

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

**LOK SABHA
UNSTARRED QUESTION NO. 1048
TO BE ANSWERED ON 24TH JULY, 2026**

AB-PMJAY CLAIM-SETTLEMENT TIMELINES

1048. SHRI CAPTAIN BRIJESH CHOWTA:

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

- (a) the number and value of claims submitted by empanelled hospitals under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) in Karnataka during the last three years, including Dakshina Kannada district;
- (b) the details of claims settled, rejected and pending along with the average settlement time;
- (c) the principal reasons for delays or claim rejections and the number and nature of grievances received; and
- (d) the measures proposed by the Government to ensure timely settlement of claims and uninterrupted beneficiary treatment?

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

(a) to (d): During the period of last three years (FY 2023-24 to FY 2025-26), a total of 99.85 lakh claims amounting to Rs 5763.40 crore have been submitted by empanelled hospitals under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) in the state of Karnataka, which includes a total of 3.18 lakh claims amounting to Rs. 407.53 crore in Dakshina Kannada district. During the same period, a total of 92.42 lakh claims have been settled.

Under the scheme, settlement of claims is a regular process and claims are settled by respective State Health Agency as per claim adjudication guidelines issued by National Health Authority. Further, for timely settlement of claims, the permissible turnaround time is within 15 days of claim submission for intra-state hospitals (hospitals located within the State) and within 30 days of claim submission in case of portability claims (hospitals located outside the State).

Under AB-PMJAY, a robust grievance redressal mechanism has been established to address beneficiary grievances in a timely and transparent manner. Beneficiaries can register their grievances through the Centralized Grievance Redressal Management System, a 24×7 toll-free helpline number 14555, Ayushman app or the Ayushman Sarathi (WhatsApp Chatbot). Grievances are monitored and resolved through a structured mechanism at the National, State and District levels to ensure effective redressal and improved beneficiary experience under the scheme.
