

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

**LOK SABHA
UNSTARRED QUESTION NO. 1139
TO BE ANSWERED ON 24TH JULY, 2026**

HEALTH INSURANCE SCHEME IN PUNJAB

1139. SMT. HARSIMRAT KAUR BADAL:

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

- (a) whether the Union Government is aware that private hospitals in Punjab suspended cashless treatment under the State-run health insurance scheme due to approximately Rs. 600 crore in pending dues from the Punjab Government, if so, the details thereof;
- (b) whether the Mukhya Mantri Sehat Yojana (MMSY) launched by the Punjab Government providing Rs.10 lakh per year per family is being adequately funded and operationalised and whether the Ayushman Bharat component of Rs.1 lakh per family is being released on time, if so, the details thereof;
- (c) whether the Union Government is aware of severe regional disparities within Punjab's health infrastructure such as lack of doctors, absence of trauma centres and step-motherly treatment of entire districts such as Moga from health investments, if so, the details thereof; and
- (d) the steps taken by the Union Government to ensure that rural Punjab receives adequate upgraded to primary health centre and community health centres to address health problems in Punjab?

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

(a) and (b): In the State of Punjab, a total of 16.65 lakh families are eligible for health coverage under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). State of Punjab is implementing AB-PMJAY through a hybrid model, wherein claims up to Rs. 1 lakh are settled through an insurance company, while claims exceeding Rs. 1 lakh and up to the scheme limit are settled through the Trust mode.

AB-PMJAY is a centrally sponsored scheme, with the cost of implementation shared between the Central and State Governments in the ratio of 60:40 for Punjab.

The funding of AB-PMJAY is entirely demand driven. National Health Authority 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.

(c): Under Centrally Sponsored Scheme (CSS), 'Establishment of new medical colleges attached with existing district/referral hospitals' with preference to underserved areas and aspirational districts, where there is no existing Government or private medical college, 03 medical colleges have been approved in SAS Mohali, Kapurthala and Hoshiarpur for which Rs. 223.40 crore has been released. Further, under the CSS for 'Strengthening and Upgradation of Govt. Medical Colleges for Increase of PG seats', two colleges were approved for increasing 87 PG seats for which Rs. 44 crore has been released by Central Government.

Under the scheme for 'Upgradation of existing State Government/Central Government medical colleges to increase MBBS seats in the country', 100 MBBS seats have been approved in 02 colleges with an approved cost of Rs. 120 crore and entire central share of Rs.72 crore has been released to the State Government.

Further, under National Programme for Prevention & Management of Trauma and Burn Injuries, to reduce the incidence, mortality, morbidity, and long- term disabilities resulting from accidents, five Trauma Care Facilities at Districts/Sub-District Hospital situated at Pathankot, Jalandhar, Khanna, Fazailka and Ferozpur, in Punjab have been sanctioned.

(d): Under National Health Mission, through 1.86 lakh Ayushman Arogya Mandirs in the country, including 3,322 AAMs in Punjab, comprehensive primary healthcare is provided by strengthening Sub Health Centres (SHCs) and Primary Health Centres (PHCs). These AAMs provide preventive, promotive, rehabilitative and curative care for an expanded range of services encompassing reproductive and child healthcare services, communicable diseases, non-communicable diseases and other health issues.

The AAMs incrementally provide 12 package of primary health care services across the country, encompassing reproductive and child care services, communicable diseases, non-communicable diseases, palliative care and elderly care, care for common mental disorders, neurological conditions (epilepsy, dementia) and substance use disorders management (tobacco, alcohol, drugs), oral health, ENT care, and basic emergency care. Government of India also initiated Ayushman Arogya Shivar, a monthly fixed day outreach programme to create awareness among people at both SHCs and PHCs.

To complement the expanded services, the essential list of drugs & diagnostics has been expanded to make available 179 drugs & 63 diagnostics at PHC-AAMs and 113 drugs & 14 diagnostics at SHC-AAMs.

Under the CSS component of Pradhan Mantri - Ayushman Bharat Health Infrastructure Mission, support has been provided for the state of Punjab with provision of amount Rs. 755.65 crore for establishment of 22 Integrated Public Health Labs and 21 Critical Care Blocks over the period of FY 2021-22 to FY 2025-26.
