

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 289
TO BE ANSWERED ON 21ST JULY, 2026**

BENEFICIARIES UNDER AB-PMJAY IN BODOLAND AND NORTH EAST

289. SHRI PRAMOD BORO:

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

- (a) whether there is any review on the number of beneficiaries covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) in the North East specially in Bodoland Assam during the last five years, district-wise;
- (b) whether there are delays in claim settlements and the steps taken to improve access and efficiency of the scheme; and
- (c) the manner in which Government ensures that beneficiaries belonging to economically weaker sections receive complete and uninterrupted treatment in cases where actual cost of treatment exceeds the prescribed scheme ceiling under the AB-PMJAY and corresponding State-level health assurance schemes such as CMJAY for treatment of beneficiaries?

**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), a total of 30.03 lakh families are eligible in the state of Assam. Assam has adopted the National Food Security Act ration card database for beneficiary identification, and accordingly, all eligible ration card holders in the state, including those residing in the Bodoland Territorial Region, are covered under the scheme. The status of Ayushman card creation during the last five years (FY 2021-22 to FY 2025-26) in the districts of Bodoland region is as under:

District	No. of Ayushman cards created (in lakh)
Udalguri	4.85
Kokrajhar	5.64
Baksa	5.26
Chirang	2.82
Tamulpur	0.10

(b): Under the scheme, settlement of claims is a regular and uninterrupted process and claims are settled by respective State Health Agencies as per claim adjudication guidelines issued by National Health Authority (NHA). Further, 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).

To improve the accessibility, and efficiency of the scheme, NHA has developed patient-centric digital platforms such as the Ayushman App and Ayushman Sarathi (WhatsApp Chatbot). These digital platforms enable beneficiaries to locate empanelled hospitals, check their eligibility, raise grievances, check wallet balance, and view treatment history. These digital initiatives have significantly enhanced the overall beneficiary experience by accessing information and healthcare services under AB-PMJAY.

Further, as on 30.06.2026, a total of 37,413 hospitals are empanelled under AB-PMJAY across the country. The scheme also provides a national portability feature, enabling beneficiaries to avail cashless treatment at any empanelled hospital across the country, irrespective of their State/UT. This portability feature significantly enhances access to quality healthcare services, particularly for migrant workers and beneficiaries travelling outside their home State.

(c): NHA regularly analyses the utilization patterns under AB-PMJAY to assess beneficiary needs, treatment trends, and the adequacy of health benefit packages. In cases where the cost of treatment exceeds the available balance under the beneficiary's AB-PMJAY health cover, eligible beneficiaries may avail financial assistance under the Rashtriya Arogya Nidhi Scheme, subject to the prescribed eligibility criteria and applicable guidelines.
