

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

**LOK SABHA
UNSTARRED QUESTION NO. 4151
TO BE ANSWERED ON 20TH DECEMBER, 2024**

CLAIMS SETTLEMENT UNDER AB-PMJAY

**4151. SHRI BHASKAR MURLIDHAR BHAGARE:
DR. AMOL RAMSING KOLHE:
PROF. VARSHA EKNATH GAIKWAD:
SHRI BAJRANG MANOHAR SONWANE:
SHRI NILESH DNYANDEV LANKE:
SMT. SUPRIYA SULE:
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:
SHRI SANJAY DINA PATIL:
SHRI AMAR SHARADRAO KALE:**

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

- (a) the average time taken for settlement of claims under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY);
- (b) the percentage of claims settled within the stipulated timeline during the last one year;
- (c) the number of Ayushman cards that have been created during the last three years in the State of Maharashtra, year-wise/district-wise;
- (d) the details of expenditure incurred on Out Patient Department (OPD) treatment and hospital admitted cases of the beneficiaries;
- (e) the details of the eligibility criteria and procedure prescribed to provide medical facility related benefits to the patients under the said Yojana; and
- (f) whether many SC/ST/OBC households from rural and remote areas have not been enrolled under AB-PMJAY thereby depriving them of the benefits therein and if so, the details thereof, along with the corrective steps taken/proposed to be taken in the regard?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI PRATAPRAO JADHAV)**

(a) and (b): Under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), claims are settled by respective State Health Agencies (SHAs). Funds are released to the State for implementation of the scheme after State government contributes their share. As per the

established process, the State Health Agencies then settle the claims within the stipulated time, subject to availability of funds and resolution of any queries for the cases.

Timely settlement of claims is one of the key parameters against which the scheme performance is measured. Therefore, the status of claim settlement under the scheme is constantly monitored to ensure that claims are settled within defined turnaround time. Additionally, the issue of overdue claims is also taken up regularly during State review meetings. Further, capacity building activities are organised for efficient claims settlement.

(c): District-wise details of number of Ayushman cards created during the last three years in the State of Maharashtra are at **Annexure**.

(d): AB-PMJAY provides free in-patient care only i.e. hospitalization. OPD services are not covered under the scheme. As on 30.11.2024, an expenditure of Rs.1.16 lakh crore has been incurred for the treatment of beneficiaries under the scheme.

(e): AB-PMJAY is a flagship scheme of the Government which provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to approximately 55 crore beneficiaries corresponding to 12.37 crore families constituting economically vulnerable bottom 40% of India's population. In the latest national master of the Health Benefit Package (HBP), the scheme provides cashless healthcare services related to 1961 procedures across 27 medical specialties.

The beneficiary families under AB-PMJAY were identified from the Socio-Economic Caste Census (SECC) of 2011 on the basis of 6 deprivation and 11 occupational criteria across rural and urban areas respectively. Further, in January 2022, on the basis of decadal growth rate of 11.7%, Government of India revised the beneficiary base to 12 crore families and provided the flexibility to States/UTs to use other databases for verification of beneficiaries against such SECC beneficiaries who could not be identified and verified. Many of the 33 States and Union Territories (UTs) implementing AB-PMJAY have further expanded the beneficiary base at their own cost using non-SECC data sources (including National Food Security Act, State specific datasets).

In March 2024, 37 lakh families of ASHA, Anganwadi Worker and Anganwadi Helpers were also included in the scheme. Further, on 29.10.2024, the Government of India expanded AB-PMJAY to provide free treatment benefits of up to Rs. 5 lakh per year on a family basis to all senior citizens aged 70 years and above, irrespective of their socio-economic status.

(f): As on 05.11.2024, a total of 1.97 crore and 0.97 crore Ayushman cards have been issued to SC and ST beneficiaries respectively under AB-PMJAY. Further, States/UTs have adopted various beneficiary databases along with SECC database.

Annexure

District-wise details of number of Ayushman cards created during the last three years in the State of Maharashtra

District	FY 2021-2022	FY 2022-2023	FY 2023-2024
Ahmednagar	14,906	45,680	12,44,481
Akola	3,194	21,793	3,02,202
Amravati	18,213	51,058	4,93,344
Beed	4,869	23,480	4,61,926
Bhandara	2,101	25,067	2,96,360
Buldhana	8,730	23,706	3,87,987
Chandrapur	4,265	1,45,062	3,34,018
Chhatrapati Sambhajnagar	2,627	19,407	6,05,017
Dharashiv	7,883	92,920	3,63,569
Dhule	6,624	23,766	4,37,940
Gadchiroli	20,157	25,659	2,76,249
Gondia	4,548	35,561	2,51,961
Hingoli	10,196	27,782	2,61,487
Jalgaon	33,078	63,207	5,28,283
Jalna	11,190	1,03,860	4,32,353
Kolhapur	9,167	57,554	11,52,872
Latur	3,456	49,043	3,31,003
Mumbai	25,079	15,388	1,54,135
Mumbai Suburban	48	13	6,22,380
Nagpur	12,101	42,550	10,37,254
Nanded	15,605	44,669	7,29,835
Nandurbar	6,323	22,701	2,94,305
Nashik	15,488	2,42,038	9,77,828
Palghar	1,228	13,344	3,19,662
Parbhani	3,504	26,901	3,48,330
Pune	76,852	53,079	8,84,642
Raigad	1,118	12,737	3,33,180
Ratnagiri	822	26,033	3,64,652
Sangli	10,647	61,964	7,70,520
Satara	2,910	67,776	6,79,748
Sindhudurg	1,476	12,234	3,15,054
Solapur	11,038	52,952	6,37,982
Thane	10,702	58,592	5,29,288
Wardha	608	50,711	2,25,840
Washim	3,084	29,398	3,37,351
Yavatmal	7,034	99,408	2,65,648

Note Data as on 16.12.2024
