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

RAJYA SABHA
UNSTARRED QUESTION NO. 2844
TO BE ANSWERED ON 25TH MARCH, 2025

FAKE AYUSHMAN BHARAT IDS

2844. SHRI S NIRANJAN REDDY:

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

(a) whether it is a fact that Government has identified several fake Ayushman Bharat ID cards;

(b) the total number of fraudulent Ayushman Bharat ID cards detected across the country, so far;

(c) whether Government has explored the use of facial recognition, Aadhaar-based verification, or biometric authentication to ensure that only genuine beneficiaries access the benefits of Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY); and

(d) whether Government conducts periodic audits or third-party evaluations on AB-PMJAY cards issued and hospital claims to detect irregularities, if so, the details of the procedure?

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

(a) and (b): National Health Authority (NHA) has adopted a zero-tolerance policy towards misuse and abuse and has taken steps for prevention, detection, and deterrence of different kinds of irregularities.

To strengthen oversight, the National Anti-Fraud Unit (NAFU) has been established at the NHA for overall monitoring and enforcement of the anti-fraud framework, supported by State Anti-Fraud Units (SAFUs) at the state level.

To detect potential suspicious transactions related to Ayushman cards, NAFU employs automated triggers that flag inconsistencies, such as mismatches in beneficiary data across databases, photo mismatches etc. Suspicious cards identified by NAFU are forwarded to the respective SAFUs, which conduct desk audits, field audits, and further investigations. Any suspicious cards found during above process are immediately disabled. Based on SAFU's findings, confirmed fraudulent cards are deactivated.

(c): AB-PMJAY verifies beneficiaries using mandatory Aadhaar based e-KYC including face authentication, biometric authentication and mobile based OTP. The details fetched from the Aadhaar database are matched with the source database and accordingly, the request for Ayushman card is approved or rejected based on the beneficiary details.

Further at the time of availing services Aadhaar-based verification is mandated which includes face authentication and biometric authentication to ensure that only eligible beneficiaries access healthcare benefits under the scheme.

(d): 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).

As per the guidelines Insurer/Implementation Support Agency (ISA) are mandated to perform medical audit on 5% of total cases hospitalized and State Health Agency is mandated to perform 2% Direct audits of total cases hospitalized plus 2% of audits done by the Insurer /ISA. Furthermore, hospitals undergo random audits and surprise inspections to ensure the authenticity of claims.

NITI Aayog conducts an evaluation of all the centrally sponsored scheme (CSS) of the Ministry of Health and Family Welfare including Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana.

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