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

RAJYA SABHA UNSTARRED QUESTION NO. 290 TO BE ANSWERED ON 04TH FEBRUARY, 2025

TREATMENT UNDER AB-PMJAY

290. DR. SASMIT PATRA:

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

- (a) total patients treated under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) since its commencement till date, year-wise and State-wise;
- (b) total expenditure incurred by Government towards this treatment since its commencement till date, year-wise and State-wise;
- (c) total premium paid by Government and beneficiaries to insurance companies for this, separately year-wise and State-wise; and
- (d) the amount of premium retained by the insurance companies after payment of the claims to the beneficiaries, year-wise and State-wise?

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

- (a) and (b): Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to approximately 55 crore beneficiaries corresponding to 12.37 crore families constituting economically vulnerable bottom 40% of India's population. Recently, the scheme has been expanded to cover 6 crore senior citizens of age 70 years and above belonging to 4.5 crore families irrespective of their socio-economic status under AB-PMJAY with Vay Vandana card.
- As on 01.01.2025, a total of 8.59 crore hospital admissions worth Rs.1.19 lakh crore have been authorized under the scheme. State/UT-wise and year-wise details of count and amount for hospital admissions under AB-PMJAY are at **Annexure-I** and **Annexure-II** respectively.
- (c) and (d): Under the operational framework of AB-PMJAY, Central share of funds is released to the implementing States and Union Territories on the basis of premium discovered or actual claims amount (depending upon the mode of scheme implementation in the State/UT)

corresponding to eligible AB-PMJAY families in such States/UTs, subject to annual per-family ceiling of Rs. 1052. The Central share of funds is released by the Government of India to the States/UTs as per funding pattern prescribed by the Ministry of Finance.

States/UTs either pay the premium to the insurance company and/or reimburse the claim amounts raised by the empanelled hospitals depending on the mode of implementation adopted viz. insurance, trust or mixed, after adding their share of funds. Currently, 25 States/UTs are implementing the scheme in trust mode, 7 States/UTs in insurance mode and 2 States in hybrid mode. Further, States/UTs have the option to migrate from one mode of implementation to another mode of implementation based on their requirements.

Further, after allocating the premium for administrative costs and settling all claims, any remaining surplus is to be refunded by the Insurer to the SHA in its entirety, subject to the refund clause mentioned in the respective MoUs or agreements between SHAs and Insurance Companies. State/UT-wise and year-wise details of release of Central share of funds to the States/UTs for implementation of AB-PMJAY under different modes since the inception of the scheme are at **Annexure-III**.

Annexure-I State/UT-wise and year-wise details of count of hospital admissions under AB-PMJAY

State/UT	FY	FY	FY	FY	FY	FY	FY
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Andaman & Nicobar Islands	14	152	339	811	704	649	653
Andhra Pradesh	1,41,081	6,74,315	7,38,033	11,36,104	15,01,392	18,42,114	15,75,854
Arunachal Pradesh	6	55	24	75	1,011	1,245	3,261
Assam	24	95	92,451	1,75,306	2,39,899	4,93,215	3,95,829
Bihar	20,880	1,62,045	88,465	1,15,867	2,13,025	3,50,476	6,48,593
Chandigarh	443	3,799	5,377	8,346	10,403	17,352	16,850
Chhattisgarh	3,42,623	8,70,250	5,15,934	9,24,658	13,24,562	15,84,674	13,53,485
Goa	4	52	139	167	409	4,088	7,164
Gujarat	4,22,794	16,67,848	3,11,163	5,66,736	9,15,284	12,80,684	11,32,943
Haryana	12,021	99,371	1,38,692	1,85,215	2,83,896	6,23,261	6,74,326
Himachal Pradesh	8,949	49,395	29,204	47,280	62,967	65,760	56,954
Jammu And Kashmir	6,356	67,506	68,052	2,50,953	3,84,580	4,26,754	3,20,554
Jharkhand	1,08,943	4,11,877	2,98,053	3,26,475	4,11,797	4,24,305	3,18,181
Karnataka	87,817	5,68,518	6,58,547	10,86,297	21,15,912	32,13,349	28,81,283
Kerala	-	9,74,660	10,43,501	16,97,442	12,22,441	10,78,041	7,58,934
Ladakh	-	-	-	509	5,180	6,796	8,270
Lakshadweep	-	1	-	66	424	461	399
Madhya Pradesh	47,817	2,86,663	3,83,910	7,14,846	11,71,947	12,70,848	12,77,222
Maharashtra	1,11,627	2,26,488	2,50,104	3,21,002	3,26,121	3,94,095	9,45,441
Manipur	1,499	12,978	16,359	24,060	38,923	50,988	60,489
Meghalaya	1,170	1,25,003	1,23,734	1,45,301	1,85,236	1,87,528	1,73,750
Mizoram	7,126	27,806	16,983	13,855	23,261	31,506	30,463
Nagaland	276	10,308	7,357	5,653	12,479	29,329	26,607
Puducherry	-	1,372	2,587	11,920	24,885	38,674	32,561
Punjab	-	1,96,772	4,22,809	5,35,403	2,99,478	5,32,680	4,54,812
Rajasthan	0	4,16,991	2,34,271	6,43,824	16,33,608	19,78,424	14,86,814
Sikkim	9	1,217	2,022	2,872	4,818	7,308	7,688
Tamil Nadu	3,76,589	8,17,627	16,41,929	43,97,356	17,65,711	10,57,878	8,69,843
Telangana	0	0	0	3,23,421	5,53,499	6,18,497	5,03,769
The DNH & DD	9,293	36,450	18,943	20,617	21,492	18,155	15,954
Tripura	7,822	51,164	30,097	46,026	76,425	98,162	92,715
Uttar Pradesh	70,081	2,93,128	3,18,526	5,01,095	8,42,749	17,00,537	18,29,703
Uttarakhand	20,864	1,30,224	1,21,578	1,81,835	2,60,694	3,72,473	2,88,247

Note: Data as on 01.01.2025

Annexure-II

State/UT-wise and year-wise details of amount for hospital admissions under AB-PMJAY

(in crore of Rupees)

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State/UT	FY 2018-	FY 2019-	FY 2020-	FY 2021-	FY 2022-	FY 2023-	FY 2024
A 1 0	19	20	21	22	23	24	-25
Andaman &	0.0	0.1	1.1	2.3	2.6	2.4	2.2
Nicobar Islands	270.2	1602.0	1000.5	2717.2	2256.1	3892.7	2105.0
Andhra Pradesh	379.2	1693.0	1909.5	2717.3	3356.1		3195.9
Arunachal Pradesh	0.0	0.3	0.1	0.2	1.9	2.6	6.0
Assam	0.2	0.2	141.0	267.4	392.0	898.1	783.0
Bihar	24.9	163.2	80.3	137.2	231.8	424.2	949.6
Chandigarh	0.7	3.7	3.3	5.5	9.5	17.7	18.8
Chhattisgarh	258.1	767.6	548.6	997.6	1542.5	2199.1	1851.8
Goa	0.0	0.1	0.3	0.4	0.8	1.5	1.6
Gujarat	600.2	2153.6	695.6	1620.6	2646.5	3607.0	3048.4
Haryana	20.6	133.4	158.2	242.2	425.4	900.6	1090.2
Himachal Pradesh	10.6	50.5	36.0	70.8	80.7	90.2	91.7
Jammu And	5.7	36.6	67.1	454.0	715.4	833.3	624.4
Kashmir							
Jharkhand	110.6	396.3	298.8	446.1	499.2	583.7	469.7
Karnataka	307.4	839.3	792.9	1118.3	1682.1	2083.6	1728.0
Kerala	0.0	690.1	768.4	1569.9	1702.7	1736.8	1236.2
Ladakh	0.0	0.0	0.0	0.7	8.5	10.5	10.7
Lakshadweep	0.0	0.0	0.0	0.2	1.3	1.3	1.1
Madhya Pradesh	68.5	415.3	549.1	1169.6	1935.4	1938.2	2032.2
Maharashtra	238.7	485.3	537.1	736.0	770.0	918.6	2435.1
Manipur	2.8	20.0	16.6	31.0	54.0	69.8	80.4
Meghalaya	0.8	95.9	95.6	117.6	180.7	218.4	199.1
Mizoram	5.9	26.2	21.1	17.7	31.4	40.1	37.3
Nagaland	0.4	14.1	10.8	11.2	26.9	64.2	58.3
Puducherry	0.0	1.2	1.1	7.5	20.4	33.9	27.8
Punjab	0.0	237.2	473.4	668.8	381.1	729.8	633.3
Rajasthan	0.0	395.5	210.0	826.3	1717.9	2124.3	1611.7
Sikkim	0.0	1.7	1.6	1.9	4.4	7.3	6.2
Tamil Nadu	487.1	1017.2	828.5	1639.8	1374.1	1352.6	1308.6
Telangana	0.0	0.0	0.0	695.8	1146.0	1306.9	1200.9
The DNH ⅅ	8.0	31.2	11.7	14.9	16.5	14.7	14.0
Tripura	4.0	30.4	24.1	40.6	79.0	112.6	93.4
Uttar Pradesh	86.6	336.9	302.2	576.8	1288.5	3026.4	3160.7
Uttarakhand	22.3	119.3	173.7	401.1	594.8	816.4	706.6
Cuaraknana		117.5	1/3./	TU1.1	J/T.0	010.4	/ 00.0

Note: Data as on 01.01.2025

State/UT-wise and year-wise details of release of Central share of funds to the States/UTs for implementation of AB-PMJAY under different modes since inception

(in crore of Rupees)

State/UT	FY 2018	FY 2019-	FY 2020-	FY 2021-	FY 2022-	FY 2023-	FY 2024-
	-19	20	21	22	23	24	25
Andaman &	0.15	0.41	0.27	0.76	1	0.59	0.78
Nicobar Islands							
Andhra Pradesh	182.85	374.07	261.23	223.95	480.89	451.45	304.86
Arunachal Pradesh	2.31	0	0.67	0	3.8	3.47	3.76
Assam	21.08	133.23	12.1	87.91	209.33	292.06	289.68
Bihar	88.27	82.49	0	59.77	145.51	172.5	300
Chandigarh	0.68	3.82	1.84	2.49	6.41	8.96	4.51
Chhattisgarh	217.43	280.37	112.62	66	352.94	195.47	270.72
DNH ⅅ	3.25	2.02	4.24	1.76	2.93	7.79	2.89
Goa	0.64	0.06	0.49	0.6	0.53	1.2	-
Gujarat	77.5	212.33	99.84	330.55	660.15	267.48	-
Haryana	26.81	58.69	71.92	89.95	143.5	95.17	51.19
Himachal Pradesh	17.18	19.12	32.93	33.71	64.32	47.91	49.71
Jammu and	20.64	33.44	22.7	75.12	85.62	42.22	31.54
Kashmir							
Jharkhand	170.17	126.5	100.32	7.98	0	83.55	270.63
Karnataka	159.31	254.13	160.85	414.11	647.74	320.59	371.74
Kerala	25	97.56	145.61	138.9	151.34	155.49	151.34
Ladakh	0	0	1.62	0.51	1.92	1.93	1.15
Lakshadweep	0	0	0	0.31	0.15	0.07	-
Madhya Pradesh	72.57	118.46	164.8	355.25	665.73	790.35	599.72
Maharashtra	266.32	241.88	376.65	324.75	388.03	548.4	371.88
Manipur	7.18	17.1	11.45	22.5	38.55	29.17	14.58
Meghalaya	15.57	18.07	49.52	22.28	47.31	49.74	3.65
Mizoram	17.48	12.41	14.97	16.58	26.3	23.35	21.91
Nagaland	4.72	10.89	12.27	14.09	21.69	28.6	11.05
Puducherry	1.52	0	1.23	0.11	7.98	5.3	2.15
Punjab	2.24	55.55	46.85	80.5	111.38	57.96	43.91
Rajasthan	0	200.07	258.31	96.39	416.96	606.04	209.48
Sikkim	1.03	0.09	1.85	1.04	2.3	6.01	2.95
Tamil Nadu	304.98	441.77	359.81	75.14	578.67	681.74	-
Telangana	0	0	0	150.26	173.54	135.75	170.48
Tripura	12.89	20.18	8.98	35.6	45.25	48.81	27.76
Uttar Pradesh	85.01	147.49	167.63	157.56	501.78	841.11	1,011.86
Uttarakhand	12.54	30.73	40.52	54.23	65.11	60.21	34.07
West Bengal	31.28	-	-	-	-	-	-

Note: Fund release status as on 25.01.2025