



# Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana

**For Prelims:** [Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana](#), [Comptroller and Auditor-General of India \(CAG\)](#), [Socio-Economic Caste Census \(SECC\)](#), Health Insurance Scheme.

**For Mains:** Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana, Issues with it and Way forward.

[Source: TH](#)

## Why in News?

Recently, The [Comptroller and Auditor-General of India's \(CAG\)](#) performance audit report flagged irregularities in the [Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana \(PMJAY\)](#).

## What are the Issues Highlighted By CAG?

- **Treatment of Dead Patients:**
  - The patients earlier shown as “dead” continued to **avail treatment under the scheme**.
    - The maximum number of such cases were in Chhattisgarh, Haryana, Jharkhand and minimum number of such cases were from Andaman & Nicobar Islands, Assam and Chandigarh.
  - 88,760 patients died during treatment **specified under the Scheme**. A total of 2,14,923 claims shown as paid in the system, related to fresh treatment in respect of these patients.
- **Unrealistic Household Sizes:**
  - There are instances where the **registered household sizes were unrealistically large, ranging from 11 to 201 members**.
    - Such discrepancies suggest a lack of **proper validation controls during the beneficiary registration** process.
- **Pensioners Availing Benefits:**
  - Pensioners in certain states were **found to possess PMJAY cards** and were availing treatment under the scheme.
    - Delayed actions to **remove ineligible beneficiaries** from the scheme led to ineligible **individuals receiving benefits** under the PMJAY.
- **Bogus Mobile Number and Aadhaar:**
  - It revealed that some **beneficiaries were registered with a single bogus mobile number**, potentially compromising the verification process.
  - Similarly, some Aadhaar numbers were linked to multiple beneficiaries, raising questions about proper verification.
- **Systemic Failures:**
  - CAG's report unearthed systemic issues, including **private hospitals performing public hospital-reserved procedures**, infrastructural inadequacies, equipment shortages, and medical malpractice cases.
    - Absence of **adequate validation controls**, invalid names, unrealistic date of birth, duplicate PMJAY IDs.
  - In several States and UTs, the available equipment in empanelled hospitals were found to

be non-functional.

- **Pending Penalties:**
  - The report flagged pending penalties of Rs 12.32 crore from **100 hospitals across nine states.**
- **Issue of data collection in the Scheme:**
  - It is possible that some random ten-digit number **was entered by the field level workers in some cases.**
    - Further, necessary changes have been made in the **current IT portal used by the National Health Authority (NHA)** to capture only valid mobile numbers, in case the same is possessed by the beneficiary.

## What are the Clarifications Provided by the Government?

- **Mobile Numbers and Verification:**
  - The Ministry of Health clarified that mobile numbers were not used for beneficiary verification.
    - The scheme **primarily identifies beneficiaries through Aadhaar-based e-KYC**, and the mobile numbers were used for **communication and feedback purposes** rather than for verification.
- **Authentication Options:**
  - **NHA provided multiple options for beneficiary verification**, including fingerprint, iris scan, face authentication, and OTP.
    - Fingerprint-based authentication is **commonly used and helps ensure the accuracy of beneficiary verification.**

## What is Ayushman Bharat-PMJAY?

- **About:**
  - PM-JAY is the **world's largest health insurance** scheme fully financed by the government.
  - Launched in February 2018, it offers a sum insured of **Rs.5 lakh per family for secondary care** and tertiary care.
    - Health Benefit Packages covers surgery, medical and day care treatments, cost of medicines and diagnostics.
- **Beneficiaries:**
  - It is an entitlement-based scheme that targets the beneficiaries as identified by latest **[Socio-Economic Caste Census \(SECC\)](#)** data.
    - The National Health Authority (NHA) has provided flexibility to **States/UTs to use non- [Socio-Economic Caste Census \(SECC\)](#) beneficiary family databases** with similar socio-economic profiles for tagging against the leftover (unauthenticated) SECC families.
- **Funding:**
  - The funding for the scheme is shared – **60:40 for all states and UTs** with their own legislature, 90:10 in Northeast states and Jammu and Kashmir, Himachal and Uttarakhand and 100% Central funding for UTs without legislature.
- **Nodal Agency:**
  - The **[National Health Authority \(NHA\)](#)** 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.

## Way Forward

- The PMJAY's irregularities **demand corrective measures**, including stringent beneficiary verification, hospital oversight, and a robust grievance redressal mechanism to ensure the

scheme's intended effectiveness.

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