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To,
Shri Narendra Modi
Honorable Prime Minister of India

Subject: Policy Proposal: Enhancing the Ayushman Vaya Vandana Card - Lowering Eligibility Age to 60

Dear Sir,

On behalf of Health Parliament, I write to you with deep appreciation for the Ayushman Bharat scheme - a truly transformative healthcare initiative that has revolutionized health insurance coverage and access across our nation. The vision and commitment demonstrated through this scheme to ensure health security for our vulnerable and economically disadvantaged populations reflects visionary leadership. We commend the intent and implementation of this commendable program.

The tangible impact of this scheme became apparent to me through a recent conversation with one of my colleagues at Health Parliament. When she applied for the Ayushman Vaya Vandana Card for her father at age 70, she expressed genuine happiness and relief at the coverage provided. Her father was able to access much-needed health services without financial burden - a blessing that spoke volumes about the scheme's real-world benefits. However, this experience also highlighted that with slightly earlier eligibility, her father could have benefited from interventions and early disease management, potentially achieving even better health outcomes. This personal testimony reinforces the scientific case for optimizing the scheme's reach.

Building on this excellent foundation and the success of the Ayushman initiative, Health Parliament would like to propose a targeted enhancement grounded in medical and demographic evidence that we believe will further strengthen the scheme's effectiveness and better serve our aging population.

The World Health Organization (WHO) defines old age as commencing at 60 years. Medically and physiologically, significant aging-related changes begin at this threshold. India's current average life expectancy of approximately 70 years creates a critical care gap: issuing the Ayushman Vaya Vandana Card at age 70 provides only one final decade of coverage and often after irreversible disease progression.

The 60-70 age band is epidemiologically the most critical period for chronic disease intervention. This decade witnesses the highest incidence of cardiovascular disease, diabetes, hypertension, respiratory disorders, and metabolic syndrome. Early detection and management during this window significantly alter disease trajectories and prevents complications. Delaying coverage until age 70 means beneficiaries enter the scheme after disease patterns are already established, reducing preventive and therapeutic effectiveness.

We propose a gradual expansion of the Ayushman Vaya Vandana Card eligibility, aligning with international gerontological standards and the pathophysiological realities of aging:

Phase 1: Reduce eligibility age from 70 to 65 years (immediate implementation)

Phase 2: Further reduce to 60 years after initial phase assessment and stakeholder feedback

This phased approach allows for careful monitoring of program impacts, financial planning, and operational adjustment while ensuring that we progressively align the scheme with WHO standards and medical evidence.

We believe this scientifically grounded and pragmatically phased revision will strengthen the Ayushman initiative further and ensure comprehensive, evidence-based health security for India's aging population.



Ms. Mevish P. Vaishnav
President
Health Parliament
E: contact@parliament.health
M: +91 9911100774