

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

**LOK SABHA
UNSTARRED QUESTION NO. 3740
TO BE ANSWERED ON 25TH MARCH, 2022**

FRAUDULENT TRANSACTIONS UNDER THE AB-PMJAY

**3740. SHRI CHANDRA PRAKASH JOSHI:
SHRI RAJBAHADUR SINGH:
SHRI PRATAP CHANDRA SARANGI:
SHRI BRIJBHUSHAN SHARAN SINGH:
SHRI MAHENDRA SINGH SOLANKY:
SHRI BENNY BEHANAN:
SHRI JAGDAMBIKA PAL:
SHRI SANGAM LAL GUPTA:
SHRI P.P. CHAUDHARY:**

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

- (a) whether the Government has taken note of the fraudulent transactions recorded at Empanelled Healthcare Providers under AB-PMJAY;
- (b) if so, the details thereof along with the reasons therefor, State/UT-wise;
- (c) the corrective steps taken/being taken by the Government in this regard; and
- (d) whether the Government has laid down any guidelines for private hospitals with regard to accepting and rejecting insurance claims under the Scheme and 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) is governed on a zero-tolerance approach to any kind of fraud viz. suspect/non-genuine medical treatment claims, impersonation and up-coding of treatment packages/procedures etc. National Health Authority -the implementing agency of AB-PMJAY has issued a comprehensive set of anti-fraud guidelines. Regular anti-fraud advisories are issued to States/UTs. National Anti-Fraud Unit (NAFU) is created at NHA for overall monitoring and implementation of anti-fraud framework supported by State Anti-Fraud Units (SAFUs) at State level. All claims require mandatory supporting documents along-with on-bed patient photo before approval and payment. The feature

of Aadhar-based biometric verification of beneficiary at the time of admission and discharge is launched at all private hospitals. Use of artificial intelligence and machine learning is made for a comprehensive fraud analytics solution to detect fraud pro-actively, develop algorithms that can be used on large volume of data to identify suspect transactions and entities and risk scoring of hospitals and claims.

State/UT-wise details of penal action taken in respect of hospital transactions are at Annexure.

As per the terms and conditions of empanelment, hospitals cannot deny treatment to genuine beneficiaries of the scheme. Medical treatment claims are filed by private hospitals with insurance companies/trust, as per the case. The insurance company/trust settles these claims after verifying the genuineness thereof.

State/UT-wise details of penal action taken in respect of hospital transactions

S.No	State / Union Territory	Hospital Transactions
1	Assam	52
2	Bihar	140
3	Chhattisgarh	8,586
4	Haryana	101
5	Himachal Pradesh	2
6	Jammu And Kashmir	7
7	Jharkhand	3,767
8	Karnataka	7
9	Kerala	159
10	Madhya Pradesh	503
11	Nagaland	1
12	Puducherry	4
13	Punjab	2,065
14	Tripura	60
15	Uttar Pradesh	136
16	Uttarakhand	3,016