

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA
UNSTARRED QUESTION NO. 1854
TO BE ANSWERED ON 14TH DECEMBER, 2021**

**MEASURES TAKEN TO HELP THE POOR TO ACCESS
HEALTH SERVICES**

1854. SHRI HARDWAR DUBEY:

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

(a) the details of the efforts being taken by Government to improve access of the poor to health services as Ayushman Bharat scheme is a beneficial step taken in the health sector and since this scheme is for the poor people whose education and capacity to fight for their rights is less and hospitals are influential, they are unable to get treatment; and

(b) the details of the efforts being taken to monitor apprehensions that hospitals are usurping insurance money by showing forged expenditure receipts as the uneducated patient is unaware of the English documents that he has signed on?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(DR. BHARATI PRAVIN PAWAR)**

(a): Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is an entitlement-based scheme. No enrolment or registration of beneficiary is required to avail benefits under the scheme. The beneficiary may directly visit the empanelled hospital (public or private) to avail cashless treatment benefits. The beneficiary may use the following channels to check his/her eligibility under the scheme:

1. NHA has a 24x7 call centre 14555, which is widely published.
2. Beneficiary can reach out to any government hospital (CHC and above) for beneficiary verification. After verification at the government hospital, the beneficiary can be provided necessary treatment or can be directed to nearby other public or empanelled private hospital.
3. Beneficiary can check his/her eligibility and also search for the nearest empanelled hospital through PMJAY Mobile App.
4. The beneficiary can visit mera.PMJAY.gov.in to check his/her eligibility under AB-PMJAY.

5. All empanelled hospitals (public or private) have Pradhan Mantri Arogya Mitra who facilitate the beneficiary with all the necessary steps required to avail scheme benefits.

(b): National Health Authority -the implementing agency of AB-PMJAY has issued a comprehensive set of anti-fraud guidelines. Regular anti-fraud advisories are issued to States/UTs. National Anti-Fraud Unit (NAFU) is created at NHA for overall monitoring and implementation of anti-fraud framework supported by State Anti-Fraud Units (SAFUs) at State level. All claims require mandatory supporting documents along-with on-bed patient photo before approval and payment. The feature of Aadhar-based biometric verification of beneficiary at the time of admission and discharge is launched at all private hospitals. Use of artificial intelligence and machine learning is made for a comprehensive fraud analytics solution to detect fraud pro-actively, develop algorithms that can be used on large volume of data to identify suspect transactions and entities and risk scoring of hospitals and claims on continuously.
