

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

**RAJYA SABHA  
UNSTARRED QUESTION NO. 926  
TO BE ANSWERED ON 11<sup>TH</sup> FEBRUARY, 2025**

**FAKE BILLING IN AB-PMJAY**

**926. SHRI A. D. SINGH:**

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

- (a) whether there are instances of fake billing in Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) by private sector hospitals thereby making the poor people to agree to their greed;
- (b) if so, the details thereof, State-wise and hospital-wise;
- (c) the action taken by Government on the hospitals claiming fake bills; and
- (d) the action Government is contemplating or has taken to make the AB-PMJAY foolproof to avoid leakage of public funds?

**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 lakhs 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.

AB-PMJAY is governed on a zero-tolerance approach towards any kind of fraud and abuse and various steps are taken for prevention, detection and deterrence of different kinds of fraud that could occur in the scheme at different stages of its implementation. National Anti-Fraud Unit (NAFU) has been established at National Health Authority (NHA) and works in close coordination with State Anti-Fraud Units (SAFU) to investigate and take joint action against issues related to fraud and abuse.

Out of 6.66 crore claims processed by NAFU, 2.7 lakh claims of private hospitals worth Rs. 562.4 crore were found to be non admissible on account of abuse, misuse or incorrect entries. Further, any claims by empanelled hospitals found to be suspicious by NAFU are withheld until proper scrutiny by SAFU teams including field verification where necessary. The details are at **Annexure**.

(c): NHA has issued guidelines to undertake several punitive actions to curb cases involving misuse or abuse under AB-PMJAY. These include the suspension or blacklisting or de-empanelment of hospitals concerned from the AB-PMJAY network. Additionally, misuse/abuse claims are rejected, and penalties or legal actions are imposed on such hospitals. To enhance detection of misuse or abuse, near real-time monitoring and AI-based systems are used to check the hospital claims. Furthermore, hospitals undergo random audits and surprise inspections to ensure the authenticity of claims. State Health Agencies (SHAs) also conduct regular desk medical audits as well as field audits. As a result of the stringent measures, a total of 1,114 hospitals have been de-empanelled, and 549 hospitals have been suspended under AB-PMJAY.

(d): NAFU deployed 57 different technologies including rule-based triggers and Machine Learning algorithms, fuzzy logic, image classification and de-duplication, etc. to identify misuse/abuse cases. Other technologies and interventions such as enhanced access controls to NHA IT system, near real time dashboards to highlight suspicious cases, regular monitoring and cleansing of databases and other data analytic techniques are also deployed to make AB-PMJAY more foolproof.

**Annexure****State/UT-wise details of claims found non admissible on account of abuse, misuse or incorrect entries in Private Hospitals**

<b>State/UT</b>	<b>In lakh of rupees</b>
Assam	48.29
Bihar	726.13
Chandigarh	4.04
Chhattisgarh	12,034.28
Dadra And Nagar Haveli	0.98
Daman And Diu	1.39
Gujarat	3,158.18
Haryana	4,503.74
Himachal Pradesh	75.65
Jammu And Kashmir	1,180.21
Jharkhand	878.06
Kerala	3,495.06
Ladakh	0.50
Madhya Pradesh	11,934.11
Maharashtra	0.19
Manipur	21.62
Meghalaya	237.36
Mizoram	10.20
Nagaland	16.72
Puducherry	22.79
Punjab	2,870.72
Tripura	60.89
Uttar Pradesh	13,902.94
Uttarakhand	1,057.39

Note: Data as on 14.01.2025

\*\*\*\*\*