

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

**LOK SABHA  
STARRED QUESTION NO.95  
TO BE ANSWERED ON THE 3<sup>RD</sup> DECEMBER, 2021  
IMPLEMENTATION OF AB-PMJAY**

**\*95. SHRI M. BADRUDDIN AJMAL:  
SHRI DHARMENDRA KASHYAP:**

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

- (a) the details and salient features of Ayushman Bharat -Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) along with the eligibility conditions and the procedures laid down for availing of medical facilities by the patients thereunder;
- (b) the number of patients registered and those who have availed medical facilities under the said Yojana so far during the last three years, State/UT-wise and year wise;
- (c) the budget allocated and utilised for treatment of COVID-19 patients and Non-COVID-19 patients under the said Yojana, State/UT-wise, district-wise and year wise during the last three financial years;
- (d) whether the funds allocated under the scheme have been reduced drastically over the years and if so, the details thereof including its impact on the implementation of the scheme; and
- (e) the steps taken/being taken by the Government to cover each and every eligible beneficiary under the scheme and promote/extend it to remotest parts of the country?

**ANSWER  
THE MINISTER OF HEALTH AND FAMILY WELFARE  
(DR. MANSUKH MANDAVIYA)**

(a) to (e) A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO LOK SABHA  
STARRED QUESTION NO. 95\* FOR 3<sup>RD</sup> DECEMBER, 2021**

The details, salient features along with the eligibility conditions and the procedure laid down for availing of medical facilities by the patients under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) are at Annexure-I.

AB-PMJAY is an entitlement-based scheme, all the eligible beneficiary families are covered from day one of the implementation of the scheme in the State/UT.

AB-PMJAY does not require registration, however, beneficiary verification process is being undertaken to verify the genuineness of the beneficiary. Ayushman cards are issued to all eligible beneficiaries as part of this process.

As of 28<sup>th</sup> November 2021, a total of 17.2 Crore Ayushman cards have been issued to the scheme beneficiaries. Further, a total of 2.49 Crore hospital admissions worth Rs. 28,863 Crore have been authorized through a network of approximately 24,000 empanelled public and private health care providers. The State/UT-wise and year-wise details are at Annexure-II.

The allocation of funds under AB-PMJAY is integrated both for COVID-19 and non-COVID-19 treatments. Funds are released as per the requirement of States/UTs. Details of release of Central share of funds State/UT-wise and year-wise are at Annexure-III.

District-wise details of claims paid towards authorized hospital admissions (COVID-19 and Non-COVID-19 treatment) are available at the following URL:

[https://nhaindia-my.sharepoint.com/:f:/g/personal/statecoordination\\_nhaindia\\_in/EpwLN6UKCkZAorC33ZGzg7oBc\\_rSRi4Vfc0uvUxDCmM69w?e=PbnB5t](https://nhaindia-my.sharepoint.com/:f:/g/personal/statecoordination_nhaindia_in/EpwLN6UKCkZAorC33ZGzg7oBc_rSRi4Vfc0uvUxDCmM69w?e=PbnB5t)

State-wise and District-wise details of claims paid for authorized hospital admissions for COVID-19 treatment are available at the following URL:

[https://nhaindia-my.sharepoint.com/:f:/g/personal/statecoordination\\_nhaindia\\_in/EpwLN6UKCkZAorC33ZGzg7oBc\\_rSRi4Vfc0uvUxDCmM69w?e=PbnB5t](https://nhaindia-my.sharepoint.com/:f:/g/personal/statecoordination_nhaindia_in/EpwLN6UKCkZAorC33ZGzg7oBc_rSRi4Vfc0uvUxDCmM69w?e=PbnB5t)

The funds allocated and utilized under AB-PMJAY are as follows: (In crore of Rupees)

<b>Financial Year</b>	<b>Budget Estimate</b>	<b>Revised Estimate</b>	<b>Total Expenditure*</b>
2018-19	2400.00	2160.00	1965.25
2019-20	6400.00	3200.00	3129.33
2020-21	6400.00	3130.00	2651.08

*\*Includes expenditure on account of release of Grants-In-Aid to States/UTs for payment of premium as well as administrative expenses.*

Reasons for sub-optimal utilization of funds under AB-PMJAY are at Annexure-IV.

NHA has been actively collaborating with a variety of stakeholders including State Health Agencies (SHAs), Central Government Ministries and departments, technology solutions providers to fast-track the process of Ayushman card generation. The steps taken in this regard are at Annexure-V.

1. AB-PMJAY is the world's largest Government funded health assurance scheme.
2. AB-PMJAY provides health assurance of up to Rs.5 Lakh per family per year for secondary and tertiary healthcare hospitalizations.
3. AB-PMJAY is a completely cashless and paperless scheme.
4. The benefits under AB-PMJAY are portable across the country.
5. There is no cap on family size, or age or gender.
6. The beneficiary families under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) have been identified from the Socio-Economic Caste Census (SECC) of 2011 on the basis of select deprivation and occupational criteria across rural and urban areas. Details are as below:

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 kutcha walls and kutcha 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) Rag picker
- 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/Washer-man/ Chowkidar

7. The number of eligible beneficiaries under SECC 2011 is 10.74 crore (50 crore people). 33 States/UTs implementing AB-PMJAY have further expanded the coverage of the scheme to include 13.44 crore families (65 crore people).

8. AB-PMJAY is being implemented in all States and UTs barring West Bengal, NCT of Delhi and Odisha.
9. The scheme is implemented across the country through a three-tier model. National Health Authority, an attached office of the Ministry of Health and Family Welfare with full functional autonomy, is the apex body implementing AB-PMJAY across the country. For effective implementation of AB-PMJAY at States/UTs level, State Health Agencies (SHAs) have been established. District Implementation Units (DIUs) have been set up for ensuring on-ground coordination between scheme stakeholders and for smooth implementation.
10. AB-PMJAY is completely funded by the Government and costs are shared between Central and State Governments in the ratio as per the extant directives issued by Ministry of Finance.
11. The States/UTs have been provided with the flexibility to implement the scheme in the operational model best suited to the local conditions. Thus, AB-PMJAY is being implemented in Insurance mode, Mixed mode and Trust mode.

State/UT authorized hospital admissions in AB-PMJAY from FY 2018-19 to FY 2020-21

State / UT	No. of authorized hospital admissions			
	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22 (as on 28 <sup>th</sup> November, 2021)
Andaman and Nicobar Islands	14	153	342	573
Andhra Pradesh	1,33,432	6,06,295	4,45,122	61113
Arunachal Pradesh	378	1,354	77	24
Assam	32,713	90,194	93,355	102907
Bihar	19,733	1,60,114	89,282	61103
Chandigarh	358	3,515	5,379	5300
Chhattisgarh	2,31,267	6,36,985	4,98,774	547827
DNH and DD	8,484	33,993	18,945	13579
Delhi	-	-	-	0
Goa	9,723	374	139	110
Gujarat	3,14,251	11,40,664	8,25,788	346014
Haryana	11,226	97,511	1,38,814	114225
Himachal Pradesh	8,692	48,241	29,343	29274
Jammu and Kashmir	6,317	66,797	67,926	144145
Ladakh	-	559	396	1246
Jharkhand	1,08,037	4,09,749	2,98,267	182711
Karnataka	1,19,507	5,94,257	6,83,363	651250
Kerala	-	9,76,857	10,44,635	1101866
Lakshadweep	-	1	-	12
Madhya Pradesh	45,409	2,78,763	4,30,474	490443
Maharashtra	1,08,247	2,14,922	1,36,699	78656.65
Manipur	1,508	12,807	16,369	14803
Meghalaya	1,146	1,24,716	1,23,737	95414
Mizoram	7,097	27,726	16,991	9082
Nagaland	269	10,227	7,358	3475
Odisha	-	-	-	0
Puducherry	-	1,370	2,587	6749
Punjab	-	1,96,697	4,22,884	370366
Rajasthan	-	9,25,684	4,10,464	0
Sikkim	9	1,215	2,027	1866
Tamil Nadu	4,00,235	8,54,893	15,68,343	2626000
Telangana	-	-	-	13
Tripura	7,800	51,152	30,238	30442
Uttar Pradesh	68,141	2,89,177	3,19,600	272564
Uttarakhand	20,594	1,30,291	1,21,867	109013
West Bengal	17,636	-	-	0
All India	16,82,223	79,87,253	78,49,585	74,72,166

**Note:**

1. UTs of Jammu and Kashmir and Ladakh were established from erstwhile State of Jammu and Kashmir in FY 2019. Therefore, bifurcated number of authorized hospital admissions for both UTs are shown from FY 2019 onwards.
2. AB-PMJAY was implemented in West Bengal till 10<sup>th</sup> January 2019, following which the State government decided to withdraw from the implementation of the scheme.

State/UT-wise details of Central funds released for AB-PMJAY from FY 2018-19 to FY 2020-21  
(In crore of Rupees)

Sl. No.	State / UT	FY 2018-19*	FY 2019-20*	FY 2020-21*
1	Andaman and Nicobar Islands	0.15	0.41	0.27
2	Andhra Pradesh	182.85	374.07	261.23
3	Arunachal Pradesh	2.31		0.67
4	Assam	21.08	133.23	12.10
5	Bihar	88.27	82.49	
6	Chandigarh	0.68	3.82	1.84
7	Chhattisgarh	217.43	280.37	112.62
8	Dadra & Nagar Haveli	3.25	2.02	3.17
9	Daman and Diu	1.02		1.07
10	Goa	0.64	0.06	0.49
11	Gujarat	77.50	212.33	99.84
12	Haryana	26.81	58.69	71.92
13	Himachal Pradesh	17.18	19.12	32.93
14	Jammu and Kashmir	20.64	33.44	22.70
15	Jharkhand	170.17	126.50	100.32
16	Karnataka	159.31	254.13	160.85
17	Kerala	25.00	97.56	145.61
18	Ladakh			1.62
19	Lakshadweep	0.00		
20	Madhya Pradesh	72.57	118.46	164.80
21	Maharashtra	266.32	241.88	376.65
22	Manipur	7.18	17.10	11.45
23	Meghalaya	15.57	18.07	49.52
24	Mizoram	17.48	12.41	14.97
25	Nagaland	4.72	10.89	12.27
26	Puducherry	1.52		1.23
27	Punjab	2.24	55.55	46.85
28	Rajasthan	0.00	200.07	258.31
29	Sikkim	1.03	0.09	1.85
30	Tamil Nadu	304.98	441.77	359.81
31	Tripura	12.81	20.18	8.98
32	Uttar Pradesh	85.01	147.49	167.63
33	Uttarakhand	12.54	30.73	40.52
34	West Bengal	31.28		
<b>Grand Total</b>		<b>1849.54</b>	<b>2992.93</b>	<b>2544.09</b>

**\*Does not include releases to States/UTs on account of administrative expenses.**

Reasons for sub-optimal utilization of funds under AB-PMJAY:

- Three States and UTs viz. West Bengal, Odisha and NCT of Delhi which account for nearly 17% of the eligible beneficiary population are not implementing AB-PMJAY. Telangana only started implementing the scheme from 18<sup>th</sup> May 2021.
- Three large States Bihar, Madhya Pradesh, Uttar Pradesh which account for over 30% of the beneficiary population are implementing the scheme for the first time. The demand for healthcare services under AB-PMJAY is still picking up in these States.
- Issues related to quality of decade old SECC data has posed serious challenges in beneficiary identification as some of the deprived poor families are not covered under the scheme and approx. 30% eligible beneficiary families are not traceable.
- The average per beneficiary family premium is lesser than the upper ceiling of Rs. 1052 as was estimated during inception of AB-PMJAY.
- Further, utilization of AB-PMJAY was adversely impacted with the onset of the COVID-19 pandemic. There was a pronounced decline in the demand for services under AB-PMJAY due to mobility restrictions, designation of empaneled healthcare providers (EHCPs) as dedicated COVID-19 treatment centers and reluctance of PMJAY beneficiaries to avail services at EHCPs due to the fear of infection.



Steps taken to fast-track the process of Ayushman Card generation:

- NHA signed Memorandums of Understanding (MoUs) with leading solutions providers such as CSC E-Governance Services India Limited (CSC) and UTI Infrastructure Technology and Services Limited (UTIITSL) to issue Ayushman cards free of cost to SECC 2011 beneficiary undergoing verification for the first time. States/UTs were encouraged to adopt such MoUs for non-SECC beneficiaries in their States.
- “Aapke Dwar Ayushman” (ADA) is a key initiative of NHA that is being implemented in mission mode across various States/UTs, including focus States such as Bihar, Chhattisgarh, Madhya Pradesh, and Uttar Pradesh. The campaign leveraged a grassroots network of healthcare workers (HCWs), frontline workers (FLWs), Panchayati Raj institutions (PRIs), village level entrepreneurs (VLEs) / agents from CSC and UTIITSL to mobilize and verify nearly 4 Crore beneficiaries.
- NHA has reached out to Central Government Ministries implementing welfare schemes using SECC 2011 database. This was done with the intention of leveraging the updated databases of such welfare schemes for better targeting of PMJAY beneficiaries. Efforts are being made to reach out to eligible individuals from this list to issue Ayushman cards to them.
- NHA has taken steps to increase avenues for Ayushman card generation:
  - Four additional agencies have been onboarded, along the lines of CSC and UTIITSL for the generation of Ayushman cards across the country.
  - Eight additional agencies have been onboarded to ensure near real-time approval of Ayushman card requests.
- NHA has undertaken changes to the technology of the PMJAY beneficiary identification platform (BIS) to liberalize and democratize Ayushman card generation:
  - An enhanced location hierarchy based search option is enabled in SECC database. Village level beneficiary data has thus become accessible. This will enable local Government officials, frontline workers and public representatives in identifying and mobilizing beneficiaries.
  - A revamped “Self BIS” system has been launched for self / assisted verification.
  - Crowd sourced approval functionality has been enabled for beneficiary record approval.
- Ayushman Pakhwara was conducted from 15<sup>th</sup> to 30<sup>th</sup> September 2021, in the backdrop of the completion of three years of AB-PMJAY to spread the message about AB-PMJAY.
- NHA is planning integrated IEC campaigns of Ayushman Bharat -PMJAY with other national flagship schemes.