

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 3630
TO BE ANSWERED ON 24TH MARCH, 2026**

**IMPLEMENTATION OF AYUSHMAN BHARAT PM-JAY SEHAT IN JAMMU &
KASHMIR**

3630. SHRI SAT PAUL SHARMA:

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

- (a) the status of claim settlement timelines under PM-JAY SEHAT in Jammu & Kashmir;
- (b) the number of claims rejected and the primary reasons for those rejections;
- (c) the steps taken to increase hospital empanelment in the Union Territory; and
- (d) the utilisation and coverage status under the expanded PM-JAY beneficiary categories in Jammu & Kashmir?

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

(a): Under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme, settlement of claims is a regular and uninterrupted process and claims are settled by respective State Health Agency as per claim adjudication guidelines issued by National Health Authority. For timely settlement of claims, the permissible turnaround time is within 15 days of claim submission for intra-state hospitals (hospitals located within the State) and within 30 days of claim submission in case of portability claims (hospitals located outside the State).

(b): As on 28.02.2026, a total of 1.29 lakh claims have been rejected in Jammu & Kashmir largely due to reasons like incomplete documentation, mismatch in booking health benefit package, etc.

(c): Under AB-PMJAY, hospital empanelment is a continuous process and is undertaken by the implementing State/UT based on the requirements and availability of healthcare providers meeting the criteria within a given State/UT as per empanelment guidelines of National Health Authority. In order to improve the participation of hospitals under the scheme, a hospital-specific toll-free helpline number 14413 has been set-up to address the concerns of hospitals including concerns related to empanelment.

(d): The details of coverage of beneficiary families under the expanded PMJAY beneficiary categories in Jammu & Kashmir are as below:

Scheme Category	Number of families covered (in lakh)
PM-JAY	6.70
SEHAT	18.91
Ayushman Vay Vandana	3.44
ASHA/AWW/AWH	0.70

The details of cards created under the expanded PMJAY beneficiary categories in Jammu & Kashmir can be accessed at <https://dashboard.nha.gov.in/public/card> . As on 28.02.2026, a total of 20.08 lakh hospital admissions amounting to Rs. 3706.45 crore have been authorized under the scheme.
