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

LOK SABHA
STARRED QUESTION NO. *287
TO BE ANSWERED ON THE 7TH AUGUST, 2026

FINANCIAL DISBURSEMENTS UNDER AB-PMJAY

***287 SHRI RAJESH VERMA:**
DR. D. PURANDESWARI:

Will the **MINISTER OF HEALTH AND FAMILY WELFARE** be pleased to state:

(a) the operational progress and financial disbursements made under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) during the financial year 2025-2026, State-wise;

(b) the total number of Ayushman Cards generated and the total volume of cashless hospital admissions recorded across the country during the last one year;

(c) the total amount of Central funds released to the State Health Agencies for the settlement of the medical claims submitted by empanelled public and private hospitals in the country;

(d) whether the Government has identified instances of fraudulent medical claims or unauthorised billing by private healthcare providers operating across the country, if so, the details thereof; and

(e) the strict regulatory and penal measures implemented by the Government to de-empanel defaulting hospitals and recover misappropriated funds across the country?

ANSWER
THE MINISTER OF HEALTH AND FAMILY WELFARE
(SHRI JAGAT PRAKASH NADDA)

(a) to (e) A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 287* FOR 7TH AUGUST, 2026

(a) to (e) Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides cashless health coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to the bottom 40% of India′s population. The Scheme is implemented across all States/UTs, with several States converging it with their respective health schemes.

During the Financial Year 2025–26, the following operational progress was achieved under AB-PMJAY:

- A total of 3.75 crore Ayushman cards were created for eligible beneficiaries.
- A total of 2.74 crore hospital admissions were authorized.
- A total of 5,074 hospitals were empanelled.
- An amount of Rs. 8,438.27 crore was released to the States/UTs.

The funding of AB-PMJAY is entirely demand driven. National Health Authority (NHA) releases funds for scheme implementation to the States/UTs on the basis of utilization certificates for previous releases and demand received from the States/UTs.

The State/UT-wise details of the operational progress and central share fund released under the scheme during the Financial Year 2025–26, along with the total funds released since its inception in FY 2018–19 to FY 2026–27 (as on 31.07.2026) are at **Annexure**.

AB-PMJAY is governed by a zero-tolerance approach towards the frauds. National Anti-Fraud Unit under NHA uses Artificial Intelligence/Machine Learning-based automated triggers to flag unusual claim patterns such as unauthorised billing, duplicate entries, inflated procedures, or misuse of patient identity, etc.

All fraud detection triggers are executed within 24 hours of claim submission, and claims flagged suspicious through these triggers are examined before payment. The claims confirmed as fraudulent after examination, are not paid. This mechanism has strengthened the pre-payment scrutiny of claims and resulted in savings of Rs 676.14 crore as on 31.07.2026.

Further, appropriate actions including suspension, de-empanelment, levying penalty, lodging of FIRs, etc. are taken against hospitals which are found to be involved in violations of the scheme guidelines.

As on 31.05.2026, a total of 2,359 hospitals have been de-empanelled, 1,200 hospitals have been suspended by the States/UTs, 29 FIRs have been lodged and penalties amounting to Rs 328.49 crore have been levied for violation of scheme guidelines.

Annexure

State/UT-wise details of Ayushman cards created, Hospital admissions authorized, Central share fund released during Financial Year 2025–26 and from FY 2018–19 to FY 2026–27

State/UT	No. of Ayushman cards created during FY 2025-26 (in lakh)	No. of hospital admissions authorized during FY 2025-26 (in lakh)	Central share fund released (in crore of Rs.)	
			During 2025-26	From 2018–19 up to 2026–27*
Andaman Nicobar Islands	0.05	0.01	1.45	6.72
Andhra Pradesh	31.08	21.50	505.45	3047.22
Arunachal Pradesh	0.18	0.07	10.60	29.76
Assam	3.42	5.35	301.86	1573.02
Bihar	45.10	13.72	808.62	2267.31
Chandigarh	0.15	0.30	10.15	48.22
Chhattisgarh	14.52	15.23	284.08	1975.84
DNH & DD	0.09	0.23	5.35	35.35
Delhi	7.50	0.37	59.25	59.25
Goa	0.11	0.13	4.07	7.93
Gujarat	34.80	16.10	540.62	2548.03
Haryana	8.45	11.59	131.46	793.62
Himachal Pradesh	0.73	1.18	58.62	361.31
Jammu and Kashmir	2.97	4.08	96.58	430.74
Jharkhand	13.43	4.66	265.90	1095.83
Karnataka	5.69	30.10	549.83	3237.68
Kerala	3.06	9.88	173.26	1153.94
Ladakh	0.09	0.12	2.33	11.48
Lakshadweep	0.02	0.01	0.46	0.99
Madhya Pradesh	20.68	19.56	772.53	3812.39
Maharashtra	86.01	16.55	736.45	3631.00

Manipur	0.56	1.05	34.40	211.78
Meghalaya	0.96	2.71	41.10	288.72
Mizoram	0.21	0.39	23.32	168.79
Nagaland	0.51	0.32	25.54	157.57
Odisha	8.07	14.68	464.92	814.48
Puducherry	0.26	0.59	8.02	34.49
Punjab	23.44	7.92	214.42	691.10
Rajasthan	5.19	19.21	450.27	2563.15
Sikkim	0.14	0.16	6.13	26.30
Tamil Nadu	6.07	12.32	452.46	3335.13
Telangana	0.15	7.44	230.34	917.91
Tripura	1.73	1.72	54.58	322.79
Uttar Pradesh	46.38	30.64	1047.53	4468.61
Uttarakhand	3.56	4.34	66.32	443.88

* As on 31.07.2026

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