



Government of West Bengal
Department of Health and Family Welfare
Swasthya Bhawan
GN-29, Sector -V, Salt Lake City, Kolkata-700091

Memo No.: HF/O/SS/ABPMJAY/MMSBY/447/ 217

Date 25.07.2026

NOTIFICATION

Subject: Implementation of Mukhya Mantri Swasthya Bima Yojana (MMSBY)P

The State Government is committed to ensure access to quality healthcare to eligible citizens residing in the State. Government of West Bengal has always been in the forefront in making various innovations to provide health services to the citizens of the State. Now, the Governor is pleased hereby to introduce a health protection scheme named "**Mukhya Mantri Swasthya Bima Yojana (MMSBY)**" to provide comprehensive health coverage to protect the members of eligible families from financial hardships arising out of illness and adverse health conditions.

The scheme has been devised with an aim to provide health protection facilities to all permanent resident of West Bengal who are already covered under Swasthya Sathi scheme but not covered under AB PM-JAY except following categories as mentioned below-

- i. Any person whose family income is more than Rs. 8 lakh;
- ii. Any employee or pensioner covered under West Bengal Health Scheme, 2008;
- iii. Any employee or pensioner covered under Central Government Health Scheme, 1954;
- iv. Any employee or pensioner covered under Employees' Insurance Scheme under ESI Act, 1948;
- v. Any employee or pensioner covered under any Group Medical Insurance Scheme operating for the benefit of employees in any Central/State Public Sector Undertaking, Urban Local bodies, Statutory Bodies, Statutory Corporations, Trusts/Societies/Boards or the like under administrative control of any Government;
- vi. Any employee or pensioner of the State Government/Central Government /Parastatals drawing Medical Allowance as per Government Rules;
- vii. Family members having age more than 70 years (as they are already covered under Ayushman Vay Vandana Scheme);
- viii. Any other category as may be notified by the State Government from time to time;
- ix. SIR deleted names including those in absentee/dead/shifted/duplicate lists.



Special Cases:

Pending Cases under Tribunal/SIR/CAA:

However, Individuals having pending applications before any competent authority of CAA or SIR Adjudication Tribunal shall not be excluded, provided they satisfy all other eligibility criteria.

2. The features of the scheme:

- i. The scheme will have cashless health coverage of Rs. 5 lakh per family per annum on floater basis.
 - ii. No one can avail more than one health scheme of State Government/Central Government / Parastatals /Public Sector Undertaking etc.
 - iii. There will be no scope of reimbursement to beneficiaries.
 - iv. It will be a family-based scheme but card will be issued for individual.
 - v. The individual Card will be issued for free of cost.
 - vi. No cap in family size.
 - vii. All pre-existing disease will be covered.
 - viii. The scheme will be cashless.
 - ix. Monitoring of the scheme will be entirely on IT platform base from day one.
 - x. AADHAAR based authentication during enrollment, admission and Discharge is mandatory.
 - xi. Treatments as per guidelines of AB PM-JAY.
 - xii. Usage of ABHA will be mandatory.
 - xiii. Treatments will be available in all AB PM-JAY empanelled hospitals.
 - xiv. Transaction Management System (TMS) & Beneficiary Identification System (BIS) and other online infrastructure of AB PM-JAY platform will be used for this scheme.
3. **Definition of family** will be followed as per last Socio Economic and Caste Census (2011) and that followed under AB PM-JAY.
4. The Department of Health & Family Welfare, Government of West Bengal will be the Nodal Department and State Health Agency, West Bengal shall be the implementing agency. The details of the scheme will be finalized by the Health & Family Welfare Department in consultation with the Finance Department, Government of West Bengal.

5. This notification is issued with approval of the Cabinet vide No.99 dated 22.07.2026.

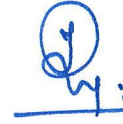
: 25/7/2026

Principal Secretary

Department of Health & Family Welfare
Government of West Bengal

Copy forwarded for information and needful action:

1. Chief Executive Officer, National Health Agency, Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Ministry of Health & Family Welfare, Government of India.
2. Municipal Commissioner, Kolkata Municipal Corporation, Kolkata, 5, S.N. Banerjee Road, Kolkata, West Bengal 700013.
3. District Magistrate (all).
4. Chief Executive Officer, State Health Agency & Secretary, Health & Family Welfare Department, Government of West Bengal.
5. Chief Medical Officer of Health (all);
6. Sr. P.S. to Chief Secretary and Cabinet Secretariat to the Government of West Bengal.
7. IT cell of Health & Family Welfare Department is requested to upload copy of this notification in the website of this Department.
8. Office Copy.



25/7/2026

Principal Secretary
Department of Health & Family Welfare
Government of West Bengal