

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 1055
TO BE ANSWERED ON 12TH DECEMBER, 2023**

REIMBURSEMENT UNDER AB-PMJAY

1055. SHRI SANDEEP KUMAR PATHAK:

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

(a) whether there is a provision of reimbursement in case payment has been made by the patient for treatment in non empanelled hospitals or empanelled hospitals in which treatment for those diseases/ medical conditions is not listed under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) for that particular hospital;

(b) if so, whether this provision is available with other medical insurance schemes or through private payment or CGHS, if so, the details of such guidelines and if not, the reasons therefor; and

(c) if not, whether this provision has been approved by the Insurance Regulatory and Development Authority of India (IRDAI)?

ANSWER

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

(a) to (c): AB PM-JAY scheme is completely cashless and paperless in nature. There is no concept of reimbursement within the scheme except under Ayushman CAPF Scheme. Beneficiaries can avail treatment in any of the empanelled hospitals across the country. The Empanelled Healthcare Providers (EHCPs) are paid based on specified health benefit packages (HBP) with standardised rates. The cost of HBP covers all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges, etc.

As per the latest Health Benefit Package (2022), a total of 1,949 procedures across 27 specialties are available for AB PM-JAY beneficiaries. Further, States/UTs have been given flexibility to add state specific packages over & above national master.

Further, to ensure that AB PM-JAY beneficiaries are not denied care for treatments / procedures that do not feature in the Health Benefit Packages (HBP), one unspecified package has been included in the HBP to avail treatment for such procedures under the scheme.

Under Ayushman CAPF scheme, beneficiaries can claim reimbursement against healthcare services availed in non-empanelled hospitals in case of emergency. The revised Standard Treatment Guidelines (STG) related to Ayushman CAPF scheme issued by Ministry of Home Affairs (MHA) may be found under :<https://pmjay.gov.in/ayushmancapf/resources>

Claim settlements in respect of the indemnity based health insurance plans offered by general and health insurance companies registered with IRDAI are encouraged to be on cashless basis. In some cases, where cashless payment is not possible in case of hospital being a non-empanelled one, the insurer reimburses the cost of treatment in the hospital subject to terms and condition of the policy.
