

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

**LOK SABHA
UNSTARRED QUESTION NO. 4656
TO BE ANSWERED ON 28TH MARCH, 2025**

AYUSHMAN BHARAT PRADHAN MANTRI MANTRI JAN AROGYA YOJANA

†4656. SHRI NARAYAN TATU RANE:

SHRI RAMASAHAYAM RAGHURAM REDDY:

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

- (a) the number of beneficiaries under PM-JAY, State-wise and the amount of out-of-pocket expenditure saved as a result of the said scheme;
- (b) the number of Ayushman cards issued under Ayushman Bharat Scheme, State/UT-wise including Maharashtra till date;
- (c) the eligibility criteria for availing benefits under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY);
- (d) the details of amount of funds released to the beneficiaries under AB-PMJAY during the last five years, State/UT-wise and year-wise;
- (e) whether people are not getting the benefits of the said scheme due to the indifference of private hospital and if so, the details thereof alongwith the necessary steps taken in this regard; and
- (f) the steps taken/proposed to be taken by the Government to strengthen the health care services in various States and to empanel more private hospitals under the said scheme?

ANSWER

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

(a): State/UT-wise details of number of eligible beneficiary families under Ayushman Bharat -Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) are at **Annexure-I**.

The Economic Survey 2024-25 highlights AB-PMJAY's impact in reducing Out-of-Pocket Expenditure (OOPE) through increased social security and primary health spending, with recorded savings over Rs. 1.25 lakh crore. The report also states that Government-supported insurance schemes like AB-PMJAY, Rashtriya Swasthya Bima Yojana (RSBY), and state-specific programs contribute 2.63% to healthcare financing and the rise in government health spending has significantly reduced financial hardship for households. Between FY15 and

FY22, Government Health Expenditure (GHE) increased from 29.0% to 48.0%, while Out-of-Pocket Expenditure (OOPE) declined from 62.6% to 39.4%.

(b): As on 24.03.2025, more than 36.9 crore Ayushman cards have been created under the scheme. State/UT-wise details of number of Ayushman cards created are at **Annexure-II**.

(c): Under AB-PMJAY, the eligibility criteria for the beneficiary families were initially 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 (of similar socioeconomic profile) for verification of beneficiaries against such SECC beneficiaries who could not be identified and verified. Many of the States and Union Territories (UTs) implementing AB-PMJAY have further expanded the beneficiary base at their own cost under the scheme using non-SECC data sources (including National Food Security Act, State specific datasets).

In March 2024, the eligibility criteria under the scheme were expanded to include 37 lakh Accredited Social Health Activists (ASHAs), Anganwadi Workers (AWWs), Anganwadi Helpers (AWHs) and their families. Further, on 29.10.2024, the government expanded AB-PMJAY to provide free treatment benefits of up to ₹5 lakh per year to approximately 6 crore senior citizens aged 70 years and above, belonging to 4.5 crore families, irrespective of their socio-economic status.

(d): State/UT-wise and year-wise details of amount incurred for hospital admissions of beneficiaries in the last five years under AB-PMJAY are at **Annexure-III**.

(e): As per the terms and conditions of empanelment, hospitals cannot deny treatment to eligible beneficiaries of the scheme. In case of denial of services by the empaneled hospital, beneficiaries can lodge grievances. Under AB-PMJAY, a three-tier grievance redressal system at District, State, and National level has been created to resolve the issues faced by beneficiaries in utilizing healthcare services. At each level, there is a dedicated nodal officer and Grievance Redressal Committees to address the grievances.

Beneficiaries can also file their grievance using different mediums including web-based portal Centralized Grievance Redressal Management System (CGRMS), Central & State call centers (14555), email, letter to SHAs etc. Based on the nature of grievance, necessary action, including providing support to the beneficiaries in availing treatment under the scheme, for resolution of grievances is taken.

(f): All Government hospitals with in-patient services are deemed empanelled under AB-PMJAY. Further, public hospitals are reimbursed for the services provided under the scheme at par with private hospitals.

In order to improve the participation of more private hospitals, following actions have been taken:

- i. NHA has released a revised HBP with increased number of procedures (1961). Further, rates have been increased for 350 packages and new packages have been added.
- ii. Claim settlement is monitored at the highest level and it is ensured that claim is settled within defined turnaround time.
- iii. NHA has launched an improved version of the Hospital Engagement Module (HEM 2.0) for enhancing the empanelment process of the hospitals.
- iv. Virtual and physical capacity building of hospitals are undertaken.
- v. A hospital-specific call center (14413) has been set-up to address their concern on a real-time basis.
- vi. District Implementation Units (DIUs) have been set-up to regularly visit empaneled hospitals to understand the issues faced by beneficiaries and hospitals.

Annexure-IState/UT-wise details of number of eligible beneficiary families under AB-PMJAY

States/UT	Number of eligible beneficiary families
Andaman & Nicobar Island	32,572
Andhra Pradesh	78,65,341
Arunachal Pradesh	1,33,249
Assam	37,25,630
Bihar	1,32,60,697
Chandigarh	1,04,084
Chhattisgarh	45,70,670
DNH & DD	49,763
Goa	1,07,089
Gujarat	67,01,820
Haryana	24,78,787
Himachal Pradesh	7,99,728
Jammu And Kashmir	10,84,365
Jharkhand	36,19,092
Karnataka	87,51,412
Kerala	35,94,528
Ladakh	24,474
Lakshadweep	3,498
Madhya Pradesh	1,06,34,139
Maharashtra	1,32,92,650
Manipur	3,73,701
Meghalaya	4,30,702
Mizoram	2,26,156
Nagaland	2,96,233
Puducherry	1,52,164
Punjab	27,35,109
Rajasthan	80,72,469
Sikkim	58,764
Tamil Nadu	1,16,21,507
Telangana	39,78,169
Tripura	6,27,394
Uttar Pradesh	1,80,17,007
Uttarakhand	9,73,184
Delhi	8,95,517
Odisha	77,79,939
West Bengal	1,43,39,146

State/UT-wise details of number of Ayushman cards created

States/UT	Number of Ayushman cards Created
Andaman And Nicobar Islands	78,745
Andhra Pradesh	1,56,45,241
Arunachal Pradesh	1,55,473
Assam	1,73,31,483
Bihar	3,72,35,018
Chandigarh	2,64,435
Chhattisgarh	2,33,23,348
DNH & DD	4,42,110
Goa	90,548
Gujarat	2,72,96,057
Haryana	1,31,43,285
Himachal Pradesh	13,87,423
Jammu And Kashmir	86,47,008
Jharkhand	1,25,24,252
Karnataka	1,83,41,044
Kerala	82,45,623
Ladakh	1,95,340
Lakshadweep	35,606
Madhya Pradesh	4,27,48,945
Maharashtra	2,94,87,246
Manipur	6,57,183
Meghalaya	20,51,227
Mizoram	5,77,694
Nagaland	7,37,724
Puducherry	5,31,672
Punjab	88,91,556
Rajasthan	2,23,44,252
Sikkim	84,197
Tamil Nadu	79,32,327
Telangana	82,66,761
Tripura	20,78,335
Uttar Pradesh	5,23,04,148
Uttarakhand	59,42,627

Annexure-III**State/UT-wise and year-wise details of amount incurred for hospital admissions of beneficiaries in the last five years under AB-PMJAY****(in crore of Rupees)**

State/UT	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Andaman & Nicobar Islands	0.1	1.1	2.3	2.6	2.4
Andhra Pradesh	1693.0	1909.5	2717.3	3356.1	3892.7
Arunachal Pradesh	0.3	0.1	0.2	1.9	2.6
Assam	0.2	141.0	267.4	392.0	898.1
Bihar	163.2	80.3	137.2	231.8	424.2
Chandigarh	3.7	3.3	5.5	9.5	17.7
Chhattisgarh	767.6	548.6	997.6	1542.5	2199.1
Goa	0.1	0.3	0.4	0.8	1.5
Gujarat	2153.6	695.6	1620.6	2646.5	3607.0
Haryana	133.4	158.2	242.2	425.4	900.6
Himachal Pradesh	50.5	36.0	70.8	80.7	90.2
Jammu And Kashmir	36.6	67.1	454.0	715.4	833.3
Jharkhand	396.3	298.8	446.1	499.2	583.7
Karnataka	839.3	792.9	1118.3	1682.1	2083.6
Kerala	690.1	768.4	1569.9	1702.7	1736.8
Ladakh	0.0	0.0	0.7	8.5	10.5
Lakshadweep	0.0	0.0	0.2	1.3	1.3
Madhya Pradesh	415.3	549.1	1169.6	1935.4	1938.2
Maharashtra	485.3	537.1	736.0	770.0	918.6
Manipur	20.0	16.6	31.0	54.0	69.8
Meghalaya	95.9	95.6	117.6	180.7	218.4
Mizoram	26.2	21.1	17.7	31.4	40.1
Nagaland	14.1	10.8	11.2	26.9	64.2
Puducherry	1.2	1.1	7.5	20.4	33.9
Punjab	237.2	473.4	668.8	381.1	729.8
Rajasthan	395.5	210.0	826.3	1717.9	2124.3
Sikkim	1.7	1.6	1.9	4.4	7.3
Tamil Nadu	1017.2	828.5	1639.8	1374.1	1352.6
Telangana	0.0	0.0	695.8	1146.0	1306.9
The DNH &DD	31.2	11.7	14.9	16.5	14.7
Tripura	30.4	24.1	40.6	79.0	112.6
Uttar Pradesh	336.9	302.2	576.8	1288.5	3026.4
Uttarakhand	119.3	173.7	401.1	594.8	816.4
