

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 918
TO BE ANSWERED ON 11TH FEBRUARY, 2025**

IRREGULARITIES IN AB PM-JAY IN JHARKHAND

918. DR. LAXMIKANT BAJPAYEE:

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

- (a) whether the CAG report has revealed financial irregularities in Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) scheme in Jharkhand and other States;
- (b) if so, the details thereof;
- (c) the findings and action taken in regard to the Jharkhand hospitals where people declared dead in the system were found to be getting treated as beneficiaries under this scheme as well as the beneficiary who was found receiving treatment in two hospitals simultaneously; and
- (d) the details of beneficiaries of Jharkhand and payments made under this scheme during the last five years, hospital-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) is a flagship scheme of the Government which 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.

The CAG report in question pertains to FY 2018-21. The report mentioned several observations including financial irregularities, treatment for non-empanelled specialties, diversion of Grants by State Health Agency (SHA), non-refund of premium by insurance companies and no action taken against defaulter hospitals etc.

(c): As per the guidelines of AB-PMJAY, hospitals are allowed to initiate request for pre-authorization upto three days post the date of admission in case of private hospitals and 5 days post the date of admission in case of public hospitals. This feature is enabled to avoid denial of treatment in case of limited connectivity and emergency situations.

The CAG report mentioned that there were 323 claims submitted by the hospitals of Jharkhand where the beneficiary was shown as 'dead' in the system but continued getting treatment under the scheme. In this regard, it may be noted that patients were admitted to hospitals, and before their pre-authorization was raised, they passed away during treatment. In such cases, hospitals raised the pre-authorization after the patient's death. Since treatment was provided during the course of admission, these claims were processed as per the guidelines of PMJAY.

Further, the CAG report mentioned instances where the same patient was availing treatment in two hospitals simultaneously. In this regard, it may be noted that as per the guidelines under AB-PMJAY, children up to five years of age can avail treatment using their parents' Ayushman card. Therefore, in neonatal cases, the mother's Ayushman card may be used simultaneously for both the baby and the mother. Accordingly, Ayushman card can be used simultaneously for a child and either parent in two different hospitals, as per the guidelines of PMJAY.

(d): In Jharkhand, AB-PMJAY is implemented in convergence with the State-specific scheme Mukhya Mantri Jan Aarogya Yojna (MMJAY) and is operationalized in Hybrid mode. A total of 66.26 lakh beneficiary families are eligible for healthcare benefits under the converged scheme, out of which 31.18 lakh beneficiary families are supported by both Central and State Government. The remaining families are supported exclusively by the State and the treatment cost for these families is borne by the State government. Details of claims payment in the last five years (2019-20 to 2023-24) in Jharkhand under AB-PMJAY are at **Annexure**.

Details of claims payment in the last five years (2019-20 to 2023-24) in Jharkhand under AB-PMJAY

(in lakh of Rupees)

District	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Bokaro	1,314.0	869.7	1,165.8	1,824.6	1,219.5
Chatra	167.4	43.3	61.4	87.1	186.4
Deoghar	1,324.6	1,253.0	1,592.4	2,454.4	2,011.6
Dhanbad	2,621.0	1,995.4	2,645.9	4,301.8	2,353.4
Dumka	1,089.0	329.9	516.7	1,313.2	840.3
East Singhbhum	2,332.8	1,598.0	1,759.7	3,591.1	3,613.4
Garhwa	1,461.9	304.6	68.6	379.0	224.6
Giridih	1,468.1	1,095.5	1,192.6	2,744.1	1,674.1
Godda	2,159.2	1,167.6	1,235.7	1,567.1	1,065.1
Gumla	355.9	121.7	176.9	518.5	378.7
Hazaribagh	1,665.4	1,139.2	1,253.3	2,869.9	2,162.2
Jamtara	584.7	262.1	265.8	474.4	287.4
Khunti	85.7	43.8	80.3	169.2	163.3
Koderma	262.7	216.2	316.7	1,038.5	976.8
Latehar	135.2	114.2	88.9	143.8	141.1
Lohardaga	585.0	280.1	229.8	255.3	181.3
Pakur	367.5	545.5	387.9	496.8	397.6
Palamu	1,651.2	839.5	868.8	1,605.7	1,048.2
Ramgarh	861.7	474.9	659.7	1,199.7	1,146.0
Ranchi	8,488.1	5,883.2	6,922.2	13,320.3	15,485.5
Sahebganj	369.4	377.8	604.4	447.0	296.7
Saraikela Kharsawan	2,259.7	1,367.8	1,512.3	1,919.1	1,766.2
Simdega	324.3	133.4	264.2	592.4	219.1
West Singhbhum	1,382.8	961.0	987.0	1,796.1	1,086.2
