

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

**LOK SABHA
UNSTARRED QUESTION NO. 5707
TO BE ANSWERED ON 27TH MARCH, 2026**

LOW UTILISATION OF AB-PMJAY IN BIDAR

5707. SHRI SAGAR ESHWAR KHANDRE:

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

- (a) whether the Government is aware of the low utilisation of Ayushman Bharat–PMJAY in Bidar district, Karnataka, if so, the details thereof;
- (b) whether any assessment has been conducted by the Government regarding awareness, card activation and beneficiary outreach, if so, the details thereof;
- (c) whether the issue of limited empanelment of private hospitals has been examined and if so, the steps taken by the Government to expand it;
- (d) whether complaints of denial of services or overcharging have been received, if so, the action taken by the Government thereon; and
- (e) the measures taken by the Government to strengthen monitoring, grievance redressal and last-mile delivery of cashless healthcare in Bidar?

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

(a) to (e): National Health Authority (NHA) along with State Health Agencies, has taken several measures to increase Ayushman card saturation. In this regard, NHA implemented "Aapke Dwar Ayushman", a mission-mode campaign that mobilized an on-ground taskforce consisting of frontline workers, and agents from service providers such as Common Service Centres to undertake door-to-door visits to mobilize beneficiaries and assist them in creating Ayushman cards.

The Beneficiary Identification System (BIS-2.0) allows self-verification thereby eliminating unnecessary intermediaries. Ayushman Mobile Application enables on-the-go beneficiary verification and card creation using face-auth technology.

The scheme has a comprehensive media and outreach strategy to spread awareness and empower beneficiaries. This includes advertisement over various media platforms including newspapers, community radio, street plays, digital displays, radio campaigns, mass messaging, telecast of beneficiary testimonials etc.

As on 28.02.2026, a total of 1.90 crore Ayushman cards have been created in Karnataka that includes 4.57 lakh Ayushman cards created in Bidar district.

Further, the utilization of the scheme in Bidar district has been progressively increasing year on year. The details of hospitalisation in the district are reflected in the table below:

Financial Year	Number of hospital admissions authorized	Authorized amount (in crore of rupees)
2021-2022	29,559	23.25
2022-2023	40,627	29.75
2023-2024	56,306	34.94
2024-2025	62,465	39.78

Under the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), the empanelment of private hospitals is entirely voluntary. However, the number of private hospitals empanelment has been progressively increasing year on year, as reflected in the table below:

Financial Year	Number of private hospitals empanelled
2021-22	7,512
2022-23	9,103
2023-24	12,018
2024-25	14,496
2025-26 (As on 24.03.2026)	16,499

NHA continuously monitors utilization patterns under the scheme and actively encourages the participation of private healthcare providers. Under the scheme, a hospital-specific toll-free helpline number 14413 has been set-up to address the concerns of hospitals on a real-time basis including concerns related to empanelment.

As per the empanelment guidelines under AB-PMJAY, empanelled hospitals cannot deny treatment to eligible beneficiaries. In cases of any irregularities in availing treatment or denial of treatment by an empanelled hospital, beneficiaries can register their grievances through the Centralized Grievance Redressal Management System or the 24×7 toll-free helpline number 14555.

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.
