

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

**LOK SABHA
UNSTARRED QUESTION NO. 5614
TO BE ANSWERED ON 27TH MARCH, 2026**

OPERATIONAL GAPS IN AYUSHMAN BHARAT - PMJAY

**5614. SHRI CAPTAIN BRIJESH CHOWTA:
SHRI RAJIV PRATAP RUDY:**

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

- (a) whether the Government is aware of the issues of low package rates under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) discouraging private hospital empanellment, resulting in denial of treatment in certain cases, if so, the details thereof;
- (b) whether there is any proposal to increase emergency treatment codes and address the exclusion of specialities such as Neurology and mandatory referral requirements that are causing hardship to patients, if so, the details thereof along with the corrective steps proposed to be taken by the Government in this regard;
- (c) whether any actions has been taken by the Government to resolve issues such as face authentication failures, OTP problems, conversion from BPL to APL ration cards, non-linkage with Kutumb ID affecting beneficiary access, if so, the details thereof;
- (d) whether the Government is aware of the inadequate availability of specialist doctors in district hospitals, and the denial of referrals for cancer, other critical treatments under the scheme and if so, the remedial measures proposed to be taken by the Government in this regard; and
- (e) whether any steps are being taken by the Government to revise package rates, expand emergency coverage, streamline verification systems and strengthen grievance redressal mechanisms to ensure uninterrupted treatment to all beneficiaries under the scheme, if so, the details thereof?

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

(a) to (e): Since the launch of the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) scheme in September 2018, the health benefit packages have been revised from time to time. Initially, the scheme included 1391 packages, but the latest Health Benefit Package 2022, now comprises 1,961 packages across 27 specialties including procedures related to Neurosurgery.

Further, the latest Health Benefit Package 2022 provides comprehensive bundled packages covering the entire treatment cycle. This includes pre-hospitalization expenses for up to 3 days (covering diagnostics, premedication and consultation), complete hospitalization including medical, surgical treatment, anesthesia and implants (where applicable), and post-hospitalization care up to 15 days including drug expenses and follow-up care, thereby ensuring cashless, standardized and quality treatment under AB-PMJAY.

The referral mechanism is not mandatory under AB-PMJAY, however, some states follow a referral system based on their respective state-specific guidelines as flexibility in implementation is available to the states under the scheme.

Under AB-PMJAY, Aadhaar-based authentication is mandatory for creation of Ayushman cards and availing treatment. The authentication can be carried out through multiple modes, including Aadhaar OTP, face authentication, fingerprint scan and iris scan. In case of face authentication failure, the operator/beneficiary may use another mode of authentication.

Further, National Health Authority, in coordination with State Health Agencies, continuously addresses operational concerns related to beneficiary identification and verification to ensure seamless services under the scheme.

Under the scheme, a Centralized Grievance Redressal Management System (CGRMS) has been established, along with a 24×7 toll-free helpline (14555), to facilitate grievance redressal. Beneficiaries can register their grievances through the CGRMS portal or toll-free helpline number. Under AB-PMJAY, such grievances are monitored through a three-tier grievance redressal mechanism at the District, State, and National level. At each level, designated nodal officers and Grievance Redressal Committees are in place to examine and resolve the grievances.
