1. What are the Centrally Sponsored Schemes under Ayurvedic, Yoga and Naturopathy, Unani, Siddha and Homeopathy?

Please find below the details of Centrally sponsored schemes under AYUSH:

- National AYUSH Mission (NAM) comprising of:
  - AYUSH Services
  - AYUSH Educational Institution
  - Quality Control of AYUSH Drugs

For more information, click here.

2. Who are entitled for Central Government Health Scheme facilities?

The entitled parties include:
1) All Central Govt. employees and their dependant family members residing in CGHS covered areas.
2) Central Govt. Pensioners and their eligible family members getting pension from Central Civil Estimates.
3) Sitting and Ex-Members of Parliament.
4) Ex-Governors & Lieutenant Governors.
5) Freedom Fighters.
6) Ex-Vice Presidents.
7) Sitting and Ex-Judges of Supreme Court & High Courts.

For more information, click here.

3. What is CGHS?

For the last six decades Central Government Health Scheme is providing comprehensive medical care to the Central Government employees and pensioners enrolled under the scheme. In fact CGHS caters to the healthcare needs of eligible beneficiaries covering all four pillars of democratic set up in India namely Legislature, Judiciary, Executive and Press. CGHS is the model Health care facility provider for Central Government employees & Pensioners and is unique of its kind due to the large volume of beneficiary base, and open ended generous approach of providing health care. CGHS provides health care through following systems of Medicine:
1) Allopathic
2) Homoeopathic
3) Indian system of medicine
4) Ayurveda
5) Unani
6) Siddha
7) Yoga

4. What do you mean by Family Floater Policy?

Family Floater is one single policy that takes care of the hospitalization expenses of your entire...
Family Floater plans are better than buying separate individual policies. These plans cover all the medical expenses during sudden illness, surgeries, and accidents.

5. What are the different options for availing CGHS services to pensioners?

Pensioners Residing in CGHS covered areas:
- They can get themselves registered in CGHS dispensary after making requisite contribution and can avail both OPD and IPD facilities.
- They are not eligible for Fixed Medical Allowance in lieu of CGHS.

Pensioners residing in non-CGHS areas:
- They can opt for availing Fixed Medical Allowance (FMA) at $15.38 per month by not paying any contribution.
- They can also avail benefits of CGHS (OPD and IPD) by registering themselves in the nearest CGHS city after making the required subscription. No Fixed Medical Allowance is given in such cases.
- They also have the option to availing FMA for OPD treatment and CGHS only for IPD treatments after making the required subscriptions as per CGHS guidelines.

6. How developed is the healthcare industry in India for investments?

Healthcare is one of the most promising sectors to invest in India. With the second largest population of the world, India has an ever-rising demand for good healthcare and world-class facilities. The healthcare industry, which encompasses hospitals, health insurance, medical devices, clinical trials, outsourcing, telemedicine, and medical tourism, was a $150 billion industry in 2018 and is expected to reach $280 billion by 2022.

7. What is Ayushman Bharat?

Ayushman Bharat is a centrally sponsored health scheme that aims to cover over 10 crore poor and underprivileged families (approximately 50 crore beneficiaries). It provides coverage of up to INR 5 lakh per family per year for secondary and tertiary care hospitalization. The National Health Protection Mission will incorporate schemes like Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS). Treatment payments will be made on the basis of the package price (to be established in advance by the government). The Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) will be established at the apex stage, chaired by the Minister of Health and Family Welfare of the Union. The benefits of the scheme are portable throughout the country, and a beneficiary covered by the scheme will be allowed to receive cashless benefits from any Empanelled Hospital.

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8. What are the trending technologies in India's healthcare industry that I can invest in?

There are various trending technologies which are being used in healthcare. Some of the key technologies are:

- Robotic Process Automation (RPA): RPA can assist healthcare organizations in improving operational effectiveness, reduce expenses and restrict human error when handling data (such as Clinical documentation, Physician credentialing, Patient self-pay admin, Medicare billing, etc.)
- Augmented reality (AR) and virtual reality (VR): AR has reduced our dependence on dissections and has invented new ways to study human anatomy.
- 3D printing: It has found many uses in curing physical injuries, ranging from precise casts to accurate replacement of bionic parts.
- IoT: IoT-enabled systems have revolutionized patient monitoring, real-time tracking of equipment, effective use of hospital equipment and has increased transparency in health insurance.
- Application of Big data & analytics: Big data relates to the vast amount of information generated by digitizing all that is collected and evaluated through different techniques.

9. Is there any healthcare related GOI scheme similar to Ayushman Bharat?