

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

**LOK SABHA
UNSTARRED QUESTION NO. 2156
TO BE ANSWERED ON 12TH DECEMBER, 2025**

EFFECTIVE IMPLEMENTATION OF AB-PMJAY

2156. SHRI RAJESH NARANBHAI CHUDASAMA:

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

- (a) the measures taken by the Government to ensure the effective implementation of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) across the country;
- (b) the number of beneficiaries enrolled in the scheme since its inception along with the total number of claims settled till date within the State of Gujarat;
- (c) the steps taken by the Government to address any challenges faced by beneficiaries in accessing healthcare services especially in rural and underserved areas of the country;
- (d) whether there is any plan to expand the list of empanelled hospitals and healthcare services across the country under the AB-PMJAY; and
- (e) if so, the details thereof?

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

(a): Under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), a robust end-to-end digital ecosystem has been established to ensure transparency and real-time monitoring across all States/UTs. Several key initiatives have been implemented like revamped Beneficiary Identification System (BIS 2.0) which allows self-verification thereby eliminating unnecessary intermediaries. Ayushman Mobile Application enables on-the-go beneficiary verification and card creation using face-auth technology. The Transaction Management System (TMS 2.0) ensures efficient claims settlement for hospitals. The User Management Portal provides a unified login system for seamless access to PMJAY applications. An improved version of the Hospital Engagement Module (HEM2.0) has been launched for smooth onboarding of hospitals.

AI/ML-based analytics is used to proactively monitor all transactions. National Anti-Fraud Unit (NAFU) established at National Health Authority (NHA) works in close coordination with the State Anti-Fraud Units (SAFU) to investigate and take action on cases of fraud.

A comprehensive dashboard is designed to monitor the real time performance of AB-PMJAY. The dashboard is used to objectively evaluate the scheme's performance in terms of metrics such as the number of cards issued, hospital admissions, hospital empanellment, and claim settlement.

(b): As on 31.10.2025, more than 42.31 crore Ayushman cards were created under the scheme and approximately 51.82 lakh claims were settled in Gujarat.

(c): There is a comprehensive media and outreach strategy to spread awareness about AB-PMJAY especially in rural and underserved areas. This includes advertisement over traditional media platforms including newspapers, community radio, street plays, digital displays, radio campaigns, mass messaging, telecast of beneficiary testimonials etc. In addition to this, State Health Agencies have also engaged a wide network of frontline workers i.e., ASHA (Accredited Social Health Activist), AWW (Anganwadi Workers) and VLE (Village Level Entrepreneurs) who have played pivotal roles in creating mass awareness at the grassroot level. In addition to this, the beneficiaries may give a missed call to helpline number 1800-110-770 or call at 24x7 call centre (14555) for any assistance/queries.

Further, National Health Authority has issued directions to the states to undertake extensive Information, Education and Communication activities to raise the awareness about the expansion of AB-PMJAY for all senior citizens of the age 70 years and above.

Under AB-PMJAY, a three-tier grievance redressal system at District, State, and National level has been established to resolve the issues faced by beneficiaries. At each level, there is a dedicated nodal officer and Grievance Redressal Committees to address the grievances.

Beneficiaries can file their grievances using different mediums including web-based portal Centralized Grievance Redressal Management System (CGRMS), or the 24*7 helpline number (14555). Based on the nature of grievance, necessary action including providing of support to the beneficiaries in availing treatment under the scheme, is taken.

(d) and (e): Hospital empanelment is a continuous process and is done as per the criteria provided under the empanelment guidelines under PMJAY. Currently over 32,403 hospitals are empanelled under the scheme out of which 15,378 are private hospitals. In order to improve the participation of hospitals, a hospital-specific call center (14413) has been set-up to address the concerns of hospitals on a real-time basis including concerns related to empanelment.
