

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

**RAJYA SABHA  
UNSTARRED QUESTION NO. 264  
TO BE ANSWERED ON 05<sup>TH</sup> DECEMBER, 2023**

**LAPSES IN AB-PMJAY**

**264. SHRI SHAKTISINH GOHIL:  
SHRI DIGVIJAYA SINGH:  
SMT. PHULO DEVI NETAM:**

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

- (a) the steps taken by Government to prevent the lapses found in the Pradhan Mantri Jan Arogya Yojana (PMJAY) by the Comptroller and Auditor General of India;
- (b) whether Government is taking any steps to address low enrollment rates among the groups targeted by the scheme; and
- (c) the steps Government plans to improve targeting performance under the scheme?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND  
FAMILY WELFARE  
(PROF. S. P. SINGH BAGHEL)**

(a) to (c): The Comptroller and Auditor General (C&AG) audit report on Ayushman Bharat -Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) was tabled in the Parliament on 8<sup>th</sup> August 2023 (<https://cag.gov.in/en/audit-report/>). National Health Authority (NHA) has submitted its Action Taken Note (ATN) to C&AG observations. The ATN includes NHA's clarifications regarding audit observations and details of action taken wherever applicable.

AB-PMJAY is implemented through a three-tier structure, with NHA at the apex, primarily responsible for policy making, funding and IT platform. The on-ground implementation of the scheme is overseen by respective State Health Agency (SHA) under State Government. Further, SHAs are assisted by District Implementation Units (DIUs).

The audit report on AB-PMJAY suggested certain improvisations in the scheme implementation with regards to beneficiary verification, hospital empanelment, claims settlement, funds release to

States, monitoring and evaluation. Regarding beneficiary verification, a new Beneficiary Identification System (BIS) with improved workflow and validations has been launched. Union Cabinet decision to use alternative digitized Aadhaar-seeded database to identify beneficiaries has brought ease and certainty in beneficiary verification process. Further, efforts are made to achieve Ayushman card saturation at the earliest through different activities including Ayushman Bhava campaign.

With regards to hospital empanelment, an improved version of hospital engagement platform with functionality to periodically update information related to infrastructure and services in the empanelled hospitals is under development. Further, DIUs have been entrusted with the task of engaging with empanelled hospitals and ensuring that these hospitals continuously meet the stipulated standards of empanelment under the scheme.

With regards to claims settlement, the qualitative and quantitative aspects of claims adjudications are monitored to ensure timely settlement of claims through dashboards and review meeting. Further, capacity building activities are organised for efficient claims settlement. NHA has recently launched Green Channel Payments (GCP) for expedited payment to the clean hospitals. Many States have initiated the implementation of GCP.

Further, as part of PM-JAY IT 2.0, a new version of the Transaction Management System is being launched wherein more specifics about the treatment provided will be captured for efficient and transparent adjudication of claims. Further, the new platform will ensure validated data collection for comprehensive view of treatment provided.

With respect to the grievance management, as of 30<sup>th</sup> November 2023, 99% of the total registered grievances (4.76 lakh) have been resolved. Constant monitoring and follow-ups are done to ensure timely redressal of the grievances received under the scheme.

With respect to anti-fraud initiatives, NHA has moved from 'Recovery' approach to 'Prevention' approach. This would mean payment of such claims which have been found to be suspicious are withheld till the investigation is completed. As on date, over 900 hospitals have been de-empanelled under the scheme. Claims worth approximately Rs. 113 Crore have been withheld from payment under the scheme. Also concerted efforts are taken to strengthen the establishment at State and District level ensuring an effective implementation of the scheme.

As on 30<sup>th</sup> November 2023, 27.68 crore Ayushman cards have been created under the scheme. Over last five years, various initiatives have been undertaken to ensure that the benefit of the scheme reaches to the last mile. These initiatives are as follows:

1. AapkeDwarAyushman: Ensuring creation of Ayushman Card to all eligible beneficiaries is key to taking the benefits of the scheme to all eligible beneficiaries. Accordingly, NHA launched AapkeDwarAyushman campaign. ADA campaign enlisted the services of

grassroots functionaries such as frontline healthcare workers, Panchayati Raj personnel and village level agents from service providers from CSC and UTIITSL for beneficiary mobilization and card creation.

2. Enrichment of beneficiary database: In order to ensure that eligible beneficiaries get covered under the scheme, the Union Cabinet has provided flexibility to States/UTs to use non-SECC beneficiary family database with similar socio-economic profiles to identify leftover (unauthenticated) SECC families. Further, the beneficiary base under the scheme has been expanded from 10.74 cr families to 12 cr families. These two steps are expected to improve the targeting under the scheme.
3. States which have not been able to identify eligible beneficiaries as per SECC database, have been provided flexibility to use non-SECC database to identify leftover (unverified) SECC beneficiaries.
4. Ayushman Bhava Campaign: This initiative is aimed at ensuring the saturation of various healthcare schemes at the village level. This initiative encompasses a series of interventions, including 'AapkeDwarAyushman 3.0', 'AyushmanSabhas', 'AyushmanMelas', and the ultimate goal of elevating villages to the status of 'Ayushman Gram'.
5. Ayushman Application: NHA has launched 'Ayushman App' in September 2023 for Ayushman Card creation. This mobile application has enabled 'self-verification' of beneficiary for Ayushman Card creation.
6. Viksit Bharat SankalpYatra: Ayushman Card creation is amongst one of the on-spot services being offered during Viksit Bharat Yatra.
7. IEC campaign: Holistic IEC campaigns using different channels of communication like digital media, print media, radio campaign, television campaign, auto branding etc are being undertake to reach to the last mile under the scheme.

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