

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

**RAJYA SABHA  
UNSTARRED QUESTION NO. 261  
TO BE ANSWERED ON 04<sup>TH</sup> FEBRUARY, 2025**

**DISCREPANCIES IN THE IMPLEMENTATION OF AB-PMJAY**

**261. SHRI RAGHAV CHADHA:**

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

- (a) whether Government is aware of discrepancies in the implementation of public health schemes particularly Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) as highlighted by CAG Report, including cases of ineligible beneficiaries receiving benefits;
- (b) the details of such discrepancies reported under AB-PMJAY or other national health schemes in the past five years;
- (c) the steps taken to identify and eliminate ineligible beneficiaries from these schemes;
- (d) whether Government has a mechanism to ensure accountability and prevent misuse of public health funds; and
- (e) the outcomes of any recent audits or corrective measures undertaken?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY  
WELFARE  
(SHRI PRATAPRAO JADHAV)**

(a) to (c): Under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), 10.74 crore eligible households were identified initially from SECC 2011, based on certain deprivation and occupational criteria in rural and urban areas respectively. Further, in January 2022, the Government of India revised the beneficiary base to 12 crore families, considering the decadal population growth rate of 11.7% and gave the flexibility to States/UTs to use other databases of schemes meant for similar socio-economic profile which are aadhaar verified. In March 2024, 37 lakh families of Accredited Social Health Activists (ASHAs), Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) were also included in the scheme. Further, on 29.10.2024, the government expanded AB-PMJAY to provide free treatment benefits of up to ₹5 lakh per year to all senior citizens aged 70 years and above along with their families, irrespective of their socio-

economic status. In addition, many States/UTs implementing AB-PMJAY have expanded the beneficiary base under the scheme, at their own cost.

To eliminate ineligible beneficiaries from the scheme, AB-PMJAY beneficiaries are verified through Aadhaar e-KYC only at the time of creation of the card. Further, beneficiaries have to undergo Aadhaar authentication at the time of availing services. Aadhaar-authentication helps establish the identity of the eligible beneficiary.

(d): National Health Authority (NHA) has adopted a zero-tolerance policy towards misuse and abuse and has been taking steps for prevention, detection, and deterrence of different kinds of irregularities that could occur in AB-PMJAY at different stages of its implementation.

NHA uses artificial intelligence technologies to detect potential cases of misuse in AB-PMJAY. Technologies deployed include rule-based triggers and Machine Learning algorithms, fuzzy logic, image classification and de-duplication, etc.

Such cases are checked through desk audits, field investigation subsequent to which appropriate action is taken including disabling of the Ayushman Cards, penalty, recovery or legal action is taken against the errant entity. This prevents any leakage or wastage of public funds.

(e): NHA has well-established audit mechanism and guidelines. NHA and State Health Agencies (SHAs) conduct regular desk medical audits as well as field audits at the premises of the Empanelled Health Care Providers (EHCPs). Any malpractices observed during these audits are taken up seriously with Empanelled Health Care Providers (EHCPs) and State Health Agencies (SHAs) are asked to ensure that monies are deducted from and/or penalties are levied against such EHCPs. These may include recovery, de-empanelment and/or initiating criminal case. All these act as deterrence mechanisms. As a result of the stringent measures undertaken, disciplinary actions have been taken against various entities. A total of 1,114 hospitals have been de-empanelled, and 549 hospitals have been suspended under AB-PMJAY and penalties amounting to ₹122 crore have been levied on over 1,504 hospitals.

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