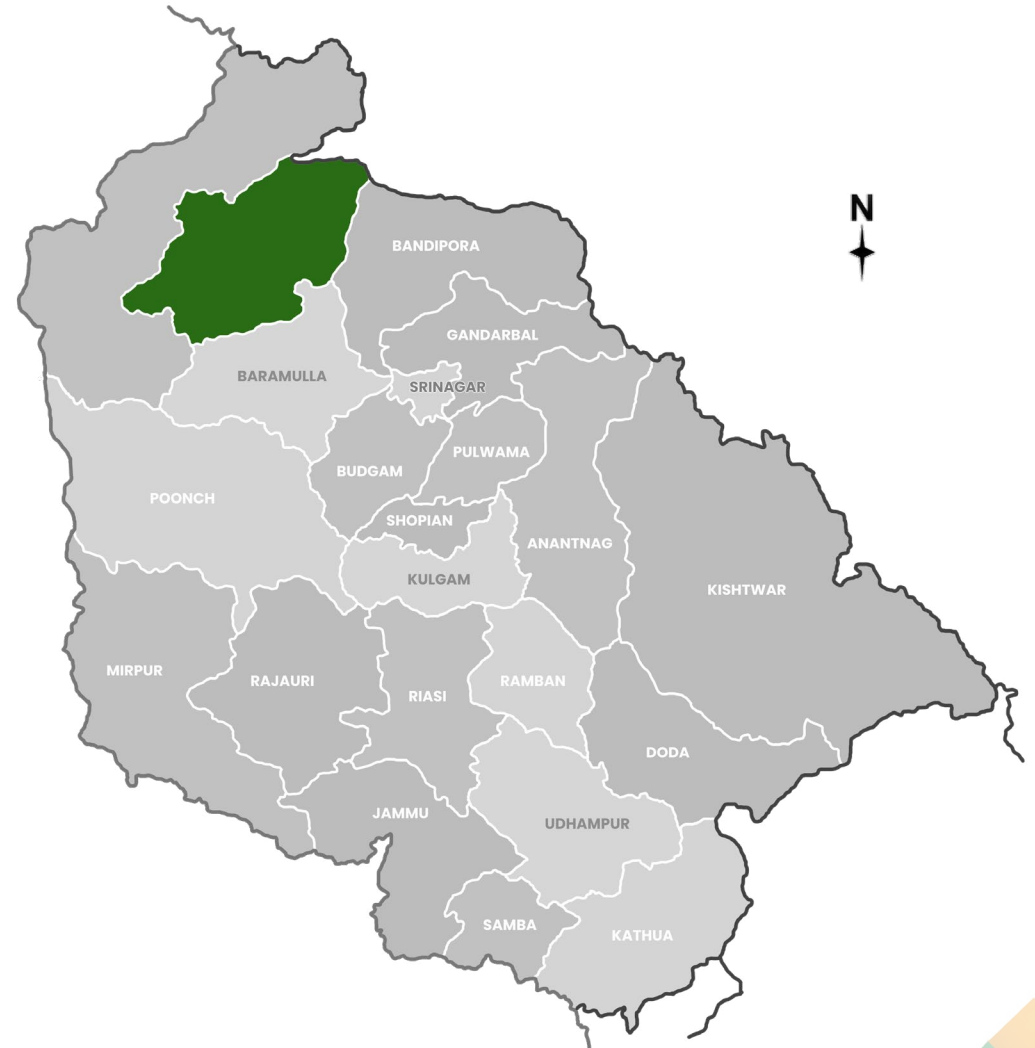
₹509,333,011

» DISTRICT: **KUPWARA**

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
Government Community Health Centre Zachaldara	Hospital Complex Main Market Zachaldara
Government Community Health Centre Kralgund	Hospital Complex Kralgund
Government Community Health Centre Kralpora	Hospital Complex Kralpora
Government Sub District Hospital Tangdar	Hospital Complex Sdh Tangdar
Government Sub District Hospital Sogam	Hospital Complex Chandigam Road Sogam Lolab
Government Sub District Hospital Kupwara	Hospital Complex Near Iqbal Market Kupwara
District Hospital Handwara	Handwara
Government Community Health Centre Langate	Langate

PRIVATE HOSPITAL	ADDRESS
Quality Hospital	Bramri Drogmulla
Ess Bee Hospital	Reagi Pora Kupwara
North Kashmir	Byepass Road Handwara
Waseem Memorial Hospital	Rajward Road Handwara



» DISTRICT: POONCH

Families covered

63084

Families Registered with at least 1 member

52311

82.92%

Beneficiaries Registered

152961

73.13%

No of Hospitalization

7,202

Hospitalization Amount

₹129,879,199



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
CHC Mendhar	Bus Stand Mendhar
Raja Sukhdev Singh District Hospital Poonch	Hospital Road, Poonch
Sub District Hospital Mandi	Mandi, Poonch
Sub District Hospital Surankote	Surankote

PRIVATE HOSPITAL	ADDRESS
Pir Panchal Hospital	Lower Iqbal Nagar Surankote

» DISTRICT: RAMBAN

Families covered

65171

Families Registered with at least 1 member

65093

99.88%

Beneficiaries Registered

206373

79.58%

No of Hospitalization

11,255

Hospitalization Amount

₹195,830,781



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
Community health centre Banihal	Banihal
Community Health centre Batote	Batote
District hospital Ramban	Upper Bazar, Ramban
Community health centre Gool	Gool Budhan, Ramban

PRIVATE HOSPITAL	ADDRESS
Khanday Hospital Gund Adalkote Banihal	Near Army Helipad Gund Adalkote Banihal

Families covered

154788

Families Registered with atleast 1 member

149005

96.26%

Beneficiaries Registered

483182

87.24%

No of Hospitalization

16,776

Hospitalization Amount

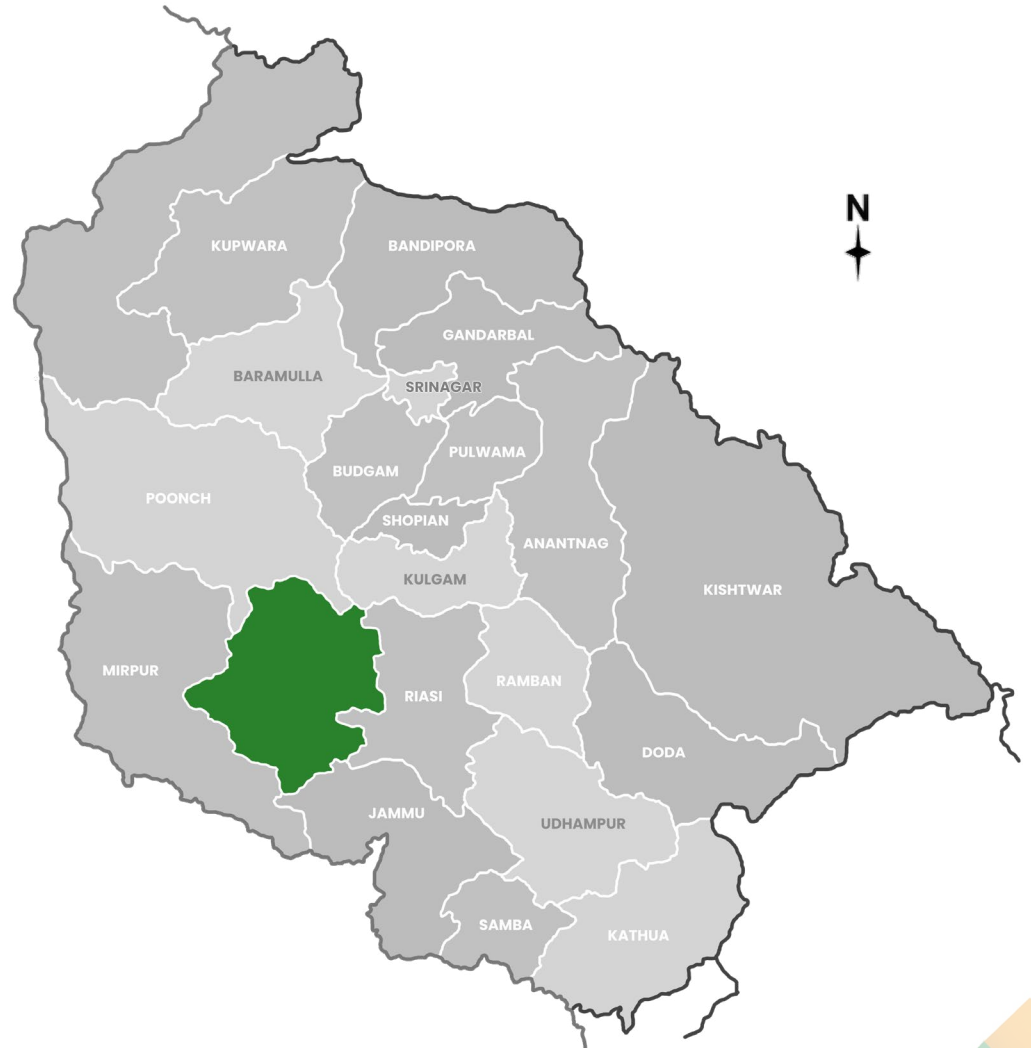
₹294,202,001

» DISTRICT: **RAJOURI**

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
District Hospital Rajouri	Kheora District Rajouri
CHC Darhal	Darhal
CHC Kalakote	Kalakote
CHC Thanamandi	Thanamandi
block Manjakote	Manjakote
CHC Nowshera	Nowshera
SDH Sunder Bani	Sunder Bader
CHC Kandi	Kandi

PRIVATE HOSPITAL	ADDRESS
Rajouri Medicity Hospital	Kheora Rajouri
Nav Jeevan Nursing Home	Ward No 17 Near GMC Rajauri
Orthomaxx Multi Specialty Hospital	Ward No 1.Kheora.Opp Sports Stadium.



» DISTRICT: REASI

Families covered

75907

Families Registered with at least 1 member

62137

81.86%

Beneficiaries Registered

213544

77.89%

No of Hospitalization

14,143

Hospitalization Amount

₹ 224,385,004



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
District Hospital Reasi	Aghar Ballian Reasi
CHC KATRA	Counter no 2, Katra, Reasi
CHC MAHORE	Mahore, Reasi

PRIVATE HOSPITAL	ADDRESS
Shri Mata Vaishno Devi Narayana Superspeciality Hospital	Kakryal Katra, Reasi

» DISTRICT: SAMBA

Families covered

68770

Families Registered with at least 1 member

67033

97.47%

Beneficiaries Registered

212309

77.13%

No of Hospitalization

12,013

Hospitalization Amount

₹ 201,673,611



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
District Hospital Samba	Main Bazar Samba
EMERGENCY HOSPITAL VIJAYPUR	Main Chowk Vijaypur NH1A
CHC Ramgarh	Ramgarh
CHC GHAGWAL	Ghagwal

PRIVATE HOSPITAL	ADDRESS
St Joseph Community hospital Bari Brahamana	Barjani Talab, Smailpur, Bari Brahmna, Samba
Shree Aum Multispeciality Hospital	Trerh Morh Bari Brahmna Samba
New Life Hospital	Dhyansar Morh, Bari-Brahmana

Families covered

202503

Families Registered with atleast 1 member

169152

83.53%

Beneficiaries Registered

633489

74.74%

No of Hospitalization

55,158

Hospitalization Amount

₹ 948,184,787

» DISTRICT: **SRINAGAR**

Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
JLNM Hospital	Rainawari Srinagar
SDH Haztabal	Hazratbal near Fire Brigade station, Srinagar
Government Gousia Hospital	Khanyar, Near Sp Police Station
500 BEDDED CHILDREN HOSPITAL	Bemina,Srinagar
SKIMS	SKIMS Main Rd, Soura, Srinagar
Govt. Lalla Ded Hospital Srinagar	Wazir Bagh Srinagar
Bone and Joint Hospital Srinagar	Barzulla, Sgr
superspeciality hospital	Sheerinbagh, Srinagar
Government Psychiatric Diseases Hospital	Khathidarwaza Rainawari
Shri Maharaja Hari Singh hospital	Karan Nagar Kak Sarai Srinagar
Govt Chest Diseases Hospital Srinagar	Buchwara - Dalgate Rd, Srinagar
Government Kashmir Nursing Home	Gupkar Road, Srinagar
SKIMS Medical Collage Hospital Bemina Srinagar	Bemina SRINAGAR
Government Dental College and Hospital	Shireen Bagh Karan Nagar

PRIVATE HOSPITAL	ADDRESS
ASG Hospital Pvt Ltd	M.A. Plaza, S.K. Colony Sector-01, Near Ansari House, Main Qammarwari Road, Qammarwari
Al Imdaad Dialysis Centre	Opp. Bemina Woollen Mills Qamarwari Srinagar
Ahmad Hospital	Gulshannagar Nowgam Bypass Srinagar
Illahiya Dialysis Center	Ellahi Bagh 90 Feet Road, Soura
WELL CARE DIALYSIS CENTRE	Soura(Near Police Station)
Kidney Hospital Sonwar Srinagar	Opp. Amar Sing Club, Banumsar, Sonwar Bagh
AL Huda Renal Care And Dialysis Centre	Near Police Station ,Soura
Florence Hospital	Chanapora Srinagar
KASHMIR MEDICO	Parraypora ,Baghat Behind 14th Avenue Srinagar
Sharp Sight Centre	Baghat Chowk , Estate, near Traffic Signal, Barzulla



Kidneycare & Diagnostic centre	Naseem Bagh, srinagar
New City Hospital	Tengpora Bye Pass, srinagar
Shifa Medical Centre	Magarmal Bagh Opp B.C.C
Kashmir Athrout Dialysis Centre	Nawakadal,srinagar
Khanams Hospital And Nursing Home	Hazuri Bagh Airport Road Srinagar
Noora Hospital	Umarabad Zaiankote Hmt, srinagar
Tehqeeq Daignostic & Dialysis Center	Kohinoor Complex, Gole Market, Karan Nagar
Safa Marwah Medical Center	90 Feet Road, Iqbal Coloney,Soura
STAR HOSPITALS	NH1, Rawalpura Colony, Rawalpura, Srinagar
AAMINA NURSING HOME	Nowgam Bye Pass Srinagar
Al Ameen Diagnostic & Dialysis Centre	Lal Bazar Near Play Ground
Friends Hospital & Diagonastic Centre	Tengpora Bund Bye Pass,Srinagar
Ujala Cygnus Kashmir Super Speciality Hospital	Nowgam, Bypass, Pohru Crossing

» DISTRICT: SHOPIAN

Families covered

60944

Families Registered with at least 1 member

63226

103.74%

Beneficiaries Registered

220152

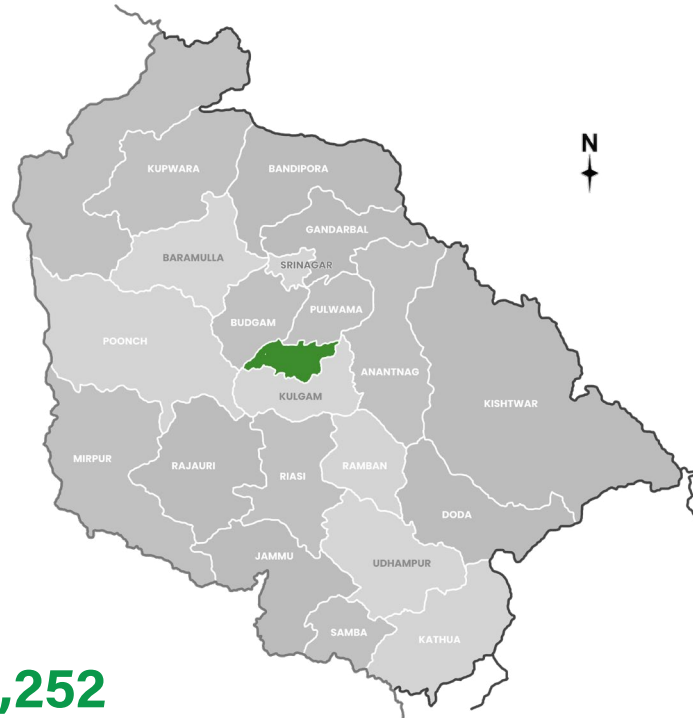
89.35%

No of Hospitalization

16,315

Hospitalization Amount

₹ 268,379,252



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
District Hospital Shopian	Malik Mohalla, Shopian
CHC ZAINPORA	Zaina Pora Shopian
CHC KELLER	Kellar Shooian

PRIVATE HOSPITAL	ADDRESS
SHADAAB MEMORIAL HOSPITAL	Bye Pass Junction, Shopian

» DISTRICT: UDHAMPUR

Families covered

115610

Families Registered with at least 1 member

103893

89.87%

Beneficiaries Registered

394233

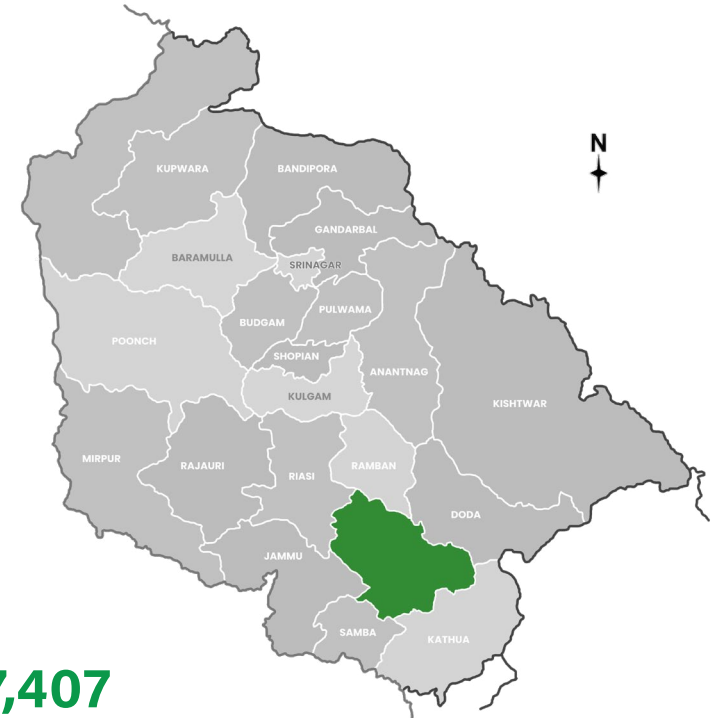
88.49%

No of Hospitalization

24,444

Hospitalization Amount

₹ 348,597,407



Hospitals Empanelled

PUBLIC HOSPITAL	ADDRESS
DISTRICT HOSPITAL UDHAMPUR	District Hospital Udhampur On Dhar Road
CHC Ramnagar	Ramnagar
SDH CHENANI	Chenani, udhampur

PRIVATE HOSPITAL	ADDRESS
KLSM Rotary Eye & ENT Hospital	Housing Colony Udhampur

Spotlights



◆ Gaon Gaon Ayushman

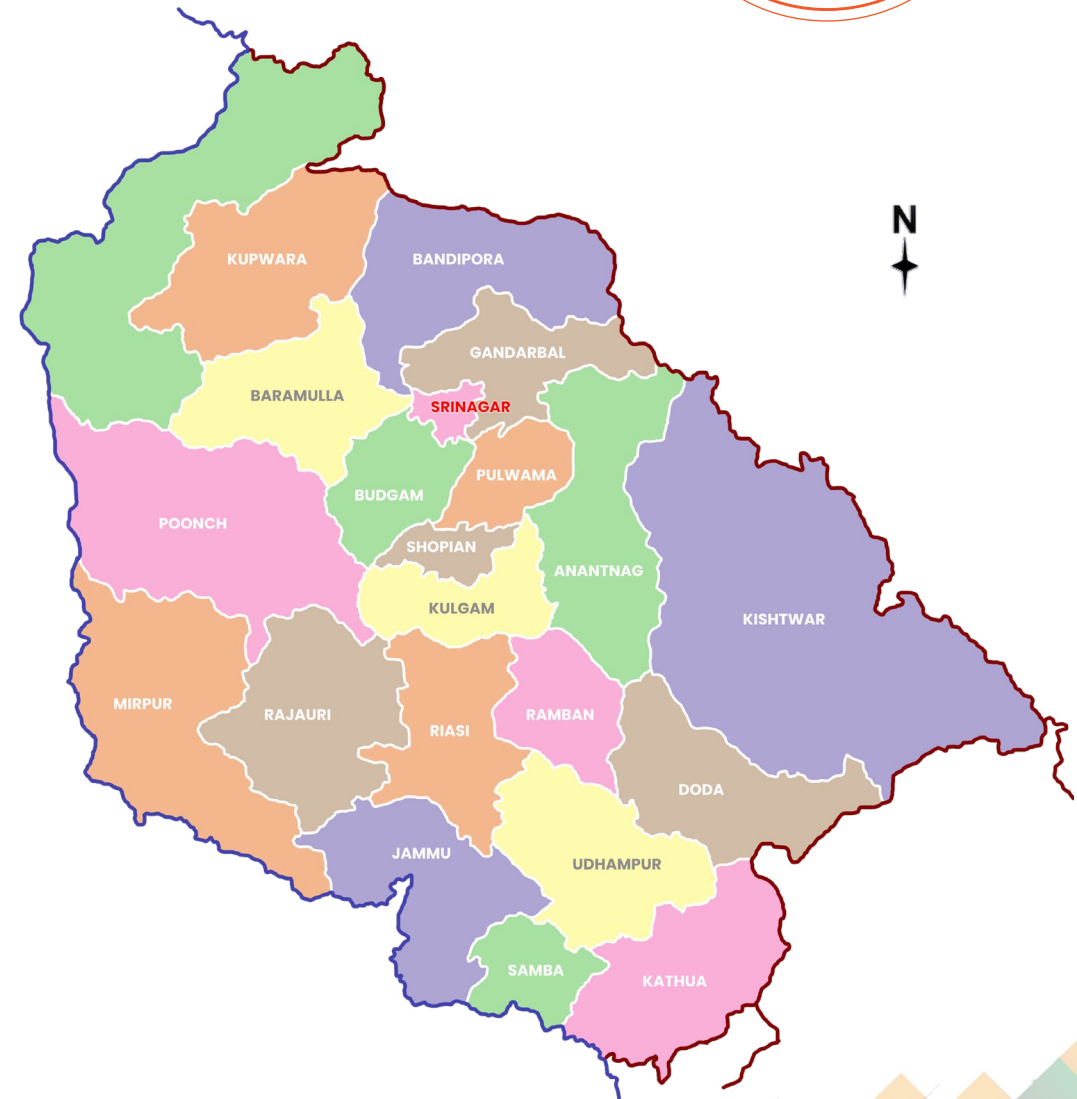
Union territory specific initiative, "Gaon Gaon Ayushman" was launched in July 2021 to register all the beneficiaries under AB PM-JAY and AB PM-JAY SEHAT. The initiative was implemented so as to focus particular Panchayat of a Block in a District. This was implemented in all the districts of UT of J&K targeting rural population. During the drive, 5-10 VLE's were deputed to every panchayat of all the blocks for on spot registration of beneficiaries under AB PM-JAY SEHAT and AB PM-JAY SEHAT by CSCs.

◆ Promotion through Radio Spots (Local Radio Channels)

Radio Jingle was played in all Local radio channels of UT of J&K for the promotion of AB PM-JAY & AB PM-JAY SEHAT Scheme.

◆ Promotion through Video Ad-Film:

TV advertisement film was made by SHA and was telecasted on Local channels of UT of J&K with the message of Hon'ble Lieutenant Governor and Financial Commissioner, Health & Medical Education.



◆ Training of PMAMs and Medical Coordinators

Arogya Mitras being very crucial for effective implementation of scheme were providing with regular trainings from time to time so as to ensure that implementation of scheme is not compromised and is carried out in its letter and spirit.

◆ Social Media

Social media platform such as Facebook and twitter are being actively used for promotion and camping of the scheme.

◆ **25 Lakh Pamphlets** with Hon'ble Lieutenant Governor's Message were distributed through ASHAS to each family of the UT of Jammu and Kashmir.

◆ **65000 Vinyl posters and 3400 Digital Wall Paintings** were installed and circulated throughout the Union Territory of Jammu & Kashmir.

◆ **Special Walk-in drive** was organized by SHA J&K for registration under AB PM-JAY / AB -PMJAY SEHAT at Tehsils, Offices, Camps, for registration of different categories of professionals.

◆ **Traditional play (Nukad Natak)** was performed for IEC.



Self registration Awareness of Self registration options enabled for beneficiaries wherein beneficiary can register themselves hassle free.

◆ Publication of success stories through wall calendars

SHA J&K carried out the collection and publication of success stories and testimonials of PM-JAY beneficiaries to encourage others to avail benefits under the PM-JAY SEHAT scheme. The success stories and testimonials are captured by visiting beneficiaries who have taken treatment under the scheme and getting their consent to publish their story. These are printed on yearly calendars and distributed to beneficiaries. Providing an essential household item motivates the beneficiaries and increases the recall value of the scheme. These calendars were distributed among masses through Public and Private Empaneled hospitals during the current year.

◆ District EHCP connect” to facilitate information sharing:

District EHCP Connect” is a novel initiative of SHA J&K to connect with Empaneled Health Care Providers (EHCPs) through District Project Coordinators (DPCs) for information sharing, mut bonding, doubt clearance, needs identification, and advanced training. The initiation of District EHCP Connect has helped in enhancing the communion between the State Health Agency, Jammu & Kashmir, and Representatives of EHCPs. These sessions have helped in reducing claim rejections due to failure in adherence to scheme guidelines. This has led to an overall improvement in scheme utilization by the EHCPs.



◆ Hospital & Quality:

Several Continuous Quality Improvement (CQI) efforts have been undertaken to ensure the delivery of appropriate and consistent quality services to the beneficiaries, improving the safety and well-being of beneficiaries in care and catering to a standard quality of treatment among all PM-JAY SEHAT network hospitals. This section showcases some of the best practices by States adhering to and setting new standards under the category of hospital empanelment and quality.

A monitoring tool “IPD Conversion Rate” to track provision of AB PM-JAY & AB PM-JAY SEHAT benefits to all residents:

To monitor the implementation of the same, SHA J & K developed a monitoring tool called “Inpatient Department (IPD) Conversion Rate.” This analyzes the conversion of the hospitalizations into pre-authorizations under the scheme. Monitoring IPD conversion into pre-authorization is done weekly, and the SHA is also developing an application for weekly live reporting and tracking trend analysis. After implementing this practice, the IPD conversion rate has improved significantly, with the IPD rate of public hospitals being more than 90%.

Beneficiary Feedback & Grievance Redressal:

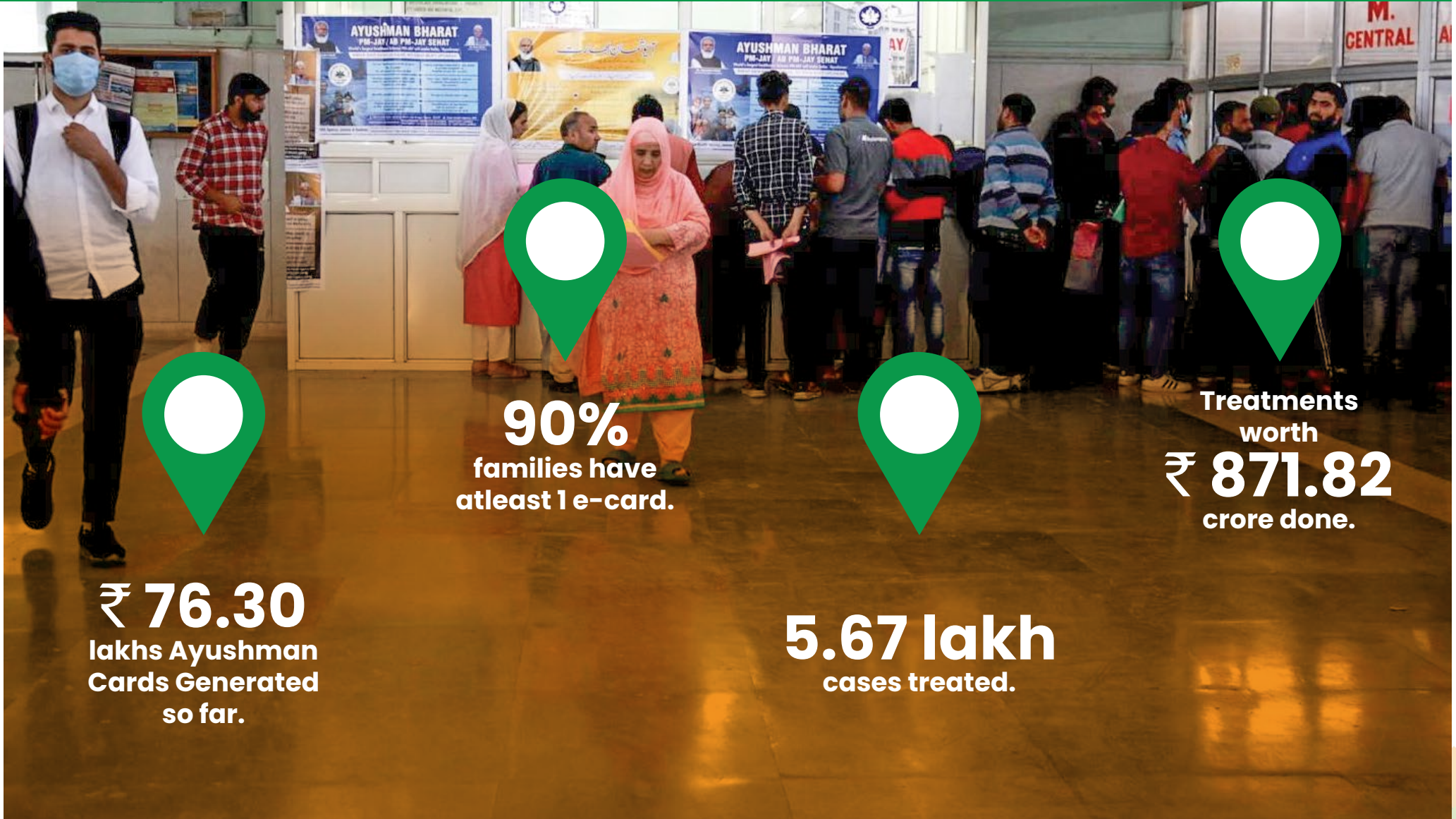
Beneficiary feedback is an important aspect of the scheme to understand the beneficiary experience of the scheme, along with providing them an opportunity to come forward with any grievances. This helps in accountability and continuous improvement in the effectiveness and efficiency of the scheme. SHA has a strong and robust grievance redressal mechanism, the Central Grievance Redressal Management System (CGRMS) to register, monitor and dispose of grievances under AB PM-JAY & AB PM-JAY SEHAT transparently and effectively. Grievance Redressal under AB PM-JAY & AB PM-JAY SEHAT has a multi-tier system at District, State, and National levels. State Health Agency, J&K has been awarded for 100% quality grievance Redressal by National Health Authority (NHA)



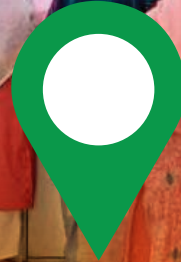
Developed a QR code-based feedback mechanism for Grievance Redressal:

SHA J&K devised a QR code-based, patient-friendly, treatment-based feedback form, wherein an entitled beneficiary can provide feedback regarding the services availed under the scheme. This QR-code-based feedback form is available at all the Empaneled Hospitals across the UT of J&K. Furthermore, SHA J&K has set up a dedicated call center in coordination with the NHM call center, 104. Inbound as well as outbound calls are being done from 1st August 2022. Outbound Calls to all the treated patients are carried out on a daily basis. The calls are especially made to know if any Out-of-Pocket Expenditure (OOPE) has taken place. If OOPE takes place, SHA J&K has adopted strict measures against the errant hospitals/ stakeholders.

Achievements



₹ 76.30
lakhs Ayushman
Cards Generated
so far.



90%
families have
atleast 1 e-card.



5.67 lakh
cases treated.



Treatments
worth
₹ 871.82
crore done.



4.69 lakh
claims paid to
hospitals

Claims worth
₹ 641.64
crore paid to
hospitals



291
Public & Private
Hospitals
Empanelled.



Award
recieved by SHA J&K
for highest Ayushman
Card Creation



The State Health Agency
(SHA), J&K secured
1st prize
in Learning and Space
Sharing event of Arogya
Manthan organized by
NHA in 2019.

Lalita Devi

It has been said that health is wealth. The PM-JAY SEHAT scheme was introduced with this very thought in mind and to ensure that the less fortunate should not be deprived of good health. For Lalita Devi, a life threatening disease became a point of concern for her entire family.

This 48-year-old, is a housewife and has no other means of income. The highest bread earner in their house earns twenty thousand rupees per month and supports the entire household. Lalita required electrophysiological study with radio frequency ablation.

This treatment would have cost her around one lac six thousand which would have been impossible for the family to bear. The PM-JAY SEHAT scheme made the treatment free of cost.

"As a mother I am grateful that my children did not have to bear the brunt of the treatments financial burden" said Lalita Devi. The resident of Sundla, Udhampur got her treatment done at Sudan heart care centre, Jammu free of cost and recalls how the doctors and the staff treated her during the stay in the hospital.

Age 48 | District UDHAMPUR | Amount ₹ 106470 | Procedure Electrophysiological Study with Radio Frequency Ablation

Shri Niranjaan Nath Hangloo

The hard work and dedication of the sole bread earners of a family may go unnoticed but the truth is they deserve a lot of appreciation. The golden card protects the golden years of those with financial constraints to ensure they have access to health care.

Shri Niranjaan Nath Hangloo is a 76-year-old, retired government employee who has worked all his life to support his household. Even today the family of ten is Dependant on fifteen thousand rupees, that he gets as his pension. His left eye

required surgery and was pending for a long time but after sifting to Jammu their financial resources were considerably restrained. His procedure took place in KLSM Rotary Eye and ENT hospital free of cost.

"PM -JAY SEHAT scheme gave me hope to live", said Niranjaan. The resident of Udhampur found out about the benefits of a golden card at one of the CSC centers and is very glad that he applied and got his card generated. He happily narrates the diligence and kindness of those who treated him.

Age 80 | District UDHAMPUR | Amount ₹ 33830 | Procedure Vitreoretinal Surgery (with Silicon Oil Insertion)



Khem Raj Bakshi





We are often surrounded by a generation of elders who may not have a lot of conventional education, but their life experiences provide knowledge beyond bounds. Their sacrifices and shunning of personal desires are what sustain a household. Khem Raj Bakshi is one such man, who has been working hard all his life to provide for his family.

The 64-year-old is a class 10th pass out who works as

a shop keeper and earns rupees twenty thousand per month. He is the sole bread earner for his family. Khem Raj required a temporary pacemaker and the treatment that would have cost him around 1 lac rupees was done free of cost at Shri Mata Vaishnoo Devi Naryana hospital.

This resident of Udhampur have all praises for the PM-JAY SEHAT scheme, which saved his life and gave him access to the best of health care.



 Age 64 |  District UDHAMPUR |  Amount 176700 |  Procedure PTCA, inclusive of diagnostic angiogram



Smile Sharma

Childhood should not be burdened with health issues, their innocence and joy should remain intact, as they explore the wonders of their young age. Smile was born in a below poverty line family but it does not mean that he was loved any less. Their love for him and aspirations for his happy life are certainly reflected in the name they chose for him -Smile. Smile Sharma is one of the many who have been benefited from the PM-JAY SEHAT scheme.

This nine-year-old is a class fourth student,

who had to get a ranula removal surgery done. His family could not afford the procedure. They found out about the benefits of their golden card from a CSC centre and got the treatment done at District Hospital Udhampur free of cost.

The resident of Prowa Jagir, Herterian Ramnagar Udhampur, is a child who thanks to the PM-JAY SEHAT scheme can now resume, his education and play time and enjoy the journey of childhood. His family is forever indebted to the government for introducing this scheme.

 Age 9 |  District UDHAMPUR |  Amount 21600 |  Procedure Removal of Ranula



VISHAL REQUIRED A PHACO SURGERY for his eyes. After finding out about the benefits that come with a golden card at the CSC centre, his treatment was free of cost at the KLSM Rotary Eyes and ENT hospital.

Vishal

The most basic human instincts is to protect their young ones. The health and well being of a child is always the parent's top priority. Those with restricted financial means should never have to suffer and compromise. Vishal's eye required a surgical procedure, which would not have been possible with the family's meager monthly income.

The sole bread owner of the house is a driver who earns only rupees five thousand a month, Vishal required a Phaco surgery for his eyes. After finding out about the benefits that come with a golden card at the CSC centre, his treatment was free of cost at the KLSM Rotary Eyes and ENT hospital.

"It brings us hope to live life,"said Vishal's family. The 14 year old is a resident of Garnai Udhampur and is at a tender age where all of his attention should be on building a future for himself and not worrying about the cost of treatment. The PM-JAY SEHAT scheme helped him to do just that.

 Age	 District	 Amount	 Procedure
14	UDHAMPUR	₹ 33305	Vitreoretinal Surgery (with Silicon Oil Insertion)

Hari Chand

Turmoil in life doesn't come knocking, it barges in. For Hari Chand day life meant working as a labourer and providing for his family. It was his illness that made him bed ridden and unemployed. If it weren't for the PM-JAY SEHAT scheme his treatment would not have been possible.

Hari's household has a monthly income of seven thousand rupees and this class 7th pass out could no longer contribute. The news of cancer shattered their hopes and it was only after a relative informed them

about the free treatment facility with a golden card that he went to Acharya Shri College of Medical Sciences for treatment. He has had radiation therapy and the doctors claim that he is 80 % percent recovered.

"In the past, one of our relatives died because he could not afford treatment. My family and I are grateful to the government for the PM-JAY SEHAT scheme that saved my life", Hari Chand said. He is now in the process of recovery and spends time comfortably with his family around him.



Age 58 | District SAMBA | Amount ₹ 99000 | Procedure Chemotherapy



Rita Devi

The passing away of a life partner is one of the most traumatic and painful experience for a person. While emotional trauma is a lot to bear, many times those who are less fortunate are also deprived of financial support. Rita Devi is a widow who thanks the PM-JAY SEHAT scheme for being able to get treatment done.

This 53-year-old is a house wife and the household's total income does not go beyond rupees eight thousand. She was diagnosed

with heart issues and was taken to the Super Speciality Government Hospital. She found out about the benefits of her golden card from a relative and got her cardio thoracic surgery done free of cost.

"I lost my husband and had no means to pay for this surgery, I am very thankful to the government for this scheme," said Rita. This matric pass is a resident of Rajinderpura , Samba and expresses great joy on her recovery.

Age 53 | District SAMBA | Amount ₹ 182490 | Procedure Mitral Valve - Repair




Rudher Sharma

If you look at the world with a child's eye, everything is beautiful and that is how it should be. No child should be deprived of health care facilities because of financial constraints. The golden card comes as a ray of hope for all those who need access to health care. That is exactly what it did for Rudher Sharma.

At the tender age of six, Rudher fell ill, his heart required immediate medical attention. At the suggestion of the doctor his family availed golden

card benefits and admitted him to Shri Satya Sai Sanjeevani Hospital for child heart care and research. He had to undergo cardio vascular surgery which went successfully and was free of cost.

"I would not have been able to afford my son's treatment, I am forever grateful to the government for this scheme," said Suresh Kumar (father of the patient). The class three student of Palli, Samba can now go back to being a child again.

 Age 6	 District SAMBA	 Amount ₹ 188000	 Procedure Isolated Secundum Atrial Septal Defect (ASD) Repair
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Vijay Laxmi

Good health is one of life's greatest blessing, it determines the quality of life. After working hard all her life, Vijay Laxmi had developed knee problems and for her quality of life to improve she needed immediate medical intervention.

The sixty-year-old Vijay Laxmi is a housewife whose husband is currently unemployed. The monthly income of their household does not exceed rupees ten thousand. Her treatment would cost around one lac twenty thousand

which would not have been possible without the PM-JAY SEHAT scheme. Her knee surgery went well and she is now on the way to recovery. Her surgery was free of cost and the golden card came as a ray of hope.

Vijay Laxmi is a resident of Nali; Samba is forever grateful for the PM-JAY SEHAT scheme that helped her regain her health after her primary total knee procedure. She could not get education in her childhood but is certainly thankful for access to health care in her later years.

 Age 60	 District SAMBA	 Amount ₹ 118250	 Procedure Primary - Total Knee Replacement
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Asha Rani

The hopes, joy and aspirations of a young mother are nothing less than a fairy tale, it is only when the mother is healthy herself that she can take care of the child and even the family. Asha Rani is a mother who recently required affordable health care and got it for free because of her golden card.

The 27-year-old, is a 12th pass, who is married to a self-employed man with a monthly income of rupees ten thousand. Asha required a surgery for the

removal of gallbladder, as she had stones in it and got it done free of cost at the ST. Josph's community hospital.

This resident of Dhanwa village, Poni block, Reasi heard about the PM-JAY SEHAT scheme at a CSC Centre and she wants others to avail these benefits too. Her husband is also equally grateful for this scheme, as he narrates how well the treatment well and how efficient the doctors were.

 Age 37	 District REASI	 Amount ₹ 37002	 Procedure Inguinal - Laparoscopic Cholecystectomy
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Kamla Devi

The value of good health cannot be quantified in numbers but many numbers the lack of a particular amount can deprive people from their right to access health care. PM-JAY SEHAT was introduced with the aim to ensure that this never happens and it is the benefits of this scheme that came through for Kamla Devi.

Kamla is a 53-year-old housewife who works hard every day to earn up to twelve thousand rupees per month. Her bone and joint pain of over the years finally led to a diagnosis of arthritis with

requirement for left hip replacement. She found out about the benefits of her golden card from a relative and went for this procedure to Shri Mata Vasihno Devi Narayana Hospital.

Her son is full of praises for the PM-JAY SEHAT scheme and reckless how they did not have to pay anything and could get the cementless hip replacement of her mother done without any hassle. These residents of Katra are very thankful for a scheme that made health care a possibility for them.



 Age 46	 District REASI	 Amount ₹ 102550	 Procedure Total Hip Replacement Cementless - Left Hip
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Ram Paul

The story of a man's sacrifices, the one he has made for his family, the stories of an everyday hero might not come to the forefront but their health should never take a back seat. The PM-JAY SEHAT scheme enables people with limited financial resources to get access to good health care. Like it did for Ram Paul.

Ram is a class 10th pass out who works as a carpenter and earns upto five thousand rupees per month. A long bone fracture meant that he could not continue working and he needed immediate medical help. After

he heard about the benefits of his golden card from a relative, his mind was put to ease and he went ahead with the treatment. He went to the Mata Vaishno Devi Hospital Narayana and all his treatment went free of cost.

"I wholeheartedly thank the Prime Minister Narender Modi's government for giving me a new life", said Ram. The resident of Pouni, Reasi recalls how well he was treated by the doctors and expresses his gratitude, as he can now continue working to provide for his family.



 Age 54 |  District REASI |  Amount 38875 |  Procedure Fracture - Long Bones - Metaphyseal - ORIF



Rekha Devi

The quest for the fountain of youth has found its way in several lores and legends. The truth is that its quest for good health that all of us should collectively be working towards. The 28 year old Rekha Devi will definitely vouch for its value.

Rekha Devi was in intense pain because of presence of ureter stones and needed immediate medical intervention. She heard about the facilities that come with a golden card at a cyber café and went for her treatment. A procedure that would

cost her more than one lac ten thousand was done free of cost because of the PM-JAY SEHAT scheme. For Rekha who is a house wife with her husband earning upto twelve thousand rupees a month, arranging this amount would not have been possible.

The resident of Dab Khalsa and her husband spoke about the benefits of the golden card and how they did not spend a penny to get the best available treatment.

 Age 28 |  District REASI |  Amount 75950 |  Procedure DJ Stent Removal

Kamal Kumar

The search for livelihood makes people travel, toil and persevere. Kamal Kumar went to Srinagar from Jammu to fend for his family but got injured in an unfortunate accident. If it weren't for his golden card, the father of three wouldn't have been able to make it out of his injury.

The financial conditions at home did not let Kamal Kumar study beyond class 8th. His monthly income goes up to thirteen thousand a month from which he supports a household of seven members. When he was injured, he was taken to the Bone and Joint Hospital Barzulla,

Srinagar where he was given orthopaedic treatment. The procedure of laminectomy with fusion and fixation would have cost him fifty-eight thousand rupees but with PM-JAY SEHAT scheme he did not have to spend any money.

"I would have had to take out a loan and I would have been in debt if I did not have the golden card", Kamal Kumar said. The resident of Khokyal Kathua, Jammu has to support the education of three daughters, take care of his wife and elderly parents. None of this would have been possible without him being able to avail the advantages of the PM-JAY SEHAT scheme.



 Age 38  District KATHUA  Amount ₹ 54000  Procedure Laminectomy with Fusion and fixation







Manohar Lal

If you ever look at the hands of a hard-working man, the lines will have several tales to tell. Tales of struggle, tales of resilience, tales of joy, sorrow and more. These tales should not be burdened by the cost of unaffordable treatment. This is why the golden card became a beacon of hope for Manohar Lal.

Manohar is a 59-year-old man who has spent a long time working in a workshop. He earns fifteen thousand rupees a month and the thought of expensive treatment was certainly over bearing. It was because of the PM-JAY SEHAT scheme that he

could get the treatment he required. This matric pass was in need of a cardiological procedure requiring a stent. He heard about the scheme at the Shri Mata Vaishno Devi Super speciality hospital Narayana, where he got his treatment free of cost.

"I got the best of treatment without having to spend any money, I am very grateful to the government for that", Manohar said. The resident of ward no 3, college road Kathua spent two in the hospitals for his cardiological procedure but came out without worrying about a medical bill.

 Age 58  District KATHUA  Amount ₹ 153406  Procedure PTCA, inclusive of diagnostic angiogram



THE PATRIARCH OF A SEVEN MEMBER FAMILY LIVES IN THE WARD NUMBER 7, Sahar Kathua and it was because of his golden card , that he could get the lower ureter surgery he needed at Gupta hospital, Jammu.

Anchal Das

A life of labor, a life of hard work, a life lived to provide for the family deserves respect. This is the kind of respect that Anchal Das deserves. Despite all his hard work, finances have always been a spot for him. When it came to treatment it him possessing a golden card that made things easy.

Anchal Das is 65-year-old and has worked as a labour all his life. He has never had any formal education in life and has dedicated his youth to providing for his family. With a monthly income of rupees eight thousand he did not have the means to get treated. If it weren't for the PM-JAY SEHAT scheme, she might not have been able to get treated.

The patriarch of a seven member family lives in the ward number 7, Sahar Kathua and it was because of his golden card , that he could get the lower ureter surgery he needed at Gupta hospital, Jammu. The procedure that would cost him around fifty eight thousand rupees was free and he recalls how diligent and kind the doctors and medical staff have been. In fact it was there at the hospital, when he went for treatment that he was informed about the benefits of the PM-Jay scheme that saved his life.

 Age	 District	 Amount	 Procedure
62	KATHUA	₹ 58800	Lower Ureter (PCNL)

Phoola Devi

There is no doubt that the woman of the house makes it a home. She shelters, nurtures and nourishes the household. Education has never been limiting when it comes to the knowledge level of these home building women. It is often these pillars of strength whose health unfortunately takes a back seat. When Phoola Devi, a hard-working labourer was diagnosed with a urology ailment the entire household seemed to be collapsing.

Phoola Devi, a 62-year-old woman had been working non-stop from a tender age right after passing out from class 10th. From dawn to dusk she has been toiling as a labourer supporting her family, taking care of her

son and now her grandchildren. The treatment she availed is percutaneous nephrolithotomy at the Super Specialty Hospital Govt Medical college Srinagar. The treatment was covered by the PM-JAY SEHAT scheme, which came as a boon for the health of Phoola Devi.

"I would never have been able to bear the cost of treatment if it were not for the golden card," said Phoola Devi. The resident of Shiva Doda, Jammu and Kashmir has a meagre monthly income of three thousand rupees which contributes to the expenses of her family. The PM-JAY SEHAT scheme came as ray of hope and tuned into yet another success story.

 Age	 District	 Amount	 Procedure
62	KATHUA	₹ 53900	PCNL (Percutaneous Nephrolithotomy)

Rano Devi

There can be nothing worse for a mother than to lose her child. Rano Devi lost her son in an accident and not only was she devastated emotionally, financial burden of looking for a means of income also fell on her. Her heart troubles could have ended her life but timely and affordable treatment have her recovered and with her family. The PM-JAY SEHAT scheme made that possible.

Rano Devi has never seen the insides of a class room but her hard work is worthy of praise. The 60 year works as a labour in Jammu and supports her deceased son's family. With a monthly income of rupees three thousand,

proper cardiological treatment without the golden card would have been impossible. She had generated her PM-JAY SEHAT card at a CSC centre through which she was able to get the required stents for her heart at the Govt. Super specialty Hospital Jammu.

People close to her narrate how it would have been impossible to get the treatment done of this hard-working widow who lost her son, the sole bread earner as well. Rano Devi's is a true story of success in health care, a story where affordable health care reached people who deserve it the most.

 Age	 District	 Amount	 Procedure
60	KATHUA	₹ 139460	PTCA, inclusive of diagnostic angiogram



THE CLASS ONE STUDENT HAS NOW MOVED BEYOND THE PAINS of his burn accident and is ready to embark on a journey of success.

Aryan Sharma

The laughter of a young soul echoes across the world. It is the hopes and dreams in the eyes of the future generation that keep the world alive. It is to provide for the welfare of children that parents sacrifice everything. Aryan is a young boy in Jammu who had to put his education and playtime on hold after he burned his hand in an accident.

The father of this seven-year-old, who is a driver, could not afford the cost of his treatment. It was under the PM-JAY SEHAT scheme that his treatment worth rupees fifty-five thousand was free of cost at ASCOMS. Aryan's parents found out about the benefits of the scheme at an awareness camp and today their son has regained full function of his hand with no visible scarring.

PM-JAY SEHAT came through for this child, who can continue to focus on his aspirations and enjoy his childhood without the limitations of finances for good health. The class one student has now moved beyond the pains of his burn accident and is ready to embark on a journey of success.

 Age 7 |  District JAMMU |  Amount 55000 |  Procedure Post Burn Contracture

Fareed Ahmed

While good health maybe taken for granted, it is only when calamity strikes that we realise it to be a true privilege. It is often the case with many in our country that there is a sole bread earner and if illness were to befall him, the entire family can collapse. The same can be said for Fareed Ahmed falling ill.

A private sector employee, Fareed's financial situation did not allow him to study beyond class 10. With a meagre income of rupees five thousand per month,

Fareed could not even dream of affordable health care. It was through social media that he realised the benefits of the PM-JAY SEHAT scheme and went for his treatment at CLOD Hospital.

The 28-year-old, from Bhatindi has been declared well by his doctors now and is fit to resume work. He is grateful for his treatment as he can start working again and provide for his wife and for the future of his two children.



Age 28 | District JAMMU | Amount ₹ 32000 | Procedure Minimally Invasive Procedure For Piles - MIPH



Gauri Shankar

The love of elders is irreplaceable and it is their guidance that can pull one through the turbulent times in life. Health problems for the elderly are not uncommon and neither is unaffordability. When Gauri Shankar fell ill, he knew that the cost of the treatment would not be something the sole bread owner of his house, his son could bear.

Gauri Shankar has no means of earning and his son is a driver who earns only rupees five thousand per month and has to support the entire family of

six. Gauri was able to get his treatment done without worrying about the expenses with the benefits from PM-JAY SEHAT scheme. He found out about the scheme from social media and got treatment for his umbilical hernia at Govt Hospital Gandhinagar.

"All the doctors and the staff were very cooperative", said Gauri. The 67 year old resident of sector 7, Moukahri, Channi Himmat is forever grateful to the PM-JAY SEHAT scheme that restored his health without having to worry about finances and possible debt.

Age 67 | District JAMMU | Amount ₹ 15940 | Procedure Umbilical Hernia



Kamla Devi

The love of a mother is unparalleled and so are the sacrifices. The struggles of an economically backward single mother can be well imagined. Kamla Devi spent all her life looking after her sons and trying to provide a stable life for them. Even today she takes up the role of a matriarch with all her heart and takes care of her children and grandchildren. Kamla's heart became weak and needed immediate treatment.

A sudden heart attack brought the lives of all her family members to a standstill. Her treatment includes a temporary pace maker which was implanted at

a private hospital, Shri Mata Vaishno Devi hospital Narayana, free of cost. After finding out about the PM-JAY SEHAT scheme from an Asha worker she is now once again utilising her time surrounded with family.

Her daughter in law expressed gratitude for the free of cost treatment. The cost of treatment would have gone up to rupees 1lakh fifty thousand which in a family of eight, with a monthly income of three to five thousand was impossible to bear. After a five day stay at the hospital this resident of Narwal, Main Chowk, returned home with proper treatment a heart full of hope and happiness.

Age 59 | District JAMMU | Amount ₹ 136389 | Procedure Temporary Pacemaker implantation

Munish Gupta

Youth and health are often considered to go hand in hand but more often than not, there can be instances where it doesn't. To know about PM-JAY SEHAT scheme and to avail its benefits can make tough times a lot more comfortable just as they did for Munish Gupta.

This 37-year-old shopkeeper is the bread winner of his family and his income does not exceed rupees eight thousand per month. He was diagnosed with kidney stones on both sides and had to get operated

immediately. He found out that the treatment would cost him 60,000 which was unaffordable. After finding out about the benefits of the PM-JAY SEHAT scheme he got operated in Aba Nanak Medicity Hospital, free of cost and has fully recovered since then.

"My life and money were both saved thanks to my golden card", said Munish. The resident of Rajpura Jammu is free of bi lateral pain that radiated in his back as well and also recalls how the doctors and staff were helpful and kind during the process of his treatment.



Age 38 | District JAMMU | Amount ₹ 62254 | Procedure PCNL (Percutaneous Nephrolithotomy)

Nitu Devi

Standing on your own two feet metaphorically and physically is the basis of a life spent well. For those who are financially backward an injury can often mean that the lack of finances will stand in the way of them getting up again. With a golden card these are stories of the past. The stories of the present read out like that of Nitu Devi.

The 45-year-old is a home maker and the sole earner of the house, her son works in a shop and brings home three to four thousand rupees a month. An accident,

in which she was hit by a bike led to a foot injury and Nitu had to be taken to GMC Jammu. She was informed about the benefits of PM-JAY SEHAT scheme there and her treatment was free of cost.

The resident of Gali number 6, Newplot Jammu could not have been able to afford the 51660 rupees that her treatment would have cost without the golden card. She can now stand on her own and is grateful to have benefited from the PM-Jay scheme.



Age 44 | District JAMMU | Amount ₹ 51660 | Procedure Closed Reduction Fixation



Rajinder Kumar Dhar

Life's unpredictability can be best seen when your health fails. While there might not be much that is in our control when it comes to sudden ailments, knowing about the benefits of the golden card can genuinely present as a golden opportunity. Just as it did for Rajinder Kumar Dhar.

Rajinder was in immediate need of the placement of three stents and could not afford the treatment. He is a private job worker who could not study beyond class 9th and earns a monthly salary of eleven thousand rupees. He found out about the

PM-JAY SEHAT scheme through social media and the treatment which would have costs him more than one lakh eighty thousand was free of cost at SMVD hospital.

"Even if I had sold my possessions, I would not have been able to afford the treatment", said Rajinder Kumar, as he expressed gratitude for the scheme and recalled the good behaviour of the doctors and the staff at the hospital. He lives in Gangyal, Jammu and is now focusing on getting better without having to worry about the cost of treatment.

Age 48 | District JAMMU | Amount ₹ 118646 | Procedure PTCA, inclusive of diagnostic angiogram







Sunita Devi Pandita

The companionship of a spouse is irreplaceable. Together on a journey for life, of life couples stand by each other through thick and thin, in sickness and health. Sunita Devi Pandita's husband did the same for her but the cost of a gallbladder related surgery would have been too much for him to bear, had it not been for her golden card.

The 30-year-old, Sunita is a house wife and her husband, the sole bread earner of their household, earns around eight thousand a month in a private job. Sunita

had to get treated for cholelithiasis and it was only after learning about the pm-jay scheme through social media, that her mind was put to ease. She no longer had to worry about her treatment cost and went ahead with the procedure at Triveni Nursing Home, free of cost.

Her husband spoke about how he could not have been able to afford the treatment and how the golden card became a saviour for his wife. These residents of Gangyal are forever grateful for the implementation of the PM-JAY SEHAT scheme.

 Age	 District	 Amount	 Procedure
30	JAMMU	₹ 31970	Laparoscopic Cholecystectomy

Sunita Sharma





Struggles are an inevitable part of life. Sunita Sharma is no stranger to struggles. A single mother, she has worked all her life as a shopkeeper to provide for her daughter. But when it came to her own treatment the cost was too much to bear. If it wasn't for the PM-JAY SEHAT scheme Sunita's success story of recovery could not have been told.

Sunita is a 49-year-old shopkeeper who earns four thousand rupees a month. Her educational qualifications could not go beyond the knowledge of class 6th but her grit and resilience are far beyond the boundaries of book

education. She has strived all her life and when she needed treatment for Cholelithiasis, the golden card is what came to her rescue. She found out about the PM-JAY SEHAT scheme through a corporator camp and got free of cost treatment done at National Hospital.

Her daughter recalls how the doctors who treated her mother were very diligent and despite having a limited source of income, they could get the best treatment. The resident of Narwal Jammu has been treated for gallbladder stones and has now recovered and moves on with life without having to worry about the burden of expenses for her treatment.



 Age	 District	 Amount	 Procedure
49	JAMMU	₹ 30580	Laparoscopic Cholecystectomy

Naseema Begum

It is our farmers that tend to the earth, their produce is what sustains us. Their health and well-being are more than that of an individual concern. Their love of the earth is how we thrive. Naseema Begum has been one such farmer all her life, working in the field, till her bones started hurting and she could no longer continue earning her livelihood.

The 58-year-old, is a class 12th pass out who makes her field fertile with sweat and hard work was diagnosed with an orthopaedic problem. With an income of rupees five thousand per month, bearing the cost of treatment

seemed like a far-fetched dream. It was only after she availed the benefits of PM-JAY SEHAT, that she started getting healthy again. Her orthopaedic problem was treated in Pulse Hospital and Research Centre.

“PM-JAY SEHAT enabled me to walk again”, said Naseema Begum. For a woman who has been in the field every day, the inability to walk was crippling both physically and mentally. This resident of Chakka, Bhaderwah from Doda district, shares this story of recovery with hope and gratitude for the doctors and medical staff and calls the PM-JAY SEHAT scheme a ray of hope.

Age 58 | District DODA | Amount ₹ 100700 | Procedure Total Hip Replacement



Phoola Devi

There is no doubt that the woman of the house makes it a home. She shelters, nurtures and nourishes the household. Education has never been limiting when it comes to the knowledge level of these home building women. It is often these pillars of strength whose health unfortunately takes a back seat. When Phoola Devi, a hard-working labourer was diagnosed with a urology ailment the entire household seemed to be collapsing.

Phoola Devi, a 62-year-old woman had been working non-stop from a tender age right after passing out from class 10th. From dawn to dusk she has been toiling as a labourer supporting her family,

taking care of her son and now her grandchildren. The treatment she availed is percutaneous nephrolithotomy at the Super Speciality Hospital Govt Medical college Srinagar. The treatment was covered by the PM-JAY SEHAT scheme, which came as a boon for the health of Phoola Devi.

“I would never have been able to bear the cost of treatment if it were not for the golden card”, said Phoola Devi. The resident of Shiva Doda, Jammu and Kashmir has a meagre monthly income of three thousand rupees which contributes to the expenses of her family. The PM-JAY SEHAT scheme came as ray of hope and tuned into yet another success story.

Age 62 | District DODA | Amount ₹ 53900 | Procedure PCNL (Percutaneous Nephrolithotomy)









I WOULD NEVER HAVE BEEN
able to pay for my treatment, the
golden card saved my life”

Daljeet Singh

There are few who brave the ups and downs of life with a smile on their face. The challenges life throws often require a little help. While the resilience comes from within, it is financial support that can one pull through in the worst of times. The Aysuhman Bharat scheme came as that ray of hope for Daljeet Singh Rathore

The 87-year-old, spent his youth serving the public working in the police department. Post retirement he strived to provide for his family and continued working as a shopkeeper. His journey has been that of strength with a heart that beat steadfast until his heart ailment turned his life upside down. The cost was something that the father of two could not bear. After six months of intense pain, he finally started his journey of healing after a doctor inquired about his possession of a golden card, which let him avail benefits of Pradhan Mantri Jan Arogya Yojjana.

“I would never have been able to pay for my treatment, the golden card saved my life”, Daljeet Singh said. He is also very happy to recall how helpful, patient and efficient the medical staff has been. He received a lifesaving permanent pacemaker implantation in double chambers of his heart, at the Super Speciality Hospital Govt. Medical College Jammu. This resident of Sarol Bagh, Bhaderwah, Doda -Jammu and Kashmir considers PM-JAY SEHAT a ray of hope that lit his life.

 Age	 District	 Amount	 Procedure
87	DODA	₹ 122430	Permanent Pacemaker Implantation - Double Chamber

Santosh Kumari

Stories of self-made women, women who work hard and provide for their families against all odds are told several times but seldom do we stop to genuinely appreciate these sheroes. One such story is of Santosh Kumari, whose life came to a standstill after she was diagnosed with cancer.

Santosh Kumari is a self-made woman who works as a tailor and provides for her family. After putting in hours of hard work every day she earns rupees ten thousand a month, an income which in no way could facilitate her

oncological treatment. Santosh became a beneficiary of the PM-JAY SEHAT scheme and is now in good spirits and now gets weekly and monthly cycle treatments at the Jammu City Oncology with medical intervention.

"PM-JAY SEHAT scheme saved my life", Santosh Kumari said, who heard about the benefits at the CSC Centre. The 55-year resident of Kuthyara, Doda is now on the road to recovery and her eyes are full of joy and hope as she expresses gratitude for the Arogya mitras and the doctors who saved her life.

 Age	 District	 Amount	 Procedure
--	DODA	₹ 31550	Chemotherapy

Vashnoo Devi

Physical fitness is genuinely the first requisite of living a happy and fulfilling life. It is only when the body is not in pain, that the brain can thrive. Vashnoo Devi, a farmer had relied on a strong body that could bear the brunt of working in the field all her life. It was after her heart condition came to the forefront that her troubles began.

A farmer who has been working hard for decades to get her children educated, Vashnoo Devi was diagnosed with a heart ailment, for which she could

not afford treatment. She found out about the PM-JAY SEHAT scheme at the CSC centre and the treatment she has received is electrophysiological study with radio frequency ablation at the Sudan Heart centre.

Vashnoo Devi says that it was free treatment or no treatment at all. The 49 year old is a graduate and understood the scope of her illness fully. She is grateful to have benefited from the scheme and wants other in her Jodhpur area of Doda, Jammu and Kashmir to avail the benefits as well.

 Age	 District	 Amount	 Procedure
49	DODA	₹ 114070	Electrophysiological Study with Radio Frequency Ablation






Abdul Ghanie Tantray

To lose one's health can often mean the loss of the will to live. Life is precious and the PM-JAY SEHAT scheme helps in living a life with quality health care just as it did with Abdul Ghanie Tantray. Abdul has been working hard all his life to provide for his family.

A labourer by profession, he earns a maximum of eight thousand every month. It is on this salary that he has to manage a family of five. This class 8th pass had been resilient all his life till his heart needed

support. He had a cardiological ailment and required a Cardiac procedure. His heart was in need of a temporary pacemaker implantation which would not have been possible without his golden card. He was admitted to Acharya Shri Chandar Hospital where all of his treatment was free of cost.

The resident of Gool Ramban is thankful to the government for implementing a scheme that has made health care accessible to all.

 Age 63	 District RAMBAN	 Amount 121860	 Procedure Temporary Pacemaker implantation
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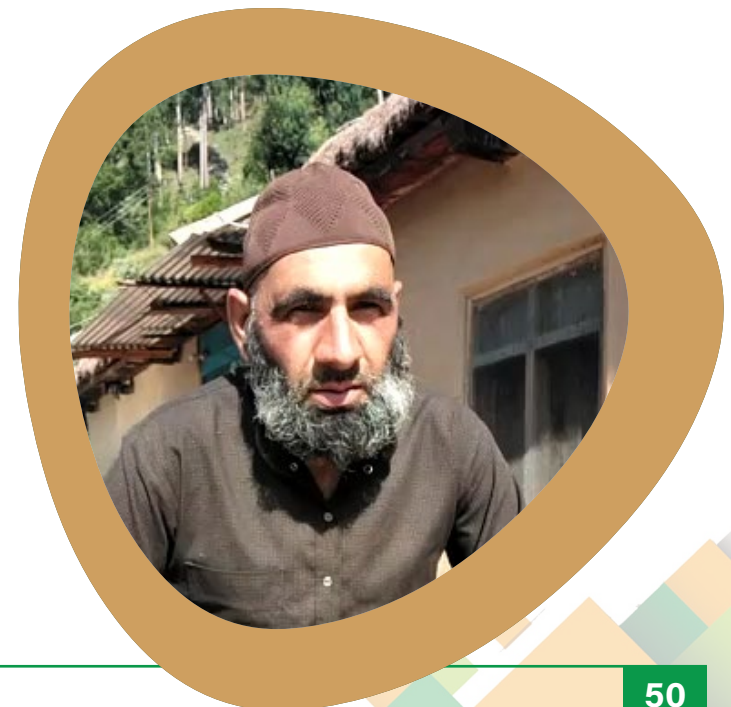
Mohd Ali

Sturdy heads and a steadfast heart can take you through all turmoil in life. Heart ailments require the best of care and without finances this care can be limited to a selected few. With the PM-JAY SEHAT scheme this kind of care is now accessible to all just like it was to Mohd. Ali.

Ali comes from a family of seven members with limited resources. He has been educated till class 7th and ever since then he has been working as a

labourer earning four to five thousand rupees, striving hard to support his family. The 41-year-old had a heart ailment and required an electrophysiological study. This was made possible with his PM-JAY SEHAT card that made his treatment free of cost at the Super Speciality hospital Srinagar.

This resident of Kabi, Ramban is happy to have benefited from the scheme and expressed his gratitude to the government.



 Age 41	 District RAMBAN	 Amount 106470	 Procedure Electro physiological Study
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Seeda Begum

The woman of the house is who makes it into a home. It is an unfortunate reality that women ignore their own health as they are busy taking care of everyone else. The focus of the PM-JAY SEHAT scheme is on providing health care for everyone. Seeda Begum also benefited from this scheme.

The 50-year-old is a house wife who works hard everyday to help out her husband and sons. She was in need of a stone removal surgery in her gallbladder which would have been impossible without her golden card. She lives

in a household of six where the monthly income of the main bread earner is six to seven thousand. She found out about the benefits of the PM-JAY SEHAT scheme from an ASHA worker and got her treatment done free of cost at the Khanday Hospital Banihal.

"I feel fine now and I am happy that I can help out my family again ", said Seeda. She is full of praise for the doctors and the staff who treated her and the government for introducing such a scheme.



Age 52 | District RAMBAN | Amount ₹ 27800 | Procedure Laparoscopic Cholecystectomy



Sushma Devi

The appreciation of the sacrifices a mother makes for her children cannot be put into words. The need for good health care for our elders should definitely be a top priority and with the PM-JAY SEHAT scheme affordable health care is now a reality as it was for Sushma Devi.

This 64-year-old is a housewife who lost her husband and now lives with her son and daughter in law. His son, the sole bread earner of the house works as a labourer and brings home around five thousand rupees per month . Sushma Devi was

diagnosed with a heart problem and required treatment that her family could not have been able to afford without the PM-JAY SEHAT scheme. She heard about it from her doctor and got all her treatment, stent implantation done free of cost at Super speciality hospital GMC, Jammu.

The resident of Chanderkote Ramban is full of gratitude for the availability of a scheme that came into her life as a ray of hope." the doctors and staff was very good and all treatment was done free of cost," said Sushma Devi

Age 61 | District RAMBAN | Amount ₹ 76260 | Procedure PTCA, inclusive of diagnostic angiogram

Abdul Razaq Dar

For someone whose only means to earn a living is toiling in the fields of Kashmir, even a small injury would mean empty bellies back home. Abdul Razaq Dar had five family members solely dependent on him.

For the last eight years, just after he turned 60 years old, his knee was beginning to hurt. It gave the labourer a tough time in work. He had pinned hopes on his children who he was educating religiously. But, before all his children were properly educated, he wanted to continue before finally settling down.

With a meagre yearly income of about Rs 50000, Dar could hardly think of a proper treatment that would help him recover. His condition was becoming unbearable and with each passing day he was losing hope. The labour work was too exhaustive at a time when he was staring at a standstill due to deteriorating health until he saw a ray of hope in Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme. It was for the first time Dar was opting for a government scheme that would fund his treatment completely.

Finally, after eight long years of hurt and wait, Dar was admitted to a private hospital on April 9, 2022. The doctors replaced his knee giving him a new lease of life. "It came as a blessing as I was able to stand on my feet again," Dar said.



IT CAME AS A BLESSING as I was able to stand on my feet again."



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136300



Revision - Total Knee Replacement

Ghulam Hassan Shaksaz

There are many people who often find themselves at the crossroads undecided about their fate. When there is not enough cushion to support you except the love for your family that helps you in facing the world, you are undecided about your personal need something that Ghulam Hassan Shaksaz also faced.

Shaksaz supported his family of eight with little income and never complained. But, even those who have a habit of bearing pain sometimes feel it hard to bear it. Shaksaz was hit by an unbearable pain in his hip from the last one year. It was another moment that he found himself at the crossroads. With no regular means of income he could hardly think of treating it until he heard someone on a TV awareness campaign about the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme.

"I never thought that there would be such a scheme for people like me. It sounded like the god's help," Shaksaz said. He even found the hospital staff forthcoming who helped him during his treatment. The resident of Bidder village of Kokernag area of South Kashmir was admitted at a public hospital on June 21, 2022 and within no time he regained not only his strength but also the hope in divine intervention that he believed PM-JAY SEHAT came as.

“

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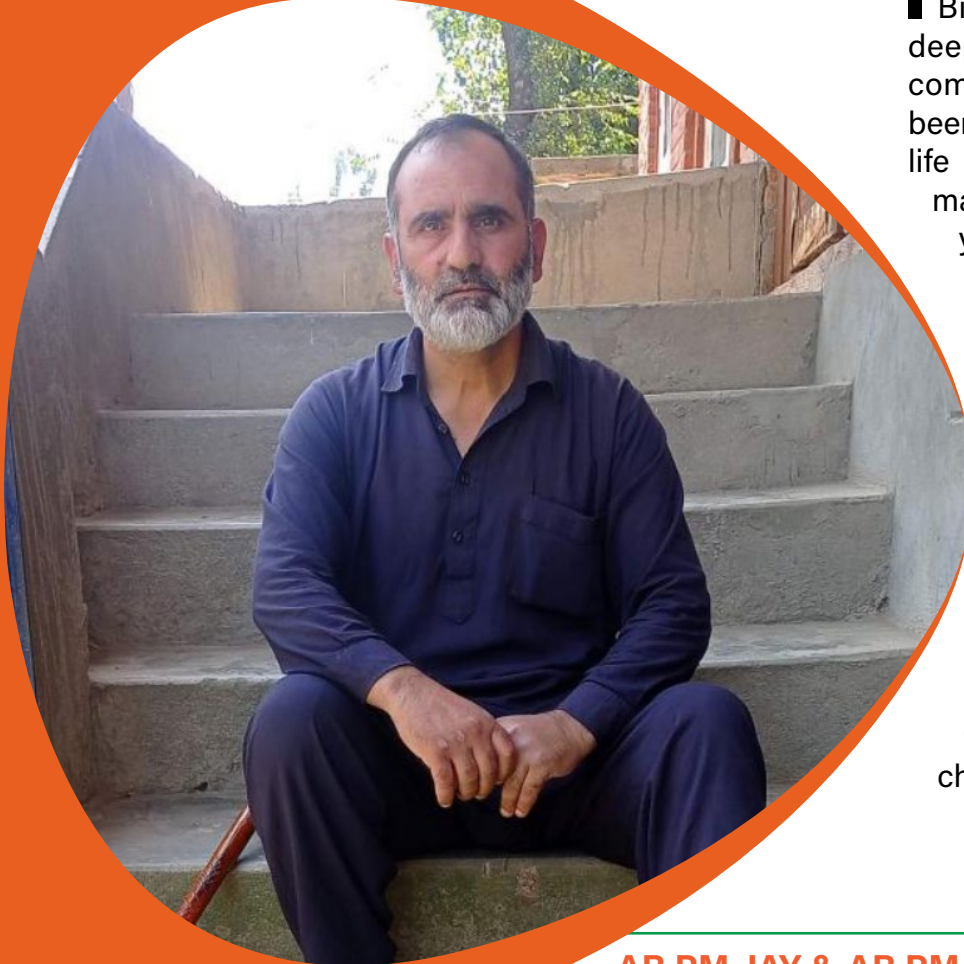


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Spine - Decompression Fusion

Manzoor Ahmad Wani



Imagine bearing a pain for twenty years. Manzoor is a farmer from Bijbehara area of Anantnag with deep Sunken eyes that make him come across as someone who has been through tough times. The rural life makes men tough and farming makes them patient. The seed that you sow today is not only a promise of sustenance but also a test of time and process and sometimes even faith.

Manzoor knows only farming which he has been doing for as long as he can remember. He was only a teenager when he began working in the fields. He studied up to Class 8 only, but has since been putting his blood and sweat into the earth to fulfil his dream of seeing his children study and do whatever they

wish to in their own lives. Manzoor has three daughters and a son, all students aged between 18 to 24.

All his children, however, were unable to focus on studies including his son Arslan, who is youngest amongst the siblings. They were worried to see his father, who despite his unwillingness to express the pain he suffered, become weaker. The farmer from Loktipora village had fallen from a roof and suffered a hip-fracture twenty years back. All his savings were utilised in his treatment back then.

Finally, Manzoor went to hospital on July 26, 2022 soon after he availed the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme. His treatment was done successfully and the doctors from MMABM Hospital Anantnag carried out a cementless hip implant. Now imagine the relief after twenty years of pain and suffering.



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Fracture - Long Bones - Metaphyseal - ORIF

Nayeem Ahmad Hakeem

Everyone in the locality of Anantnag's Bijbehara knows Nayeem Ahmad as someone who talks through his fingertips. He is a famous barber who stood all days, moving his fingers – he talked and heard.

He has grown old staying in this small hamlet living on a meager income of Rs 5000 per month. With little expectations on the world around him, he lived a quiet life – happy in his life. He supports a family of seven including himself, his wife and five children who are all students.

On an uneventful day that Nayeem considers as one of the most unfortunate, he lost his balance and fractured his leg. Writhing in pain, the happy barber thought it as something that

could change his world upside down. "In my thoughts was not only the pain but also a serious concern of how i would treat it. Good treatment is costly until I came to know there is a way," Nayeem recalled.

On March 22, 2022 Nayeem was admitted in the hospital for nine days. He suffered a metaphyseal long bone fracture and all his hopes were pinned on Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme. The carefree barber is back on his feet even though he has not gained full strength but he is hopeful that the rest of the journey for full recovery can only be carried with the help of positivity that he always keeps spreading.



“

IN MY THOUGHTS WAS NOT ONLY THE PAIN but also a serious concern of how i would treat it. Good treatment is costly until I came to know there is a way.”



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₹ 64670



Fracture - Long Bones - Metaphyseal - ORIF



“ **THE JAN AROGYA YOJANA** is a new lease of life which has made our life easier.”

Gul Mohammad Wani

Even at age of 70 Gul Mohammad Wani continues to work in the fields and earn a livelihood. But, he knows that as you grow old, the harsh chill and lack of work stiffens the bones and erodes enthusiasm. Last year, Gull survived a tough winter in Kashmir but as the grimness of the cold was beginning to fade and the old-timer was looking at the spring bloom, a crash broke not only his leg, but his spirit.

His once glittering eyes were reflecting defeat and the wrinkles on his face were becoming more apparent, his shoulders inched downwards. “It was not just him but the entire family was feeling the pain,” one of his sons said.

The family was now entirely dependent on Gull’s son Bilal, who also worked as a labourer. With a little income and almost no saving as back up, Gull’s saw a gleaming light that gave his family hope. The resident of Pushroo village of Nowgam in Anantnag district was admitted to Al Hayat Maternity and Laproscopic Hospital On April 5, 2022. The Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme helped him with an amount of Rs 70950. The wrinkles on his face may stay but so will the glitter in the eyes of old Gull. “The Jan Arogya Yojana is a new lease of life which has made our life easier,” the son concludes sitting happily next to Gull.



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136300



Revision - Total Knee Replacement

Atiqa Begum

Atiqa was a teenager when she was married but due to her weaker financial background, she was unable to go to school. Atiqa now has two daughters and a son. Atiqa's husband is a laborer who works hard to put food on the table. He manages to earn around Rs 5000 in a month. Atiqa also helps her husband to manage the family expenses and also makes sure that her children continue their studies. But, like most of the poor households even a smaller tragedy could shift fates and future of members.

She is always on her toes and despite being uneducated helps her children in their studies. She hardly finds time for herself. A resident of Bandipora district in North Kashmir, Atiqa would often seethe in pain but it never reflected on her face. She had developed hemorrhoids that daily made her life difficult.

The treatment for cure was only Rs 15000 but she did not opt for it due to financial restrictions until someone told her about the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme. She was admitted in a hospital on July 31, 2022 for three day where she underwent Haemorrhoidectomy. "I was very eager to get back to normal for my family," she said.



“
I WAS VERY EAGER to get back to normal for my family.”



“

THE TREATMENT HAS REVIVED HER. She is willing to work again for her family.”

- A family member said.

Arifa Begum

73-year-old Arifa comes from a poor family background. Poverty, however, is not the only disadvantage women folk in Kashmir's distant areas face. Arifa may appear calm and composed but, there are many struggles she has seen and battled throughout her life.

She has spent most of her life educating her son and a daughter. These days Arifa is busy in taking care for her two grand daughters. Heart ailment was a devastating situation for her as the treatment cost for the ailment was beyond her financial capabilities. It was only after someone close to her informed her about PM-JAY SEHAT and AB PM-JAY SEHAT scheme, which melted her into tears. Her six days at hospital were difficult but she found the hospital staff very cooperative during her treatment. "I was surrounded by good people," she added.

The doctors at Sher-i-Kashmir Institute of Medical Sciences (SKIMS) in Srinagar implanted a pacemaker in her heart, which was covered under the PM-JAY SEHAT & AB PM-JAY SEHAT. "The treatment has revived her. She is willing to work again for her family," a family member said.

She was rejuvenated and has gone back to work at her home where she has kept herself busy again with her granddaughters. She wants to do everything in her capacity to fulfill all of her family dreams including her grand children's dream



73



BANDIPORA



111300



Permanent Pacemaker Implantation - Double Chamber

Mohd Ayoub Bhat

There is no good deed greater than to meet a needy man's expectations. Mohammad Ayoub Bhat retired as an employee a year back and suffered a heart problem.

The deep wrinkles on his forehead reveal of how tense his days have been. Mohammad Ayoub Bhat who has a family of five to support including his three children was listening to a radio commercial when he heard about the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme.

61-year-old Ayoub was admitted to Sher-i-Kashmir Institute of Medical Sciences (SKIMS) in Srinagar on May 2, 2022. For the next three days, he was taken care of by a very supportive hospital staff at SKIMS Soura. His treatment which cost nearly Rs 1.2 lakh was taken care of under the PM-JAY SEHAT scheme. Ayoub now survives with a permanent pacemaker implanted in his heart. There is some semblance of the "peace of heart" that he has been seeking for a very long time now.

His elder daughter has recently completed her BSc Nursing which has also made him happy. "She has chosen a noble profession and I hope she will help patients the way I was helped during my treatment at SKIMS," he said.



AYOUB NOW SURVIVES WITH A PERMANENT PACEMAKER implanted in his heart. There is some semblance of the "peace of heart" that he has been seeking for a very long time now.



61



BANDIPORA



118800



Permanent Pacemaker Implantation - Double Chamber

“

WHAT IS MORE IMPORTANT

THAN taking care of someone's heart. For me it meant my life.”



Maryam Gul

The only daughter of an old couple, 24-year-old Maryam Gul is the light in the eyes of her parents. She is a determined girl from Mangipora village of Bandipora and a princess to her old parents. Maryam has finished her graduation and wanted to join her father to help him support the family.

Maryam's father continues to work at the age of 62. Known for her devotion to the family, her nice demeanour and soft-talking could melt many hearts. But, she developed a heart problem putting a halt to her plans. "I hope to work again soon," Maryam maintained after she underwent a treatment at a hospital in Srinagar.

Her treatment which cost over Rs 1 lakh, however, was only possible after Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme took care of her expenditure which involved electrophysiological study with radio frequency ablation. She is under observation but there are good signs of her complete recovery. "What is more important than taking care of someone's heart. For me it is my new life," she pointed out. Her eyes swollen with tears as she mentioned it.

Tasleema Begum

Many women, who dedicate their lives to take care of their families, live in a world which begins and revolves around the happinesses of others. In this pursuit, women often tend to forget about their own needs as self care takes a back seat.

There is, however, no expression great enough that reflects a mother's care. 52-year-old Tasleem Begum is a housewife from North Kashmir's Bandipora district. Tasleema's world was shattered when doctors diagnosed her with Colon Cancer. Tasleema's husband is a government servant and her son is a post-graduate student.

The housewife never imagined that she would have to deal with the unbearable pain and live in fear. Every pang she felt in her abdomen felt like the twist of a dagger. There are so many suggestions, advices and cautionary tales that break the spirit of a CA patient. "I was not able to come to terms with the condition that I suffered from. I always felt heavy and could not concentrate on anything, not even on my family," she said.

Luckily, she responded to the treatment. She was admitted at Sher-i-Kashmir Institute of Medical Sciences (SKIMS) on February 22, 2022 and treated for nine days. The cost of her treatment was taken care of by Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. Tasleema is back to continue her duty as a wife and a loving mother. Her son is happy to be on her side after she fought bravely against the disease.



“

I WAS NOT ABLE TO COME TO TERMS WITH THE CONDITION that I suffered from. I always felt heavy and could not concentrate on anything, not even my family,”

“

WE DONT HAVE A GOOD FINANCIAL BACKGROUND

and the cost of the treatment could have been catastrophic for our family but i would not have hesitated at all.”



Haleema Begum

Haleema's heart beat slowly, sometimes with a longer pause. She often felt her heart skipped a beat more than what could be usual. On June 14, 2022, her son Zahoor Ahmad Bhat rushed her to the super speciality hospital in Srinagar.

The doctors diagnosed her with sick sinus syndrome which was the reason behind her irregular heart beat. Zahoor is a farmer from Sariwarpora village of Pattan area in North Kashmir's Baramulla district. He is the only male in the family of five that includes her mother, wife and two daughters. The 38-year-old has been taking care of her mother very well something that he considers as a divine duty after his father Ghulam Ahmad Bhat passed away many years ago.

Zahoor is very close to his mother – her only son – the reason why he was willing to even take loan for the treatment of his mother's heart. "We dont have a good financial background and the cost of the treatment could have been catastrophic for our family but i would not have hesitated at all," Zahoor reminisces. The debt could have broken his back he thought but that is when he was informed about the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme to tackle the medical emergency. Haleema was provided free treatment and the support she received from the hospital staff gave Zahoor enough confidence and helped him evade a major financial and emotional setback.



62



BARAMULLA



111300



Permanent Pacemaker
Implantation - Double Chamber

Mohammad Sultan Wani

Krishama village in Kunzer has over 150 families and most of them are dependent on farming. The village is over 30 km from Srinagar, the summer capital of Jammu and Kashmir. Mohammad Sultan Wani like most of the farmers in rural Kashmir work in the fields and often pray five times a day. They believe that spiritual experience is key to their life style.

Mohammad Sultan was born in 1965 - the same year a Bollywood superstar Biswajit sang Pukarta Chala hoon Main (Mere Sanam) on the highway that leads to Krishama. But, Mohammad Sultan looks much older than his age and is well-known in his neighbourhood as a gentleman. But, tragedy as we know knocks at everyone's door, one way or the other.

On August 19, 2022, Mohammad Sultan Wani, who had never experienced such a thing before complained of chest pain. He was admitted to a hospital where doctors suggested an angiography. The heart attack could have been fatal but Mohammad Sultan believed he still had more to days to till his land. He availed the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme and he was provided a free treatment. "My family has never been happier than see me back - hale & hearty," he recalled.



“

**MY FAMILY
HAS NEVER
BEEN HAPPIER**
than see me back
- hale & hearty”



57



BARAMULLA



107860



PTCA, inclusive of
diagnostic angiogram



Raja Begum

A few days before she was to celebrate her 72nd birthday, a jovial Raja Begum realised something was wrong. Her heart had lost its way as she was diagnosed with sick sinus syndrome. Even though Raja tried but could not keep up with the discomfort. She felt dizzy as she began to notice more fluttering heartbeats.

From Shuch Palpora village of Kunzer in Baramulla, Raja was brought to Srinagar and admitted to Jawahar Lal Nehru Memorial Hospital in Rainawari for four days. The doctors at the hospital implanted a permanent pacemaker to treat Raja. As soon as her treatment began, even the hospital staff felt the warmth of Raja return with her heart showing signs of recovery.

Raja was treated and later kept under observation and finally after four days she was discharged. She returned home three days before her birthday on August 8, 2022. Her heart treatment cost over 1.1 lakh rupees which was managed by the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme.

“Be chas khosh (I am happy). And, I pray for the happiness of others.” Raja had this to say.



**BE CHAS KHOSH
(I AM HAPPY).**

And, I pray for the
happiness of others.”



72



BARAMULLA



117600



Temporary Pacemaker
implantation

Razia Farooq

Every morning Razia Farooq wakes up early to prepare breakfast for her family and two children. She has a 7-year-old daughter and a 3-year-old son. She has to be on her toes before her husband Farooq Ahmad Tantray, a government employee, leaves for work. She also takes care of her father in law, a farmer, and her mother in law.

Razia lives in Sheerpora village of Bangil area of Pattan. She is mostly occupied in household chores and gets little time to relax. Occasional headaches, backaches and pain is something that Razia thought every supermom in the world faces. Little did she know that flutter in her chest stemmed from a condition in her cardio-vascular system.

Her heart was diagnosed with arrhythmia or abnormal heart rhythms. The 36-year-old was admitted at Srinagar's Super Speciality Hospital on May 31, 2022 where she was treated with electrophysiological study with radio frequency ablation. The procedure was carried to control or correct her abnormal heart rhythm. Razia was stable at the time but her treatment was done free of cost under the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme. Since then, the supermom is back in rhythm and routine.



**THE 36-YEAR-OLD
WAS ADMITTED AT
SRINAGAR'S SUPER
SPECIALITY HOSPITAL**
on May 31, 2022 where
she was treated with
electrophysiological study
with radio frequency ablation



36



BARAMULLA



106470



Electrophysiological Study
with Radio Frequency Ablation



“

MY SON IS MY LIFE. IT IS A GREAT RELIEF and my son is getting better since he underwent surgery.”

Roman Javid

A labourer Javid Ahmad Teli lives hand to mouth. Every day he leaves his home looking for work and earns a livelihood to support his family. There is so much Javid wants to do; build a better home and give his only son Roman Javid the best education. Since Roman was born, his mind oscillated between worries and happiness as he looked into his son’s sparkling eyes.

Roman, who is the main source of inspiration and courage for Javid, likes to hold his father’s hand and they often hugged each other after Javid returned from work. He would not leave his side until the boy slept. But, Roman had to undergo an ASD closure treatment, a procedure to close an atrial septal defect (ASD) in his heart. Roman was admitted on June 17, 2022 at a private hospital in the city outskirts. There is nothing that a father, like Javid, would not do to treat his son. He was willing to loan money as he would not earn much.

With no savings to deal with a medical emergency that his 7-year-old son faced, the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme came as a relief. The doctors at the hospital told him about the PM-JAY SEHAT scheme and asked him not to worry as all cost of treatment would be taken care of.

“My son is my life. It is a great relief and my son is getting better since he underwent the surgery,” Javid said. The free treatment has not only taken care of Roman’s heart but also brought peace to Javid’s heart – two hearts at once.



7



BARAMULLA



102590



ASD Device Closure

Saleema Bano

Her home is perched in one of the most picturesque villages of Tangmarg area of North Kashmir's Baramulla district. Most people live a humble life in a rural place like Hari Untu and their lifestyle is simple. Saleema Bano's husband Anayat Ullah Mir earns a livelihood by taking menial jobs. The couple, however, have tried best to educate their children. They have two daughters and a son, who is the youngest.

Saleema is 46-years-old and recently underwent a surgery for atrial septal defect (ASD) closure. It involves using a device to plug a hole in the heart or a patch to cover it. She was admitted at the government's super speciality hospital in Srinagar's Shireen Bagh on July 19, 2022. "I had almost given up on it but I feel lucky today. I am satisfied with the treatment," Saleema said.

What helped Saleema was that her treatment was provided free of cost under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme. "I will be forever indebted to all those who helped me in my treatment," Saleema said as she looks forward to complete all the household chores herself.



“

I HAD ALMOST GIVEN UP ON IT BUT I FEEL LUCKY TODAY. I am satisfied with the treatment.”

Abdul Gani Parray

Abdul Gani Parray had to undergo neurosurgery, which involved removing a portion of his skull. To undergo such a surgery is deeply difficult. Many do not gather the courage or confidence. But, Parray had no option other than to be brave. There was another problem. The labourer, who lived hand to mouth, had no saving. What could have the poor man with a family to feed done to receive the treatment. There was however, one ray of hope i.e. Ayushman Bharat - Pradhan Mantri

Jan Arogya Yojana SEHAT Secheme. "It is not very often that whenever there is a difficult time, we get help so easily. It is something of a remarkable change I witnessed for the first time in my life," Abdul Gani said.

He is still weak after the surgery that was carried out at Sher i Kashmir Institute of Medical Sciences (SKIMS) in Srinagar on June 8, 2022. There is a shimmer of hope that the treatment, which was done free of cost, has rekindled. His daughter also appears optimistic about it.



52 | BADGAM | ₹ 88000 | Craniotomy

Bashir Hussain

On the hospital bed, Bashir Hussain stretched his arms and legs with comfort. He was looking at the pink walls with a tender smile as if a great painting hung on the wall that was actually clean and empty. Bashir was yet to recover but he was very hopeful that he will leave days of immense back pain behind. The resident of Chattergam village of Budgam district, Bashir was admitted at Government hospital for bone and joint surgery on August 4, 2022 for fourteen days. His back surgery was carried out on August 13.

The back pain had created furore in Bashir's life. He was not able to work. He was not even able to hold children in his arms something that broke his spirit. Bashir looked forward to lay back in peace without any discomfort or pain. His surgery was done free of cost under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana Sehat Scheme. "I feel like I am born again and I am thankful that the scheme took care of the treatment, Otherwise it would have been another weight that my back could not have survived," Bashir said.



38 | BADGAM | ₹ 75500 | Spine- Decompression fusion with fixation

Raja Begum

Raja Begum was diagnosed with Cancer which devastated her family. The 75-year-old lives in Chadoora area of Budgam. When she was admitted at Srinagar's Super Speciality Hospital on March 29, 2022, her family was deeply worried. Raja was also tense. She worried that her condition may increase the burden on her family and she did not want to be a burden on anyone including her children.

Raja provided her golden card that helped her receive the treatment free of cost under the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. She is back to her humble roots in the village and spends days in recovery. Her family is extremely happy that her journey to recovery has been easier. "It is such a relief to see her recover after the tragic episode," Raja's daughter said.



IT IS SUCH A RELIEF to see her recover after the tragic episode."

Muneer Ahmad Kumar

Since early childhood Muneer Ahmad Kumar wanted to help his family. His old parents and two sisters are dependent on Muneer, who has been working hard to support his family. The family lives in Budgam districts Pushpora village.

Muneer's life took a sharp turn after he developed a problem in nervous system. It was devastating for not only Muneer but the entire family. The burden on Muneer's shoulders was becoming even heavier as he was hoping to visit doctors for treatment. It was not an easy affair. Someone, however, informed Muneer about the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT Scheme which

came as a great relief for the 32-year-old. He was admitted to Srinagar's Super Speciality Hospital on July 21, 2022 where he had to undergo Lumbar Corpectomy and Fusion, which is a surgical procedure for the alleviation of the pain caused by damaged disc. "I am glad that such a scheme exists for poor persons like me. I was not expecting that such a help would come from the golden card. I was half relieved from the pain as soon as the burden of cost ended," Muneer said.

He has started to work again and after so many years of toil, Muneer is back with zeal to fulfil all his dreams.



29



BADGAM



88000



Lumbar Corpectomy with fusion



Newsheena Akhter

For the past many years, the fruit growers and traders in Jammu and Kashmir suffered losses worth lakhs of rupees as global pandemic Covid-19 broke out. The virus spread fast not only taking lives of millions but also left million others in deep economic distress. Newsheena Akhter's father was also hit as he spent time looking at the changed world. In the meantime, the 20-year-old suffered a setback. The thumb on her right-hand was deeply damaged and this time Mohd Yousuf

could not have afforded the cost of treatment for her daughter.

The availed Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT Scheme which helped resident of Qaiser Mohalla area of Budgam to receive the treatment at super speciality hospital in Srinagar free of cost. She was admitted at the hospital on April 18, 2022. "I am happy that i will be able to read and write again. It is a great joy and now I can fulfil my dreams," Newsheena said.



30



BADGAM



60500



Tissue Expander for disfigurement following burns



“

I WAS WORRIED FOR MY SON and did not want to bother him for my ailment. I thought my time was near.”

Fatima Bano

Even if she feels tired, Fatima Bano spends hours in the kitchen garden where she grows several vegetable varieties. Green collards are her favorite. The frail Fatima Bano often cooks the collards, locally known as – Haakh, herself.

The 77-year-old Fatima often sits on the verandah overlooking her kitchen garden outside her home at Dabb village in Ganderbal district. She sits with her granddaughter telling her stories about her life, her experiences and how her Malik Mohalla has changed over the years. Her granddaughter enjoys to spend time with her.

Fatima had developed a heart ailment following which she found it difficult to explain her state to her son thinking that her son would be overburdened due to medical expenses. “I was worried for my son and did not want to bother him for my ailment. I thought my time was near,” she said. But, how could have her son bear to see her mother live without treatment. The doctor told her that there is nothing to worry about. After her treatment was done free of cost under the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme, Fatima has returned to her home and her kitchen garden. Her granddaughter is excited to hear more stories.



77



GANDERBAL



₹ 111300



Permanent Pacemaker Implantation - Double Chamber



Ghulam Mohammad Bhat

He doesn't smile very often. A purple mark on his temple underneath the border of his skullcap stands out. Ghulam Mohammad Bhat is a devout man, who prays five times a day. He lives in Rather Mohalla of Safapora area of Ganderbal district.

57-year-old Ghulam Mohammad has a grandson, whom he wishes to accompany as he goes to the mosque especially on Friday congregations. He lives a simple life with little needs and humility. "Life is a matter of good deeds," Ghulam Mohammad believes. But, even for people with that simple and active lifestyle, the body sometimes fails to maintain strength. Sometimes it is simply vitamin and calcium deficiency whatever the case may be. But, on July 20, 2022 Ghulam Mohammad was admitted to Bone and Joint Hospital in Srinagar's Barzulla area after he developed a problem in one of his hip bones. The doctors said the patient needs a cementless orthopedic implant. The cost of the procedure would cost him over 1 lakh rupees which the family could not have afforded. So a gentleman doctor at the hospital informed him about the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme which allowed him to avail the treatment free of cost. After six days, Ghulam Mohammad left for home on a crutch but his recovery is imminent. "I am happy to stand on my feet and I want to pray again without any difficulty," he said. His grandson is looking forward to it.

“

**I AM HAPPY
THAT I AM ABLE
TO STAND AND
OFFER NIMAZ**

without my physical
Support again
without any difficulty



57



GANDERBAL



100700



Total Hip Replacement

Haneefa Akhter

Women are playing a key role in growth and development of India. They have taken diverse roles and played a major part in upliftment of society especially in rural area. One such role is the Accredited Social Health Activist (ASHA) worker who are at the core of the nationwide public health system.

In the village of Audoora in Kulgam, Haneefa Akhter is one such ASHA worker who is not only helping her farmer husband and her family but also the entire community by raising awareness about health and healthcare system. The community health worker is known to everyone her village and is an inspiration to many others in her village. Since Haneefa works as an honorary volunteer and her husband works in the fields, there is not much saving that she was able to manage. "I work for a meager honorarium but it doesn't dampen my spirit because I am able to contribute as much as I can to my family and to my community. It makes me immensely happy," Haneefa affirmed.

In June, she was injured badly and was shifted to Srinagar's bone and joint hospital. She was admitted in the hospital for 16 days but she was not worried about the cost of her treatment even if it went over 1 lakh rupees. She knew that her expenses will be covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme. Haneefa has raised health awareness especially about the golden card and PM – JAY SEHAT scheme since then.



I WORK FOR A MEAGRE HONORARIUM but it doesn't dampen my spirit because I am able to contribute as much as I can to my family and to my community. It makes me immensely happy."



80



KULGAM



100700



Total Hip Replacement



Ghulam Mohammad Naikoo

A lot has changed in rural Kulgam since last few years. Zaban is one of the hundreds of villages in the district and is part of that change. Ghulam Mohammad Bhat was born few years before India gained independence and he is one of the villagers who have witnessed the change in the region.

That old carefree life may have been a thing from the past. Ghulam Mohammad is old now and until recently welcomed each change heartily. There is access to education and healthcare even in this part of the world that was considered a far flung area in the early years and throughout Ghulam Mohammad's youth. Those days the patients would find it difficult to get proper treatment. But, even if Zaban is far from the city which is over 60 km, much distance has been covered since. On August 22, 2022, the 80-year-old was referred to Sher i Kashmir Institute of Medical Science (SKIMS) hospital in Srinagar for his heart ailment. Ghulam Mohammad is dependent on his son for his treatment and was worried about the expenses. That worry, however, ended soon after he came to know about the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme through a common service centre (CSC). The doctors implanted permanent pacemaker and after nine days Ghulam Mohammad was discharged. "All hospital staff members were supportive," Ghulam Mohammad says. He also sees his recovery and the free treatment all part of the positive change something that would have been unthinkable in the past.



ALL HOSPITAL STAFF MEMBERS WERE SUPPORTIVE! Ghulam Mohammad says. He also sees his recovery and the free treatment all part of the positive change something that would have been unthinkable in the past.



80



KULGAM



111300



Permanent Pacemaker Implantation -
Double Chamba

**THE CLOCK
TICKED SLOWER
WHILE** Mohd
Yousuf felt a rush,
his heart galloping
like he had never
experienced before.

Mohd Yousuf Mantoo

It has been a while since Mohd Yousuf Mantoo recovered from a setback in April 2022. He now sits across a room which serves as his family's dining room. He reclines a bit, to relax and experience calm after a season of tumult.

On April 2, 2022, a day before Mohd Yousuf Mantoo was hoping to begin his fasting in view of the holy month of Ramadan, a medical emergency stuck him. His 32-year-old son without wasting anytime admitted Mohd Yousuf at the Valley's prominent government hospital Sher i Kashmir Institute of Medical Science (SKIMS). The distance covered from his Matibugh village in South Kashmir's Kulgam to the hospital appeared too wide. The clock ticked slower while Mohd Yousuf felt a rush, his heart galloping like he had never experienced before. He remained at the hospital for 4 days and underwent angioplasty, procedure that opens blocked coronary arteries to improve blood flow to the heart muscle. Mohd Yousuf held the golden card and had known about the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme through a common service centre. He was provided a free treatment. It may have not ended all his worries but the rush is over. That peace is hard earned.



Mohammad Yousuf Bhat

The summer had arrived and it was beginning to get a little hotter. The month of Ramadan had passed without much difficulty a month earlier. There were still occasional windy nights that brought with it sweet chill, the weather sustained until the next day was over. Overall Mohammad Yousuf Bhat considered the weather pleasing until June.

On June 14, 2022, Mohammad Yousuf was admitted at Sher i Kashmir Institute of Medical Science (SKIMS) hospital in Srinagar after he complained of heart problem. He was treated at the hospital for

almost a week and had to undergo angioplasty that involved opening one of his blocked coronary arteries to improve blood flow to the heart. "For me it is a miracle. All hospital staff was supportive and helped me through and through," he said. His 32-year-old son, who is a father of two children, never left his side and continues to care for him. "It is my duty to take care of him like he did when I was young," the loving son asserts. The cost of his treatment was 1.07 lakh rupees but the family was provided a free of cost treatment under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme.



70



KULGAM



107860



PTCA, inclusive of diagnostic angiogram



Mukti Begum

Mukti Begum is 74-years-old. She is exactly like that adorable grandmother every grandson or daughter wants to huddle and play around with. At her home in village Shinganpora, Kulgam, Mukti has two grandchildren who have grown up listening to her and playing around her. When Mukti was admitted to Sher i Kashmir Institute of Medical Science (SKIMS) on June 29, 2022, both her grandchildren were stuck with grief. For the next 13 days when Mukti remained at the hospital the entire family was worried about her recovery. She had developed a problem in her heart. The

eyes of Mukti's grandson remained moist all the time as he attended his ailing grandmother. It is a humble family but the only worry they had was Mukti's health. A common service centre (CSC) gave them information about how Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme will help them take care of the treatment. Mukti, who her grandson considers most sagacious, was implanted with a permanent pacemaker. "I have never felt so happy like I did when we returned home with her. The hospital staff was very helpful and supportive," Mukti's grandson said.



74



KULGAM



111300



Permanent Pacemaker Implantation - Double Chamber



Sarva Begum

Most women especially in poor families tend to bury pain deep inside. They seldom complain about it. 74-year-old Sarva Begum knows pain very well. She has lived a life of humility and never complained to her husband Mohammad Yousuf Pir. Her son works as a labourer like his father and has since taken good care of his mother. With a meagre monthly income, Sarva was shattered when she was injured and instead of thinking too much about the pain, she thought

about the cost of treatment. Her son, however, was only worried about her injury. "I already knew about Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. It provides free treatment to needy and most deserving," Fayaz said. On June 20, 2022, Sarva was brought to Srinagar's bone and joint hospital where doctors treated her well for the next 15 days. The family from Gulshan Bagh village in Pachkoot area of Handwara is happy they availed the scheme.

74 | KUPWARA | ₹ 100700 | Total Hip Replacement

Ghulam Mohiuddin Mir

Since last three years 65-year-old Ghulam Mohiuddin Mir is suffering from hypertension. Many men despite old age find it hard to reconcile with body ailments. But, Mohiuddin is not one of them. He understood the importance of taking care of his health. He has managed to change most of the food and other lifestyle habits. He continues to work at home, help his wife in household chores.

Mohiuddin often felt a pressure around his chest and after it appeared regularly, he went to check with the doctors who suggested that he has to undergo angiography. The father of Farooq and Rafiq said he was satisfied with how the doctors

treated him. On May 4, 2022, Mohiuddin travelled to Srinagar, which is around 100 km away. He was admitted to Super Speciality Hospital where he was operated upon. The procedure involved opening of a blocked artery to improve blood flow to his heart. The doctors had noted that his illness had manifested in Coronary Artery Disease (CAD). He received free of cost treatment under the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. "I am recovering well and hope that I believe that such schemes make lives of people like me better despite coming from humble backgrounds," he said.



65 | KUPWARA | ₹ 118646 | PTCA, inclusive of diagnostic angiogram

Gh Mohd Rather

Most patients do not wish to discuss their illnesses and the treatment. When Ghulam Mohd Rather was rolling his thumb on the inepad before making the thumb impression, he was smiling. He was happy that his treatment was being used as a case to bring more awareness about healthcare initiative like Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. “For me golden card is as valuable as gold itself. I did not have gold but I was still able

to get treatment with the help of golden card,” Ghulam Mohd said. He was admitted to Quality healthcare hospital on September 10, 2022 and for three days he stayed at the private hospital where the doctors removed his gall bladder. The surgery was done free of cost and the financial help that the resident of Kupwara received has made him rethink about treasures in life. The real treasure is health and of course things that create safeguards in one’s health and happiness.



 68 |  KUPWARA |  33638 |  Laparoscopic Cholecystectomy



Mohsin Javid

Mohsin Javid was born in 2017. His parents Javid and Masood have savoured every moment with their first child since then. For the first three years, after Javid would return from work, the two would spend hours discussing Mohsin, his clothes, food and education. Javid takes menial jobs to support his family who welcomed a second child, they named Mousa. The resident of Reshigund village in Kralpora area of border Kupwara district, Javid earns less than Rs 5000 in a month. That may not be enough to support the family but the couple

manages. A year ago, when Mohsin was 4, he began to complain about stomach ache. The boy, his mother said, was also looking weak. She felt something was wrong when she looked at Mohsin. “I called Javid and we both went to the hospital. I was in a state of shock and pleaded before god for his recovery,” the mother recalled. Javid was already aware about the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. The doctors at Quality Health Care Hospital treated his inguinal hernia after he was admitted on July 21, 2022.

 5 |  KUPWARA |  22000 |  Herniotomy

Bagoo Badana

Drugmulla village in North Kashmir's Kupwara is home to 82-year-old Bagoo Badana. He may have been uneducated but a man also learns from experience. Bagoo knows almost all the neighbourhood and even at this age prefers walking. There were no cars, public transport or carts when Bagoo was young. He remembers his past vividly. He is both physically as well as mentally strong and his vigour comes from his active lifestyle.

Bagoo worked as a labourer for decades in Kupwara district and sometimes he walked for hours to work. Around July 25, 2022, Bagoo felt pain in lower abdomen. That day Bagoo could not move out for even a small stroll outside his home. He became very anxious so he called his wife and four children telling them about his illness. The old man, however, appeared calm and composed and did not express the extent of his pain. He asked one of his sons to take him to a nearby hospital but also explained that he is a golden card holder. Bagoo was aware about the benefits of the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme through advertisement. He had also discussed about it with his friends from the neighbourhood. "I did not spend anything on the treatment," Bagoo said. At the hospital Bagoo was operated upon and an open cystolithotomy removed all stones from his bladder.



HE ASKED ONE OF HIS SONS TO TAKE HIM TO A NEARBY HOSPITAL but also explained that he is a golden card holder. Bagoo was aware about the benefits of the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana through advertisement.

Mangat Singh

72-year-old Mangat Singh from south Kashmir had no means to cure his heart ailment. His earnings from his part time job as a driver and his son's private job--just enough to feed the family-- were in no way enough to even conceive of any specialized treatment that would at least cost around Rs 1.5 lakh.

This is when the family came to know about Ayushman Bharat—Pradhan Mantri Jan Arogya Yojna SEHAT Scheme and they registered for this life saving government's initiative. "It was like a streak

of light in the room of darkness," said Singh, while talking about this scheme.

He underwent PTCA procedure including diagnostic angiogram at Super Speciality Hospital of Government Medical College in Jammu, which incurred a total cost of Rs 1.53 lakh. "I wouldn't have never imagined to be healthy again," said Singh. In Changidam area of Tral in southern Kashmir, Singh says, 'I am living a dream.' This free of cost treatment for Singh's household has given them a hope to live as a happy family once again.



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PULWAMA



153406



PTCA, inclusive of diagnostic angiogram

Mohd Ismail Sheikh

We hear the sound of winnowing baskets sifting chaff from grains of rice. In between Mohd Ismail Sheikh hums folk songs that lifts the spirit up in what is otherwise a routine he has been following for years. He sits at their home but sometimes if there is work outside, he leaves. A winnowing basket takes days to make and the final product doesn't sell for much. Mohd Ismail earns only around 4000 a month on an average. He couldn't even provide his son with proper education which often makes him sad. Tragedy always strikes a poor man's

home more than once. A year ago, Ismail's son had to undergo a nose surgery but there was no financial burden at least. It was done free of cost with the help of a golden card. On March 28, 2022 Mohd Ismail was admitted at the Srinagar's super specialty hospital but he became worried. He was not sure whether he could avail the golden card again. Yes, he could.

Mohd Ismail was given a pacemaker and his treatment was done free of cost. After four days, he was discharged from the hospital. He is delighted to hear the winnowing sound and folk songs again.



52



PULWAMA



134046



Temporary Pacemaker implantation



“

**IT HAD
MADE MY
LIFE** difficult
and I am
thankful that
my treatment
was done free
of cost.”

Abdul Ahad Sofi

His fingers move magically over small doughs. He pokes it, moves and creates various shapes throughout the day, making nearly a dozen varieties of breads. He comes from a family of bakers and knows how to please his customers. Abdul Ahad Sofi is a traditional baker in Sofigund, Pulwama, a village known for bakers. He makes enough money to support his family. For three years, however, Abdul Ahad struggled in life. It was a bad time after he fell sick. He had developed a severe urine infection and doctors advised him to undergo a surgery. On July 25, 2022 he was admitted to Mohmaddia Nursing hospital in the South Kashmir district. The doctors had to repair a part of his urethra for the urine to pass easily. He was admitted for three days and the surgery was done. “It had made my life difficult and I am thankful that my treatment was done free of cost,” Abdul Ahad said. He spends more time with his wife now. He often sits with her cleaning vegetables and preparing food for everyone at home. His treatment was done under the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme.



54



PULWAMA



₹ 134046



Cystolithotripsy endoscopic, including cystoscopy

Mohd Ramzan Beigh

Mohd Ramzan Beigh usually avoids making a direct eye-contact. He is shy and speaks very little. From a young age, to support his family, Mohd Ramzan began to work in the fields. He could not afford education due to the financial constraints. Some of his childhood friends from the village Shahpora of Tral in South Kashmir did well. Ramzan, however, toiled to put food on the table. His life moved slowly and gradually he built a home – brick by brick. He was content with whatever he was able to do. He educated his elder son but after completing his graduation, his son also had to work as a labourer like Mohd Ramzan. Until he gets a job, working in the fields was not a problem. There is dignity in labour, the duo believed. But, who understands the

matters of heart.

The modest Mohd Ramzan, in his late 40s, developed a heart problem. On April 5, 2022, Mohd Ramzan was brought to super speciality hospital in Srinagar for treatment. He doesn't speak much about his illness, accepting it as part of the hardships the son and father had been facing since childhood. He doesn't expect much from the world but his heart was moved when he realised that with the help of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme, his treatment was done free of cost. The doctors implanted a pacemaker and after five days he was given a discharge. "I am recovering well and hoping to work again for my family," Mohd Ramzan said.



 48 |  PULWAMA |  134046 |  Temporary Pacemaker implantation

Uzma Gulshan

Uzma Gulshan had burn injuries that shattered her spirit heavily. The burn injuries were taking a toll on her mental health as well. She said that her injury had torn her and made her question about her abilities. Uzma had to undergo two separate surgeries on June 16 and August 18, 2022 at district hospital Pulwama.

"Can I do everything in life again," she wondered all this while.

The 28-year-old had to undergo post burn

contracture surgery for functional impairment twice. At her home in Hassanwani village of Pulwama in South Kashmir, Uzma was supported by her family and the healthcare workers at the hospital also provided her with full support giving her confidence. "After surgery I was delighted to see that I can do it all again," Uzma said. The scars had begun to fade and her spirit was beginning to revive. Her entire treatment was done free of cost under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme.



 29 |  PULWAMA |  50000 |  Post Burn Contracture

“

DOCTORS AND NURSES TOOK EXTREME CARE OF ME DURING THE TREATMENT. It felt like a family, where everyone including the govt put an effort to save my life. The whole experience was life saving, heart warming and inexplicable.”

Abdul Rehman Beigh

In the far off hamlet of Kundulun in Shopian district of south Kashmir, 79 year old Abdu Rehman Beigh met an accident resulting in fracture that crippled him, almost for life. His family of three including a wife and son had no hope for his recovery considering his age.

From a local community center, this family came to know about Ayushman Bharat—Pradhan Mantri Jan Arogya Yojana SEHAT Scheme for which he registered immediately. “You cannot imagine life of an old bed ridden person who ran a family. I felt like a caged bird staring hopelessly at his death,” said Beigh.

But this government health scheme changed his perception and gave him courage to see through the dark alley of hopelessness. He was treated at Government’s Bone and Joint hospital in Srinagar where he underwent orthopaedic Total Hip Replacement surgery costing over Rs one lakh.

“Doctors and nurses took extreme care of me during the treatment. It felt like a family, where everyone including the govt put an effort to save my life. The whole experience was life saving, heart warming and inexplicable,” said Beigh.



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SHOPIAN



100700



Total Hip Replacement

Ghulam Muhammad Rather

77 year old Ghulam Muhammad Rather of Shopian in south Kashmir is the sole bread winner of the family of five including a four-year-old grand child. His age and heart ailment was a constant worry, as his 42 year old son was yet to find a reliable source of income. The struggle for survival had an acute impact on the family in which Rather's ailment had gone into abeyance.

"This is when we came to know about Ayushman Bharat—Pradhan Mantri Jan Arogya Yojana SEHAT Scheme and I registered myself to avail the health benefits," said Rather.

After completion of formalities, Rather was treated at the super speciality SKIMS hospital in Srinagar, following which he has recovered completely and is now focussing to get his family back on the track.

"By the grace of Almighty and help of this scheme, I was able to start my life afresh. I am now striving to earn for the family and find a suitable job opportunity for my son," said Rather. His treatment cost around Rs 83886, which was completely provided free of cost to him.

"This is real grassroot impact initiative that saves lives. I was also treated well by the doctors and paramedical staff of the hospital," he said.



77



SHOPIAN



83886



PTCA, inclusive of diagnostic angiogram



Mushtaq Ahmad Dar

When 62 year old Mukhtar Ahmad Dar met an accident leaving him crippled, his family of six including four children and wife lost any hope of his well being pushing them into penury and hunger. Dar earned Rs 10,000 working as a labourer and baker every month, but after the fracture he suffered in the accident he couldn't do either. He was not able to pay for any treatment as well.

An acquaintance of the family informed them about Ayushman Bharat—Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. This seemed like a ray for hope for a drowning man. Not expecting much, he registered for

the scheme. But contrary to his expectations, Dar was surprised.

He underwent surgeries including cementless orthopaedic Total Hip Replacement surgery and treatment at Government Bone and Joint hospital in Srinagar costing over Rs one lakh, but Dar didn't pay a penny. "I never realized that I get this much of help from a government scheme," said Dar. The doctors have suggested that he could now restart his daily work as well.

"You cannot imagine the happiness our family experienced, especially when we didnt expect this scheme to work so smoothly for people like us," said Dar.



62



SHOPIAN



100700



Total Hip Replacement



Misra Begum

When Misra Begum was teaching students at a private educational institution at Shopian of south Kashmir she had a sinking feeling leading to a semi-unconscious state. After consulting a doctor she was diagnosed of heart ailment and suggested to undergo a medical procedure as well.

"I have spent my life teaching and have never been able to make the money that I can spend on such costly procedures," said Begum. She was unable to think of any option that could help her survive and lead a happy life with her family. Someone in her native village of Shadab Karewa suggested her to register under Ayushman

Bharat—Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. She immediately completed the process.

Begum was admitted at Superspeciality hospital in Srinagar where she underwent a procedure for temporary pacemaker implantation. Her treatment cost Rs 1.34 lakh that she availed free of cost.

"I was given a special treatment at the hospital and for the first time in life I felt that government services function smoothly without any hassle," said Begum adding, "I am thankful to the administration, who at least thought about we children of the lesser God."



 69 |  SHOPIAN |  134046 |  Permanent Pacemaker Implantation - Double Chamber

Muneer Hussain Bajard

With a monthly income of Rs 8000 Bajard was working hard to put two meals on the table for a the family of seven including his wife, four daughters and a son. All five children are teenagers with no capacity to earn for the family. He was all involved in the whole hearted hard work till the time doctors diagnosed a heart ailment. His scarce income didn't allow him to even dream of any specialized treatment. As the days passed he couldn't even do his job as a labourer.

From a poor hamlet of Devpora Shopian in south

Kashmir Bajard saw a ray of hope, when a neighbour at a local community centre informed him about the Ayushman Bharat—Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. He immediately registered under the scheme. He was treated at super speciality hospital and his treatment cost was Rs 83,886 which was completely covered under the scheme.

"I was treated with extreme care at the hospital and this scheme gave me a chance to put my family back on the track. It has not just saved one life but that of my five children and wife," said Bajard.

 42 |  SHOPIAN |  83886 |  PTCA, inclusive of diagnostic angiogram

Faiz Mohmmad

For most part of his life, 82-year-old Faiz Mohammad has been toiling hard to support his family. Initially struggling to complete his education in Srinagar following which he did his masters in education, Faiz somehow was lucky enough to find a government job that he continued until retirement.

The octogenarian has been saving for several years to get his only daughter married, however, after she left, Faiz aged, as if, suddenly. The frail looking father lives in outskirts of Srinagar in an area called Natipora. He spent a humble life with his wife Safiya Begum dealing with loneliness and illness. Faiz was then diagnosed with a heart ailment for which he was

operated upon and given a permanent pacemaker in the city's Super Speciality Hospital.

On March 23, 2022 the patient was offered a proper monitoring of the battery of the permanent pacemaker. "I came to know about the scheme (Ayushman Bharat) through social media, given that I live on meagre pension of INR 12,000 a month. I couldn't afford to support my healthcare requirements, especially the pacemaker," Faiz said. He stayed at the hospital for four days and needs regular checkups and medical assistance. He is optimistic that Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme will continue to support him.

 82 |  SRINAGAR |  ₹ 134046 |  Temporary Pacemaker implantation



Imtiyaz Ahmad Ghulam

Imtiyaz Ahmad Ghulam, who is 49-year-old, has been staying with his aged parents, wife and two sons in Chattabal area of Srinagar city. For a year of urological complications the pain in his kidneys got worse. Imtiyaz was rushed to the New City Hospital Tengpora for treatment on August 9.

"My kidneys had stones and the doctors suggested that I needed PCNL (Percutaneous nephrolithotomy)

for which I stayed inside the hospital for two days and the process was quite smooth," Imtiyaz said.

A government employee by profession, Imtiyaz admitted that his mother was also operated under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme and was quit satisfied by the results which is why he availed the treatment for himself as well.

 49 |  SRINAGAR |  ₹ 38500 |  PCNL (Percutaneous Nephrolithotomy)



Mehmooda Begum

A mother of three children, Mehmooda Begum, has lived most part of her life in Downtown Srinagar. After getting married to Sonanullah Beigh years back, the couple has done everything in their capacity to safely raise their children despite financial instability they faced during this time.

65-year-old Mehmooda has been facing many ailments including a heart stroke following which needed a pacemaker. However, given the retirement of her husband she couldn't get enough support. The couple also pay for their two sons who are students.

She needed help to purchase a permanent pacemaker (PPM) which costs more than 1.2 lakh rupees.

On August 29, 2022 she was rushed to the Super Speciality Hospital in Srinagar after getting the complication regarding the heart ailment and was operated with a PPM. "After seeing my husband in immense tension running from pillar to post, the hospital management suggested that my family should seek the Ayushman scheme that saved my life. I stayed inside the hospital for at least five days until I was discharged with a pacemaker and a new life," Mehmooda admitted.



 59 |  SRINAGAR |  121860 |  Temporary Pacemaker implantation

Mohd Lateef Sheikh





A resident of Hamza Colony Batamaloo, 50-year-old Mohd Lateef Sheikh has had a fair share of tough life surviving on a meagre amount of eight thousand rupees per month as a laborer for many years. Lateef admitted he has closely seen vulnerabilities of being poor and sustaining the family of five members until he met another setback in the form of heart ailment.

After getting married and having two sons who were also dropped out of school to support the family financial requirements. The financial crisis didn't allow his children to receive any education. However, the health issues have further jeopardized any possibilities of making a

better living.

On April 13, Lateef complained to his wife that he is having acute chest pain and needs to visit the nearby Super Speciality Hospital wherein doctors advised him for immediate percutaneous transluminal coronary angioplasty: "I am illiterate and very poor. I couldn't even think of arranging the amount that was needed for my treatment. The heart ailment had added to complications my family is undergoing. Due to the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT scheme I was operated on and treated otherwise things would have been extremely difficult for my family," Lateef said.



 47 |  SRINAGAR |  83886 |  PTCA, inclusive of diagnostic angiogram

Rafiq Bano

Rafiq Bano, 58-year-old, a housewife from Srinagar's Bemina area was diagnosed with a heart ailment in August this year. The doctors advised her to get admitted at Super Specialty Hospital for treatment but the cost for treatment was over Rs 1 lakh, which Rafiq's family found difficult to afford.

At the hospital, she was informed about Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT

Scheme. "It was the only ray of hope for me," Rafiq said. For the next five days Rafiq was in the hospital and received all the treatment free of cost.

She found all the doctors and paramedical staff at the hospital were helpful and cooperative.

"Had it not been for the scheme, the treatment of my mother would not have been possible," Tariq Ahmad, son of Rafiq said.

 Age 42 |  District SRINAGAR |  Amount ₹ 72600 |  Procedure Lumbar Corpectomy with fusion



Tasleema Rafiq

In the downtrodden area of Downtown Srinagar's Maharaj Gunj, Tasleema Rafiq lives with a family of three in a small three-room house. She suffered from a cardiology problem earlier this year. Her husband Rafiq is a manual labourer, who is always on the move – running from pillar to post in search of work. He often comes home drenched in sweat.

On August 16, 2022 when she fell ill. Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme was a ray of hope for Tasleema. She had heard about the

scheme through a media campaign. She was admitted to Srinagar's Super Speciality Hospital for treatment and was advised to get a pacemaker implanted.

"I got operated under this scheme and I am very thankful to the government and wish that the people below the poverty line would benefit under this scheme," Tasleema said.

Although Tasleema has not fully recovered yet, she was all praises for the scheme and appreciated the hospital staff and doctors for being cooperative.



 46 |  SRINAGAR |  ₹ 121860 |  Temporary Pacemaker Implantation



Abdul Wahid

A father of four, 37-year-old Abdul Wahid suffered from a heart ailment from the last three years. The ailment had compounded the woes of the farmer, who hails from a far flung village of Gunnar in Kishtwar district of Jammu and Kashmir. Wahid's eldest daughter is 6-year-old and his youngest son in just 2-year-old. He felt agonised due to the health issue and always thought about his wife and children. Kishtwar region is one of the many areas where many people live in abject poverty and healthcare is not easily accessible. Abdul Wahid had seen many doctors before one of them finally suggested that he make a golden card and travel to

Srinagar for treatment. Abdul Wahid was initially apprehensive and was not able to decide whether he was ready to make the journey across two valleys. He thought about selling his land for treatment. Finally, as doctors gave him assurance he left for Srinagar. "They asked me to go to Srinagar where my treatment will be free so I went," Abdul Wahid said. He was admitted to super speciality hospital in Srinagar June 28, 2022 and treated with electrophysiological study with radio frequency ablation. His receive free treatment under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana SEHAT scheme. I am thankful to PM Modi otherwise I had to sell my land and then go for treatment," Abdul Wahid said.

Age 37 | District KISHTWAR | Amount ₹ 106470 | Procedure Electrophysiological Study with Radio Frequency Ablation

Brij Lal

Brij Lal is not well built but the sickness had further weakened him physically. He lost a lot of weight as he was not eating at all. 57-year-old Brij Lal writhed in pain due to an ulcer in his stomach. Anything that he ate was difficult to digest.

Seeing his father in pain, Kajal admitted his father in the district hospital Kishtwar district close to his home village called Hidyal. "After he came to know that he has developed an ulcer in the stomach we admitted him in the district hospital Kishtwar for treatment," his 22-year-old daughter Kajal Sen said. Brij Lal is a farmer

who doesn't earn much. He makes ends meet with an average income of Rs 3000 per month. He has two daughters and a 17-year-old son. Brij Lal has worked hard all his life and built a small, humble home in the village which falls in the Chenab valley.

After he was admitted to the hospital, Brij Lal received free treatment under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana SEHAT scheme. "With the help of a golden card, his treatment in the hospital was done properly for which we are thankful to the government," Kajal added.






Age 57 | District KISHTWAR | Amount ₹ 20100 | Procedure Gastric Perforation

Dalliy Bhagat

Dalliy calls the golden card as Modi card after Prime Minister Narendra Modi. There is a reason.

For several days, Dalliy Bhagat was experiencing pain in her abdomen. The 33-year-old housewife from Dassa village in Kishtwar ignored it for sometime until she realised that it is not going away. She stopped working and went to see a doctor, who told him that she has to undergo an operation. Hearing about an operation felt like a lightning for Dalliy that she almost stopped responding to the doctor. The doctor, however, explained to her that it was nothing to worry

about and that it could be done without much trouble. Dalliy then agreed. But, her worries did not end until someone who she knew told her about the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana SEHAT scheme. "All the treatment was done free of cost and all medicines were taken care of," a visibly happy Dalliy said after the operation ended. She was admitted to District Hospital Kishtwar where doctors performed Laparoscopic Cholecystectomy surgery which meant removing her gall bladder. After five days at the hospital, Dalliy was back home, happy as ever.

 Age 33 |  District KISHTWAR |  Amount ₹ 16680 |  Procedure Laparoscopic Cholecystectomy



Diksha Bharti

27-year-old Diksha Bharti is all praises for Prime Minister Narendra Modi. Little did she know that the golden card could be so beneficial until became a beneficiary of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana.

On July 13, 2022, she was admitted to government's district hospital Kishtwar after she felt pain in the abdomen. Like most patients, Diksha also ignored it in the beginning but when the pain became unbearable and continued for days, she realised that it was not a mere digestive problem. She often felt the heartburn. The resident of Dool village was asked to stay in the hospital for three

days and undergo laparoscopic cholecystectomy, an operation to remove her gall bladder. "I thank PM Modi and the government for the PM - JAY SEHAT scheme which supported me in the treatment. All my cost was taken care of for which I thank those who have come up with the scheme for poor persons like me," Diksha said. She found all the staff hospital cooperative just like someone from her neighborhood had told her while informing her about the golden card. The cost of the treatment was less than Rs 20000 which is a lot for some families and a support during these hard times brings joy in the lives of so many.

 Age 27 |  District KISHTWAR |  Amount ₹ 16680 |  Procedure Laparoscopic Cholecystectomy

“



IF WE DID NOT HAVE THE GOLDEN CARD we had to spend Rs 30000-40000. With the help of golden we were able to save a lot of money for which we are thankful to the government.”

Saima Begum

24-year-old Saima Begum lives in the Bandana village of Kishtwar district. She came from a humble background and was married a few years ago. Her husband Basharat is as handsome as he is caring. Saima is shy and often avoids public glare. Basharat understands her wife and finds it endearing. Their love is quite apparent and the couple looks adorable together. Saima is a housewife and apart from household chores, she has to take care of her in-laws as well that keeps her busy all day. While she was working at her home one day, she felt acute pain in her abdomen. Basharat was away so she waited and when he came to know about it, he took Saima to a nearby hospital.

She was admitted to District Hospital Kishtwar on July 23, 2022, where doctors told her that she has stones in her gall bladder. The cost of the treatment, however, put the couple in distress. But, then they were told about the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana SEHAT scheme. “If we did not have the golden card we had to spend Rs 30000-40000. With the help of golden card we were able to save a lot of money for which we are thankful to the government,” Basharat said while Saima sat right next to her. The pain has ended and she is back to work and Basharat is free from worries.



 Age 24	 District KISHTWAR	 Amount ₹ 102590	 Procedure ASD Device Closure
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Mohd Bashir

Being a retired Central Reserve Police Force (CRPF) jawan, Mohd Bashir has lived a simple but tough life. He has served in some of the most important areas where physical endurance is a prerequisite and so is mental steadfastness. Bashir lives on a decent pension now but, he has a family to support as his sons are still looking for job. There is not much that he has been able to save despite working all these years. But, he is not a man of regret.

What hit the family sadly, was 62-year-old Bashir developing a heart ailment at this crucial juncture. He has lost most of the physical strength with the sickness. The family lives in Dana Shastar, a village near the Pir Panjal mountains of Poonch district in Jammu. "My family is dependent on my pension and money my son earns as a labourer," Bashir said.

Bashir was admitted at Acharya Shri Chander College of Medical Science and Hospital where doctors implanted a permanent pacemaker under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. It has been 75 years since independence, Bashir added, that such a scheme has been introduced. "It is for the first time that a scheme pays for the treatment of a patient. It was not possible in previous governments," Bashir said. He is thankful to the government and urges everyone to make it as soon as possible.

“MY FAMILY IS DEPENDENT on my pension and money my son earns as a labourer.”

Age 62 | District POONCH | Amount ₹ 151470 | Procedure Permanent Pacemaker Implantation - Double Chamber







Gh Mohd

Overlooking a deep pine forest is a small mud-house. Outside the walls are painted in deep sky blue color that makes it appear stark in the far flung Chhatroo village. It may sound exotic but the home belongs to 50-year-old Gh Mohd, a poor labourer who lives with his family here struggling to make ends meet.

On the fateful day of August 9, 2022, the poor labourer was working when a wall near him collapsed. "I broke my

arm and I was shifted to the hospital," Gh Mohd recalls. His treatment was done free of cost and he all praises for the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana SEHAT Scheme which helped him in the treatment. Gh Mohd was admitted in the hospital for twenty days and since then his arm has shown significant recovery. "I want to work again for my family so that I am able to fulfil the needs of my family," Gh Mohd said.

 Age	 District	 Amount	 Procedure
50	KISHTWAR	19900	Fracture - Long Bones - Metaphyseal - ORIF

Ghulam Nabi Zargar

Ghulam Nabi Zargar's grandson sits next to him. He is staying with his grandfather for many days now. He lives with his wife Saja Begum, who is around 70-year-old. The 82-year-old was suffering from Pneumonia which had distressed the old couple.

Ghulam Nabi was admitted to District Hospital Kishtwar many times. During the first instance in February, 2022, he was admitted for four days and on September 6, 2022, he was admitted for a week. The poor couple had no source of income in the old days and it is mostly their daughter and grandson, who take care of them. There are many old persons who are at

the mercy of their family and relatives and for some the burden of treatment is often crushing. Until recently not many were able to receive proper treatment in absence of means to pay for it. But, the old couple from Semna, Kishtwar found themselves to be luckier than most. "Thankfully, we availed the golden card" their grandson Abrar Ahmad Bhat said. The cost of treatment would have been difficult for them to arrange otherwise. "We received all the treatment and the medicines free of cost. We thank the government for coming up with this scheme which is helping poor people like me," Abrar added.



 Age	 District	 Amount	 Procedure
72	KISHTWAR	5400	Pneumonia





Bashira Bi

Surankote is close to the Line of Control (LoC) and is one of the faraway places in Jammu and Kashmir. It is equally far from both the winter and summer capital of the region. 62-year-old Bashira Bi is illiterate and so is her husband Mir Mohd, who is 70-year-old. But the old couple made it a point that their children get basic education. But, living in this part of the world has its own disadvantages. All her three sons despite literacy are still unemployed so they work in fields for now.

A medical emergency throws life out of gear and that

is what happened when mother Bashira, who does most work at home herself or overlooks it, was injured. She was shifted and admitted to Pulse hospital and research centre in Jammu on March 15, 2022. "My children are unemployed and we are very poor," Bashira said. Under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT scheme, her treatment which involved complete hip replacement was done free of cost. Bashira said the golden card was very "helpful" during this time of crisis. She is on her way to full recovery and hopes to get back to her work soon.



 Age	 District	 Amount	 Procedure
72	POONCH	₹ 151470	Total Hip Replacement



Hanifa Begum

In the far flung village of Sulonia in Mandi area of Poonch, 82-year-old Hanifa lives alone in a small mud-house. She remains mostly unwell but her son Mohammad Bashir looks after her diligently. Hanifa has a simple life and speaks very little. She mostly speaks to her son Bashir.

Bashir is a labourer, who also struggles to make ends meet. "Had it not been for the golden card, my mother's treatment would not be possible," he said after Hanifa fell ill. She was soon admitted

to Government Medical College, Rajouri on May 9, 2022 for 15 days. The Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana SEHAT Scheme covered her treatment worth Rs 64150. "We had to either take out a loan or sell our land had we not availed the golden card. We needed treatment for my mother even as I did not have any means of income or job," Bashir said. He thanked Prime Minister Narendra Modi for what he said was a good service to help poor people.

 Age	 District	 Amount	 Procedure
82	POONCH	₹ 64150	Hemiarthroplasty

Siraj Din

One day Siraj Din was walking near his home in the Mandi area of Poonch in Jammu. The road in Arai Teh village of Mandi is hilly, sometimes uneven and at places unpatched. Siraj Din hit a stone and fell down injuring his left leg badly. The injury was so bad that he couldn't move. "I thought I would die," Siraj Din recalled later.

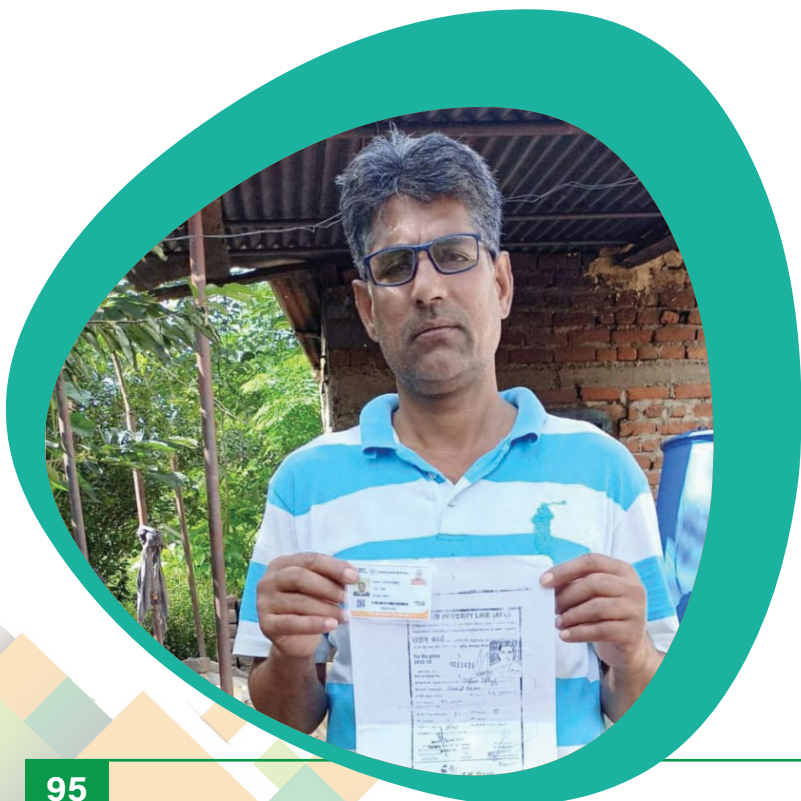
The 67-year-old, however, said he was saved by Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT Scheme. "I am a poor man. The government scheme helped me in getting all the treatment free of

cost, otherwise I didn't have money for even travelling to Rajouri," he said.

The injury Siraj Din said was a huge setback. He was admitted to Government Medical College, Rajouri on April 26, 2022 for more than 20 days. If his treatment would not have been free of cost, Siraj Din had to sell his home and his land leaving his children homeless. The old man with wrinkled face and a henna-dyed beard is yet to recover fully. He still feels bouts of pain in the leg but he is satisfied with the treatment that he received on time



Age 67 | District POONCH | Amount ₹ 85342 | Procedure Closed Reduction Fixation



Zaffer Iqbal

Someone has rightly said that the reality of life can only be heard from the heart of mountain-digger. Life is not easy for anyone but for some it may be harsh. People living in the mountains like Zaffer Iqbal know it well.

Zaffer is a farmer from the hilly Sakhi Maidan village of Poonch district. The farmer who earns his living by toiling in the fields. A father of three, Zaffer's heart beat unevenly while he was working. Sometimes the palpitation was so bad, he felt that his heart was giving up. For treatment, Zaffer had to travel nearly 200 km to Srinagar, the summer capital of Jammu and Kashmir. The farmer had to make this arduous journey in order to receive treatment.

But, had it not been covered under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana SEHAT Scheme, it would have been difficult for him to pay for it. A relative told Zaffer that with the help of his golden card, he would receive the treatment free of cost and that is what happened.

Zaffer was admitted at the Srinagar's Super Speciality Hospital on May 31, 2022 where doctors carried out the electrophysiological study with radio frequency ablation, the treatment that corrected his abnormal heart rhythm. "I had to pay nothing for the treatment and i am grateful that such a scheme exists for poor men like me. I hope everyone gets a golden card and avails the facility," Zaffer says.

Age 54 | District POONCH | Amount ₹ 106470 | Procedure Electrophysiological Study with Radio Frequency Ablation



UDAY IS NOW THINKING of working at home to help his family and continue being the pillar of support he has always been.

HE HEARD ABOUT THE BENEFITS OF THE PM-JAY SEHAT SCHEME from a relative and was able to get his surgery done free of cost at the CHC Kalakote hospital, Jammu.

Uday Chand

Good health can make or break a person. There are people in this world who toil in the field everyday to get us gifts from the earth. It is our farmers who give their sweat and blood to the soil and their health should not never suffer because of financial restraints. The PM-JAY SEHAT scheme ensures that lack of resources never mean lack of health services.

Uday Chand is a 54-year-old farmer who has worked hard all his life and supports his family of seven. He had to get appendix removed which was a surgery he could not afford. He heard about the benefits of the PM-JAY SEHAT scheme from a relative and was able to get his surgery done free of cost at the CHC Kalakote hospital, Jammu.

Uday is now thinking of working at home to help his family and continue being the pillar of support he has always been. This resident of Bera Marhote, Jammu is full of gratitude that the government is implementing such schemes and helping the truly deserving get access to the best of health care.

 Age	 District	 Amount	 Procedure
55	RAJAURI	₹ 76260	PTCA, inclusive of diagnostic angiogram

Munir Hussain

Life can take unexpected turns; we know it but are never really ready for it. Munir Hussain had always engaged in a lot of physical work in his work as a labourer. The sudden need for surgery meant the sudden need for financial resources, which he lacked. It was his golden card that helped him get the treatment he required.

The 52-year-old, who is now ready to work as domestic help to support his family of seven is forever grateful to the PM-JAY SEHAT scheme that made his treatment

possible. The 12th class pass out only earned rupees 1500 per month and his fistula surgery required around eight thousand rupees. He was able to get it done free of cost at the Ortho Max MSH Rajouri Hospital because of the PM-JAY SEHAT scheme.

Munir and his family are grateful to the government for this scheme and hope that it continues to benefit economically backward people. The resident of ward no, 5 Kalakote, Dali Rajouri recalls how the doctors were efficient and addressed all his concerns.

Age 52 | District RAJAURI | Amount ₹ 18400 | Procedure AV Fistula without prosthesis



Sanjeev Kumar

The hands of a farmer plough the earth, make it fertile, produce for the entire population. These hands need to be backed by strong hearts. Sanjeev Kumar who is still in his youth never thought that a health emergency would land him in the hospital but fate had other plans.

The 25-year-old, farmer has passed class 12th and has been since working on the field. It was a cardiological problem that had a huge strain on his

health. It could have drained the family financially but the golden card came to their rescue. With the benefits of the PM-JAY SEHAT scheme he was able to get his stunt placed free of cost at the super speciality hospital Jammu. The resident of Keri Baramandal is willing to work again to help his family of six. He knows that it is possible because of his golden card and is thankful to the administration and the doctors who treated him.

Age 25 | District RAJAURI | Amount ₹ 11820 | Procedure Appendectomy



AYUSHMAN BHARAT PM-JAY SEHAT & AB PM-JAY SEHAT

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