

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 2534
TO BE ANSWERED ON 17TH DECEMBER, 2024**

STATUS OF AB-PMJAY AND ABDM IN TAMIL NADU

2534. SHRI R. DHARMAR:

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

- (a) the features of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and Ayushman Bharat Digital Mission (ABDM);
- (b) the details of funds sanctioned, allocated and utilized under this Schemes in the State of Tamil Nadu during the last three years;
- (c) the number of AB-PMJAY cards created under the scheme within Tamil Nadu so far;
- (d) the target set and the number of people benefited within the State under these schemes along with its response across the country; and
- (e) the steps taken/being taken by Government with regard to challenges hampering their effective implementation within the country?

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

(a): Ayushman Bharat - Pradhan Mantri-Jan Arogya Yojana (AB-PMJAY) provides health cover of Rs. 5 lakh per eligible beneficiary family per year for secondary and tertiary care hospitalizations corresponding to 1,961 treatment procedures across 27 specialties. The scheme is implemented across the country through a three-tier model - National Health Authority (NHA), State Health Agencies (SHAs) and District Implementation Units (DIUs) at National, State and district level respectively. AB-PMJAY is completely funded by the Government and the costs are shared between Central and State Governments as per the existing policy of the scheme.

The scheme is completely cashless and paperless. It is an entitlement-based scheme and all the eligible beneficiary families are covered from day one of the implementation of the scheme in the State/UT. The benefits under the scheme are portable across the country. Further, there is no cap on family size, age or gender. AB-PMJAY is being implemented in 33 States/UTs across the country except West Bengal, NCT of Delhi and Odisha. The States/UTs have been provided flexibility to implement the scheme in the operational model best suited to the local conditions. Accordingly, AB PM-JAY is being implemented in Insurance mode, Mixed (Hybrid) mode and Trust mode.

Ayushman Bharat Digital Mission (ABDM), launched in September 2021, is a Central Sector Scheme aimed at building a citizen-centric integrated digital health ecosystem. It leverages Digital Public Infrastructure (DPI) to enable interoperability in digital health transactions. Security, confidentiality and privacy of health-related personal information are at the core of this initiative.

The core components of ABDM's technological architecture include four registries for providing a trustable identity across healthcare stakeholders in the ecosystem: Ayushman Bharat Health Account (ABHA) for citizens, Healthcare Professional Registry (HPR), Health Facility Registry (HFR) and Drug Registry. Additionally, three gateways facilitate seamless healthcare information exchange ensuring interoperability: Health Information Consent Manager (HIE-CM), National Health Claims Exchange (NHCX) and Unified Health Interface (UHI).

(b): The funding of AB-PMJAY is entirely demand driven. Funds are released to the States/UTs on the basis of the actual demand received from them. There is no State/UT-wise allocation of funds. As per the defined process, States/UTs are required to furnish the Utilization Certificate of previously received funds prior to every new fund release. The details of central share of funds released and utilized for the State of Tamil Nadu under AB-PMJAY during the last three years are as under:

(in crore of Rupees)		
Financial Year	Funds released	Funds utilized
2021-22	75.14	75.14
2022-23	578.67	578.67
2023-24	681.74	681.74

Under ABDM, States/UTs are allocated funds for supporting human resources and IEC/capacity building activities. The details of funds allocated, released and utilized for the State of Tamil Nadu under ABDM during the last three years is as under:

(in crore of Rupees)			
Financial Year	Funds allocated	Funds released	Funds utilized
2021-22	0.7	0.7	0.7
2022-23	6.64	2.46	1.22
2023-24	7.19	1.04	2.18

(c): As on 11.12.2024, a total of 77.08 lakh Ayushman cards have been created in the State of Tamil Nadu.

(d): AB-PMJAY is an entitlement-based scheme. The utilization of the scheme is driven by the demand of services by the eligible beneficiaries. As on 30.11.2024, a total of 8.39 crore hospital admissions have been authorized under the scheme nationwide. Out of these, 1.08 crore hospital admissions have been authorized in the State of Tamil Nadu.

Under ABDM, as on 11.12.2024, approximately 71.3 crore Ayushman Bharat Health Accounts (ABHAs) have been created, a total of 3,54,444 health facilities have been registered on HFR, a total of 5,39,432 healthcare professionals have been registered on HPR and approximately 46 crore health records have been linked with ABHA.

(e): Some of the focus areas for effective implementation of the scheme are as follows:

1. Beneficiary base expansion

The beneficiary base of the scheme has been continuously progressing from 10.74 crore SECC/RSBY families to 12 crore poor and vulnerable families in January 2022. States/UTs have been given the flexibility to use other databases for verification of beneficiaries against such SECC beneficiaries who could not be identified and verified. The beneficiary base has been further expanded by including 37 lakh Accredited Social Health Activist (ASHAs) / Anganwadi Workers (AWWs) / Anganwadi Helpers (AWHs) and their families in February 2024. Additionally, approximately 6 crore senior citizens of the age 70 years and above (corresponding to approximately 4.5 crore families) have been brought under the ambit of the scheme in October 2024.

2. IT system improvisation

- i. Beneficiary Identification System (BIS 2.0) allows self / assisted verification and eliminates unnecessary intermediaries.
- ii. Beneficiary verification and card creation have been enabled on 'Ayushman' mobile application equipped with face-authentication technology.
- iii. Transaction Management System (TMS 2.0) has been launched to improve in-patient registration, pre-authorization, admission, initial diagnosis, follow up, claims management and payments.
- iv. User Management Portal (UMP) aims to facilitate the users to access the various PMJAY applications through the single ID and password with a single sign-on facility.
- v. National portal, dashboard & analytical solution to monitor the status of implementation of AB-PMJAY on Key Performance Indicators (KPIs), generate reports, identify trends and further feed data for grievance and fraud analysis.

3. Awareness generation

Campaigns like "Aapke Dwar Ayushman" have been undertaken to mobilize millions. Beneficiary empowerment efforts include partnerships with grassroots workers, initiatives like Ayushman Mitra and the issuance of Adhikar and Abhinandan Patras to inform and engage beneficiaries. Awareness campaigns leverage diverse media platforms to disseminate information.

Under ABDM, various steps have been taken to assess the progress of the mission. A public dashboard is available for National Health Authority and the States/UTs to assess the different indicators reflecting the progress of the scheme. Based on the monitoring of these indicators, various initiatives like developing use cases for quick registration, easy payments, microsites program focused on increasing the adoption in the private sector, the Digital Health Incentive Scheme to incentivize health facilities and digital health technology companies to create digital records, the Model facility initiative to create facilities doing end-to-end digitization etc., are undertaken in consultation and with the support of the States/UTs.