

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

**LOK SABHA
UNSTARRED QUESTION NO. 233
TO BE ANSWERED ON 21ST JULY, 2023**

IMPLEMENTATION OF AB-PMJAY

**233. SHRI CHANDESHWAR PRASAD:
SHRI RAMESH BIDHURI:
DR. AMOL RAMSING KOLHE:
SHRIMATI MANJULATA MANDAL:
SHRI C.N. ANNADURAI:
SHRI KULDEEP RAI SHARMA:
DR. SUBHASH RAMRAO BHAMRE:
SHRI DHANUSH M. KUMAR:
SHRIMATI SUPRIYA SULE:
SHRI SELVAM G.:
DR. DNV SENTHILKUMAR S.:**

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

- (a) whether the Government is implementing Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and if so, State/UT-wise details thereof;
- (b) the number of persons benefited under AB-PMJAY during each of the last three years along with the expenditure incurred on OPD treatment and hospital admission of the beneficiaries under the scheme, State/UT-wise;
- (c) the targets set and necessary steps taken for strengthening and expansion of the Yojana in the country along with the challenges faced by the Government while implementing the Scheme;
- (d) the details of the eligibility criteria and process fixed to provide medical facility related benefits to the patients under the said Scheme; and
- (e) whether many households from rural areas have not been enrolled under AB-PMJAY thereby being deprived of the benefits under the Yojana and if so, State/UT-wise details thereof and corrective steps taken by the Government in this regard?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(PROF. S. P. SINGH BAGHEL)**

(a) to (e): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is the largest publicly funded health protection scheme in the world which aims to provide health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore

families. Many States/UTs implementing AB-PMJAY have expanded the beneficiary base to approximately 15.5 crore families at their own cost. The scheme is implemented in 33 States/UTs except for Delhi, Odisha, and West Bengal. As of 16th July 2023, approximately 24.02 crore Ayushman Cards have been created and a total of 5.38 crore hospital admissions worth Rs. 66,039 crore have been authorized under the scheme. State/UT-wise details of scheme implementation are at Annexure-I.

State/UT-wise details of number of persons benefited under AB-PMJAY along with the expenditure incurred during each of the last three years are at Annexure-II. This includes hospitalization (IPD) services including expenditure on pre-hospitalization up to 3 days and post-hospitalization up to 15 days.

Targets are not fixed for AB-PMJAY as the scheme operates on the basis of beneficiary demand for healthcare services. All the eligible beneficiaries of the implementing States/UTs are entitled for services under the scheme from day one of the launch of the scheme.

About 45,000 hospital admissions are authorized under the scheme every day. Aapke Dwar Ayushman, a door-to-door campaign, which has enlisted the services of grassroots functionaries such as frontline healthcare workers, Panchayati Raj personnel and village level agents, has been taken for beneficiary mobilization and card creation. Support of ASHA workers, frontline workers under Panchayati Raj, Self Help Groups under the National Rural Livelihood Mission (NRLM) for beneficiary mobilization and IEC related activities is sought. This has resulted in the verification of over 14.7 crore beneficiaries, of which, over 10 crore Ayushman cards have been created since April 2022. National Health Authority (NHA) has coordinated with various Central Government ministries implementing welfare schemes such as Pradhan Mantri Ujjwala Yojana to enrich the SECC beneficiary database. NHA has revamped the beneficiary identification platform (BIS 2.0) for easy card creation. A PM-JAY mobile application has been developed and deployed to ramp up the card creation activity.

Details of the eligibility criteria for beneficiary families identified from SECC database are at Annexure-III. Flexibility has been provided to States/UTs to use non-SECC beneficiary family database for tagging against the leftover (unauthenticated) SECC families. Accordingly, many States/UTs have shared database of poor and vulnerable families against unidentified SECC families and the expanded beneficiary base. These databases have been integrated with NHA's IT system for card creation. The process for availing treatment under the scheme is at Annexure-IV.

AB-PMJAY is an entitlement-based scheme. No enrolment or registration of beneficiary is required to avail benefits under the scheme. The beneficiary may directly visit any empaneled hospital (public or private) across the country to avail cashless treatment benefits. A comprehensive media and outreach strategy is followed to spread awareness and empower beneficiaries, particularly in rural areas, about their entitlements and rights under the scheme which includes traditional media, community radio, street plays, digital displays, and Doordarshan testimonials. State Health Agencies have also engaged frontline workers, ASHAs, Anganwadi Workers and Village Level Entrepreneurs who are pivotal in creating mass awareness at the grassroots level.

State/UT-wise details of scheme implementation

State/UT	Ayushman cards created	Authorized Hospital Admissions	
		Count	Amount
Andaman & Nicobar Islands	40,847	2,277	₹ 69,459,143
Andhra Pradesh	12,587,880	4,451,214	₹ 115,731,498,523
Arunachal Pradesh	93,019	3,503	₹ 66,988,416
Assam	15,917,052	736,611	₹ 11,664,238,261
Bihar	8,009,993	675,714	₹ 7,029,303,633
Chandigarh	155,010	32,248	₹ 257,026,281
Chhattisgarh	19,782,432	4,007,970	₹ 43,745,723,942
Dadra And Nagar Haveli	301,967	81,918	₹ 504,549,683
Daman And Diu	129,443	24,444	₹ 184,845,584
Goa	28,349	10,943	₹ 344,570,780
Gujarat	17,500,888	4,119,371	₹ 85,193,588,523
Haryana	8,502,991	853,216	₹ 11,935,687,749
Himachal Pradesh	1,135,102	213,166	₹ 2,643,986,840
Jammu And Kashmir	8,256,279	896,265	₹ 15,022,219,920
Jharkhand	11,183,509	1,673,359	₹ 18,997,311,518
Karnataka	14,082,463	5,462,667	₹ 37,014,664,307
Kerala	7,236,306	5,186,708	₹ 51,248,805,329
Ladakh	134,286	7,562	₹ 117,823,795
Lakshadweep	26,157	634	₹ 18,988,695
Madhya Pradesh	36,111,311	2,923,330	₹ 45,679,642,342
Maharashtra	9,733,335	833,879	₹ 21,647,976,820
Manipur	488,801	103,744	₹ 1,383,673,284
Meghalaya	1,812,935	636,385	₹ 5,514,846,149
Mizoram	437,808	97,650	₹ 1,126,735,410
Nagaland	589,112	43,758	₹ 814,249,968
Puducherry	420,637	50,723	₹ 392,090,792
Punjab	7,839,044	1,599,735	₹ 19,564,010,033
Rajasthan	10,910,534	5,741,363	₹ 33,090,364,262
Sikkim	54,676	13,007	₹ 116,875,780
Tamil Nadu	4,046,027	9,049,081	₹ 55,761,868,117
Telangana	6,456,575	890,317	₹ 24,967,330,599
Tripura	1,331,935	239,294	₹ 2,082,095,979
Uttar Pradesh	29,762,516	2,336,507	₹ 31,205,416,697
Uttarakhand	5,140,811	814,849	₹ 15,259,619,178

Note: States/UT of Odisha, West Bengal and Delhi are not implementing AB-PMJAY.

State/UT-wise details of number of persons benefited under AB-PMJAY along with the expenditure incurred during each of the last three years

State/UT	FY 2020-2021		FY 2021-2022		F2022-2023	
	Count	Amount (in Rupees)	Count	Amount (in Rupees)	Count	Amount (in Rupees)
Andaman & Nicobar Islands	340	10,914,640	832	22,908,637	704	26,489,462
Andhra Pradesh	692,243	22,090,601,465	1,106,905	26,229,454,261	1,418,409	34,227,987,210
Arunachal Pradesh	84	2,241,506	187	3,701,320	1,011	18,775,843
Assam	92,699	1,416,097,471	175,803	2,685,468,199	240,388	3,923,814,247
Bihar	88,556	803,396,842	116,116	1,374,492,201	214,373	2,327,085,914
Chandigarh	5,374	33,207,986	8,349	55,487,611	10,412	95,500,039
Chhattisgarh	497,072	5,308,469,783	896,901	9,691,411,075	1,292,988	15,046,435,357
Dadra And Nagar Haveli	14,820	89,951,801	16,113	105,476,316	16,380	114,122,502
Daman And Diu	4,123	27,286,670	4,509	43,419,458	5,118	50,648,223
Goa	139	2,872,856	167	3,800,809	409	7,918,871
Gujarat	825,698	11,389,684,479	566,753	16,206,516,455	916,169	26,478,983,389
Haryana	138,773	1,582,411,868	185,239	2,422,825,064	284,160	4,258,702,276
Himachal Pradesh	29,211	359,943,853	47,366	711,266,349	63,085	809,365,305
Jammu And Kashmir	68,052	671,488,645	251,029	4,542,552,301	385,833	7,174,193,176
Jharkhand	298,070	2,988,648,772	326,557	4,461,678,117	412,463	4,997,583,148
Karnataka	670,460	5,838,145,498	1,127,554	7,534,757,850	2,101,312	10,407,352,331
Kerala	1,043,525	7,684,002,623	1,698,278	15,703,561,288	1,224,171	17,044,928,567
Ladakh			509	6,818,858	5,184	84,565,458
Lakshadweep			66	2,040,520	424	13,161,345
Madhya Pradesh	383,962	5,492,250,537	715,042	11,700,971,403	1,173,874	19,389,093,139
Maharashtra	150,589	4,093,116,147	136,648	3,559,980,320	172,236	4,455,195,503
Manipur	16,360	166,041,429	24,062	309,642,581	38,930	539,675,029
Meghalaya	123,734	955,785,201	145,303	1,176,178,157	185,407	1,810,382,164
Mizoram	16,983	210,535,641	13,860	176,995,078	23,319	314,522,378
Nagaland	7,357	107,694,700	5,653	112,486,224	12,483	269,303,640
Puducherry	2,587	10,962,334	11,924	75,052,560	24,907	204,106,618
Punjab	422,814	4,734,170,676	535,475	6,689,976,806	300,023	3,821,386,440
Rajasthan	410,463	2,420,966,577	1,226,774	8,270,329,226	3,178,441	17,010,164,586
Sikkim	2,022	16,278,553	2,872	19,211,267	4,833	43,903,918
Tamil Nadu	1,894,990	8,642,942,295	4,494,358	16,296,759,506	1,289,881	13,490,439,160
Telangana			272,384	7,724,325,020	456,050	12,673,319,880
Tripura	30,099	241,114,560	46,049	406,506,314	76,574	792,188,668
Uttar Pradesh	318,684	3,025,032,992	501,501	5,778,366,341	845,042	12,912,649,393
Uttarakhand	121,595	1,737,181,478	181,965	4,009,854,962	261,167	5,954,550,646

Detailed list of criteria for eligibility under AB-PMJAY as per SECC 2011

Automatically included:

1. Households without shelter
2. Destitute/ living on alms
3. Manual scavenger families
4. Primitive tribal groups
5. Legally released bonded labour

Deprivation criteria in rural area:

- D1: Only one room with kucha walls and kucha roof
D2: No adult member between age 16 to 59
D3: Female headed households with no adult male member between age 16 to 59
D4: Disabled member and no able-bodied adult member
D5: SC/ST households
D7: Landless households deriving major part of their income from manual casual labour

Occupational criteria in urban area:

1. Ragpicker
2. Beggar
3. Domestic worker
4. Street vendor/ Cobbler/ hawker / other service provider working on streets
5. Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/ Coolie and other head-load worker
6. Sweeper/ Sanitation worker/ Mali
7. Home-based worker/ Artisan/ Handicrafts worker/ Tailor
8. Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller
9. Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter
10. Electrician/ Mechanic/ Assembler/ Repair worker
11. Washer-man/ Chowkidar

- A patient visits the dedicated PM-JAY kiosk at an empaneled hospital and presents their Ayushman card. In case they do not possess an Ayushman card, the Pradhan Mantri Arogya Mitra (PMAM) shall verify the patient's identity and eligibility using NHA's beneficiary identification system (BIS) and generate an Ayushman card for the patient.
- Based on the medical condition of the beneficiary, the empaneled hospital raises the request for pre-authorization.
- Once pre-authorization is approved, beneficiary undergoes the treatment as per the approved package.
- Once the treatment is completed, the beneficiary is discharged. At the time of discharge, the beneficiary is provided drugs for 15 days.
- The complete process is cashless and paperless.
- The detailed process flow may be found under:
<https://www.pmjay.gov.in/sites/default/files/2018-09/PM-JAY%20Process%20Flow%20at%20Empanelled%20Hospitals.pdf>
- Under PMJAY, treatments are provided by Empanelled Health Care Providers (EHCPs) to the beneficiaries on the basis of defined Health Benefit Packages (HBPs). A HBP consists of all the costs associated with the treatment, including pre- and post- hospitalization expenses. The detailed list of HBPs under PMJAY maybe found under:
<https://pmjay.gov.in/sites/default/files/2022-04/HBP%202022%20..pdf>
