

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

**LOK SABHA
UNSTARRED QUESTION NO. 2241
TO BE ANSWERED ON 12TH DECEMBER, 2025**

FAKE REGISTRATION IN AYUSHMAN BHARAT CARD

†2241. SMT. GENIBEN NAGAJI THAKOR:

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

- (a) whether it is a fact that complaints regarding Fraudulent activities like fake registration and fake claims in the name of Ayushman Bharat Cards, misuse of the card and irregularities in treatment bills have been received from various States in the country;
- (b) if so, the details thereof, State-wise especially Gujarat along with the number of such cases registered during the last three years;
- (c) the steps taken by the Government to investigate such irregularities along with the action taken against the culprits; and
- (d) whether the Government propose to make the Ayushman Card System more transparent, strengthen the verification process and make the grievance redressal mechanism more effective, if so, the details thereof?

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

(a) to (c): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is governed on a zero-tolerance approach towards fraud. National Anti-Fraud Unit (NAFU) established at National Health Authority (NHA), uses AI/ML-based automated triggers within the Transaction Management System (TMS) to automatically flag unusual claim patterns such as duplicate entries, inflated procedures, or misuse of patient's identity. Regular capacity-building workshops and field-level training sessions are conducted to strengthen the overall anti-fraud framework of AB-PMJAY. NAFU works in close coordination with the State Anti-Fraud Units (SAFU) to investigate and take action on cases of fraud. Cases flagged as suspicious by the automated triggers are routed to the respective State Health Authorities (SHAs) for verification. Appropriate action including suspension, issue of show cause notices, warning letter, de-

empanelment of hospitals, de-activation of e-cards, levying penalty on errant hospitals and lodging of FIRs, are taken against fraudulent entities. 1184 hospitals were de-empanelled, penalties amounting to Rs. 231.88 crore has been levied against fraudulent entities and 411 hospitals were suspended by the States/UTs, as on 15.11.2025.

(d): Card creation process under AB-PMJAY includes multiple validations such as de-duplication, correctness of Aadhaar, name, gender and date of birth. Ayushman Card is generated only after successful validation of eKYC data received from Aadhaar. Beneficiaries may register their grievances using the Centralized Grievance Redressal Management System (CGRMS) or 24x7 helpline (14555). 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.
