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## Listing More Private Hospitals under PM-JAY

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### Why in News

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The **National Health Authority** has launched an **express empanelment process** called **Hospital Empanelment Module (HEM) Lite** to bring a large number of private hospitals under **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)**.

The move came in the backdrop of the current situation of **Covid-19 outbreak**, when many medical colleges, civil hospitals and district hospitals which were otherwise treating bulk of AB-PMJAY patients are **being converted as dedicated covid-19 facilities** in States.

### Key Points

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- With the launch of **express empanelment process**, patients suffering from **serious illnesses, such as cancer, cardiac issues and diabetes** that require continuous treatment, will be able to **continue getting inpatient services** without the fear of contracting the Covid -19 infection.
- The mechanism will also help in empanelling dedicated **Covid-19** hospitals.
- Hospitals **can empanel themselves for a temporary period of 3 months** through a simpler, user friendly online system available on the **scheme's website [www.pmjay.gov.in](http://www.pmjay.gov.in)**.
- Using the HEM Lite process, it will take **less than one hour for a hospital to fill the application form along with documents**. The system has been built in a way to ensure that the rest of the process of approvals by concerned authorities is **expeditious**.

- These hospitals have the choice whether to provide regular treatment for serious illnesses such as cancer and cardiac illnesses under the scheme **or convert themselves into covid-19 only hospitals providing dedicated testing** and treatment to covid-19 patients.

The government recently decided to **bring testing and treatment of covid-19** under AB PM-JAY scheme.

- The **State Health Agency (SHA)** will sign an MoU with express empaneled hospital for three months only.

After this period, the SHA can **continue with the empanelment on mutual agreement between hospital and SHA**, but **only after the detailed empanelment process is followed** i.e. hospital has filled the entire form and District Implementation Unit (DIU) and SHA have verified the details, etc.

## Pradhan Mantri Jan Arogya

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- PM-JAY offers **a sum insured of Rs.5 lakh per family** for secondary care (which doesn't involve a super specialist) as well as tertiary care (which does).
- It is an entitlement-based scheme that targets the beneficiaries as **identified by latest Socio-Economic Caste Census (SECC) data**. Once identified by the database, the beneficiary is considered insured and can walk into any empanelled hospital.
- The insurance cost is **shared by the centre and the state mostly in the ratio of 60:40**.
- Empanelled hospitals agree to the packaged rates under PM-JAY—there are about **1,400 packaged rates for various medical procedures under the scheme**.
  - These packaged rates also mention the **number of average days of hospitalization for a medical procedure and supporting documents that are needed**.
  - These rates are flexible, but once fixed hospitals can't change it and under no circumstances can they charge the beneficiary. The scheme also has prescribed **a daily limit for medical management**.
- The **National Health Agency** has been constituted as an autonomous entity under **the Society Registration Act, 1860** for effective implementation of PM-JAY in alliance with state governments.
- The **State Health Agency (SHA)** is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State.

**Source: TH**