

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

**LOK SABHA
UNSTARRED QUESTION NO. 4758
TO BE ANSWERED ON 28TH MARCH, 2025**

RASHTRIYA SWASTHYA BIMA YOJANA

†4758. SHRI BABU SINGH KUSHWAHA:

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

(a) whether the Government has taken any measures to ensure that smart cards are made available to workers of the unorganised sector and their families on time, if so, the details thereof;

(b) whether the benefits of Hospitalisation expenses and coverage of pre-existing diseases under Rashtriya Swasthya Bima Yojana (RSBY) is being fully passed on to the beneficiaries, if so, the details thereof;

(c) the major obstacles in delivering benefits to Below Poverty Line (BPL) families under the scheme along with the steps taken by the Government to address these obstacles;

(d) whether the Government has any updated data with respect to the number of families benefited under the said scheme, if so, the details thereof; and

(e) whether any new policy has been introduced in collaboration with the State Governments to make the funding pattern more transparent, if so, the details thereof?

ANSWER

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

(a): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) was launched on 23.09.2018 subsuming the then existing Rashtriya Swasthya Bima Yojana (RSBY) which had been launched in 2008.

Ayushman card creation is a continuous process allowing registration throughout the year. Enrollment may be done through mobile phone application (AyushmanApp), web portal (beneficiary.nha.gov.in) or at the nearby empanelled hospital or Common Service Centre. The feature of self registration is also available in the above mentioned application.

Under AB-PMJAY, paper-based or PVC-based Ayushman cards are issued to the eligible beneficiaries after undergoing necessary verification.

Additionally, National Health Authority (NHA) is also implementing convergence of AB-PMJAY with Building and Other Construction Workers (BoCW) scheme in 11 States (Andaman & Nicobar Islands, Andhra Pradesh, Bihar, Chandigarh, Gujarat, Madhya Pradesh, Nagaland, Punjab, Telangana, Tripura, Uttar Pradesh). Any eligible beneficiary belonging to BoCW category can avail the healthcare benefits applicable under AB PM-JAY, including portability services.

(b): The latest National Health Benefits Packages (HBPs) includes 1,961 packages across 27 medical specialties, offering secondary and tertiary care services to PMJAY beneficiaries. All pre-existing conditions are covered from day one and services include a list of predetermined procedures covering all the costs related to treatment.

Treatment packages under AB-PMJAY are designed in a manner that the beneficiaries do not have to make any payment from their pocket. The treatment packages under AB-PMJAY are very comprehensive which includes pre-hospitalization expenses including diagnostics, premedication, pre-anesthetic examination, and consultation relevant to the present disease for up to 3 days and the package amount also covers post hospitalization expenses including drug expenses for up to 15-days under this scheme.

(c): The details of the issues identified for the effective implementation of the scheme, along with the corrective measures taken are outlined below:

To enhance the IT system for AB-PMJAY, several key initiatives have been implemented like revamped Beneficiary Identification System (BIS 2.0) which allows self / assisted verification, the Ayushman Mobile Application enables on-the-go beneficiary verification and card creation using face-auth technology, supporting door-to-door outreach. The Transaction Management System (TMS 2.0) enhances hospital processes, from registration to claims management. The User Management Portal (UMP) provides a unified login system for seamless access to PMJAY applications. Additionally, the National Portal, Dashboard & Analytical Solution enables real-time monitoring, trend analysis, and fraud detection, strengthening scheme implementation.

NHA is actively working on reaching out to eligible beneficiaries through massive IEC campaign and Ayushman Card creation drive.

(d): As on 01.03.2025, more than 8.9 crore hospital admissions worth over Rs. 1.26 lakh crore have been authorized under the AB-PMJAY.

(e): 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 the Ministry of Finance, from time to time.

The funding of AB-PMJAY is transparent and entirely demand driven. NHA releases funds for scheme implementation to the States/UTs on the basis of the actual demand received from them. As per the process defined by NHA, States/UTs are required to furnish a Utilization Certificate of previously received funds prior to every new fund release.
