

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

**LOK SABHA
UNSTARRED QUESTION NO. 1802
TO BE ANSWERED ON 16TH DECEMBER, 2022**

**CHALLENGES IN THE IMPLEMENTATION OF THE
AYUSHMAN BHARAT YOJANA**

1802. SHRI GIRISH CHANDRA:

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

- (a) whether the Government is facing any challenges with regards to the implementation of the Ayushman Bharat Yojana;
- (b) if so, the details thereof along with measures taken/proposed to be taken for effective implementation of the Yojana;
- (c) whether the Government is contemplating to provide the benefits of the said Yojana to the deprived beneficiaries by conducting a nationwide survey again; and
- (d) if so, the details thereof?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(DR. BHARATI PRAVIN PAWAR)**

(a) to (d): Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) launched on 23.09.2018 is the world's largest insurance/assurance scheme. The scheme provides health coverage of Rs. 5 lakh per beneficiary family per annum to approximately 10.74 crore poor and vulnerable families identified on the basis of select deprivation and occupational criteria in rural and urban areas respectively as per SECC database of 2011. Beneficiary database is defined under the scheme. However, in order to overcome the problem of missing eligible beneficiary families, Ministry of Health & Family Welfare has issued instructions to States/UTs on 23.06.2022 to make use of their own datasets for identification of beneficiaries. Government of India shall, however, provide its share of funding for all such beneficiaries limited to the number of eligible households as per SECC 2011 database.

Details of measures taken for effective implementation of the scheme are at Annexure.

Details of measures taken for effective implementation of the scheme:

- **Aapke Dwar Ayushman:** ADA campaign implemented by NHA since January 2021 enlisted the services of grassroots functionaries which resulted in the verification of more than 4.7 Crore individuals.
- Aapke Dwar Ayushman 2.0 has been relaunched with special emphasis on saturating the card generation process, with the goal of issuing an additional 20 crore cards by the end of current Financial Year totaling approximately 40 crore Ayushman cards.
- **Green Channel Payment (GCP):** NHA has introduced an expedited claim settlement mechanism to incentivize EHCPs with a record of robust participation, sound credentials and healthy record of claim settlement. The GCP has been implemented as pilot in identified EHCPs from Uttar Pradesh. Further, Karnataka has rolled out GCP in all public hospitals.
- **Beneficiary Facilitation Agencies (BFA):** BFAs were introduced by National Health Authority to streamline the implementation of AB PM-JAY at empanelled public hospitals. BFAs are incentivized to increase scheme uptake by attending to the needs of beneficiaries, screening for potential beneficiaries and timely submission of treatment claim.
Number of States/UTs implementing BFA: 8 States viz. Bihar, Madhya Pradesh, Rajasthan, Uttarakhand, Tripura, Himachal Pradesh, Punjab Maharashtra.
- **PM-JAY Mobile App** - PM-JAY mobile is available on google play store. Key features include locating nearby empanelled hospitals, check eligibility, wallet transactions and status, treatment details etc.
- **Convergence-** The Health assurance/insurance schemes under ESIC, PSU (Coal India Ltd.), CGHS for pensioners, CAPF, BoCW, Rashtriya Arogya Nidhi (RAN), Health Minister's Discretionary Grants (HMDG) and Scheme for Transgender have been converged with AB PM-JAY to provide services to the beneficiary families of AB PM-JAY.
- **Grievance Redressal-** NHA established a Central Grievance Redressal Management System (CGRMS). Any complaint received either through national call centre or on grievance redressal portal (<https://cgrms.PM-JAY.gov.in/>) or through any other medium are immediately assigned to respective State Grievance Nodal Officer designated at each SHA for necessary action.
As of 6th December 2022, 99% of the total registered grievances (3.02 lakh) have been resolved.
- **Fraud Control-** National Anti-Fraud Unit (NAFU) has been created at NHA for overall monitoring and implementation anti-fraud framework supported by State Anti-Fraud Units (SAFU) at State level. Further, NHA is using Artificial Intelligence and Machine Learning to detect fraud proactively and identify suspicious transactions.
Impact of Anti-fraud initiatives-
 - Ayushman Cards Disabled- 5.3 Lakh
 - Hospital De-empanelled- 210
 - Hospitals suspended- 188
 - Penalty Levied- Rs. 21 Crores
 - Penalty Recovered- Rs 9.5 Crores
- **Health Benefit Packages-** The recently launched HBP 2022 consists of 1,949 procedures including secondary, tertiary and palliative care across 27 specialties. The features of HBP 2022 are:
 - One new specialty of Palliative care has been introduced
 - A total of 365 treatment procedures have been added
 - High end procedures such as bone marrow transplant and cochlear implant surgery have been introduced
 - Day care packages for mental health which involves psychometric evaluation, investigations, counselling have been added.
 - High end drugs, consumables, and diagnostics have been unbundled from the per-bed day cost of medical packages.