

3.1 Introduction

Pradhan Mantri Jan Aarogya Yojana envisaged (March 2018) coverage of about 10.74 crore beneficiary households based on the deprivation and occupational criteria of the Socio-Economic Caste Census, 2011 (SECC) for rural and urban areas respectively⁵. Additionally, the target also included families that were covered in the Rashtriya Swasthya Bima Yojana (RSBY) but were not present in the SECC database. The details of the envisaged targeted beneficiaries are given below in **Table-3.1**.

Table-3.1: Estimation of Beneficiaries

Rural	1. Households included on basis of fulfilling any of the five parameters of inclusion in SECC viz. (i) Households without shelter, (ii) Destitute, living on alms, (iii) Manual scavenger families, (iv) Primitive tribal groups and v) legally released bonded labour	0.16 crore
	2. Total deprived households targeted who belong to one of the six deprivation criteria amongst D1, D2, D3, D4, D5 and D7 in SECC ⁶	8.03 crore
Urban	3. Urban Households under different categories	2.33 crore
	Rag picker	23,825
	Beggar	47,371
	Domestic worker	6,85,352
	Street vendor/Cobbler/hawker/other service provider working on streets	8,64,659
	Construction worker/Plumber/Mason/Labour/Painter/Welder/ Security guard/Coolie and other head-load worker	1,02,35,435
	Sweeper/Sanitation worker/Mali	6,06,446
	Home-based worker/Artisan/Handicrafts worker/Tailor	27,58,194
	Transport worker/Driver/Conductor/Helper to drivers and conductors/Cart puller/Rickshaw puller	27,72,310
	Shop worker/Assistant/Peon in small establishment/Helper/ Delivery assistant/Attendant/Waiter	36,93,042
	Electrician/Mechanic/Assembler/Repair worker	11,99,262
	Washer-man/Chowkidar	4,60,433
	RSBY	4. Such number of families enrolled under RSBY but not in targeted SECC data
Total households		10.74 crore

⁵ As per Cabinet note (March 2018)

⁶ Defined in Annexure-1.1

In addition to beneficiaries as per the SECC data, States have been provided the flexibility to use their own database for the implementation of PMJAY (used in respect of State specific health insurance schemes). However, States need to ensure that all the families/households eligible as per SECC-2011 database are also covered in PMJAY.

In January 2022, the Government of India approved the inclusion of 12 crore families as beneficiaries based on National Food Security Act (NFSA) data.

3.2 Coverage of beneficiaries under PMJAY

The scheme envisaged coverage of 10.74 crore households on the basis of the deprivation and occupational criteria of the Socio-Economic Caste Census, 2011 (SECC) for rural and urban areas respectively⁷ as elaborated in Para 3.1 above.

During audit of the Beneficiary Identification System (BIS) module under PMJAY, it was noted that as of July 2021, 4.70 crore households have been registered in the BIS (**Annexure-3.1**). Out of these, 1.89 crore households have been registered as PMJAY households on the basis of their eligibility as per SECC database (**Annexure-3.2**).

In response, NHA stated (December 2022) that as of November 2022, 7.87 crore households had been verified using NHA's IT system out of which, 2.08 crore beneficiary households had been identified from SECC-2011 database.

Regarding the coverage of beneficiaries from SECC-2011 database, NHA replied that the Department of Expenditure has conveyed the Cabinet's approval (January 2022) on the following recommendations of the Expenditure Finance Committee:

- Considering the decadal growth of 11.7 *per cent* (as per institute of population science) on the base data of 10.74 crore families, inclusion of 12 crore families as beneficiaries based on National Food Security Act (NFSA) data.
- Ministry of Health and Family Welfare and NHA and/or State may decide suitable mechanism for identifying State-wise beneficiaries under the scheme.

NHA has (January 2023) issued instructions to the States/UTs with regard to the above increase in the beneficiary base.

Audit is of the view that Ministry and NHA along with implementing States/UTs may devise appropriate mechanism to ensure coverage of intended beneficiaries.

⁷ As per Cabinet note (March 2018).

3.3 Process for Beneficiary Identification

NHA provides a detailed guideline for the process of beneficiary identification and registration under the ambit of the policy and technology. Different stages of beneficiary identification and registration process is summarised as:

- a. Search of the beneficiary data through ‘Beneficiary Identification System’(BIS)⁸,
- b. Identification of individual/family through prescribed documents, and,
- c. Generation of the e-card after approval.

All beneficiaries require registration in the system (BIS) once, either in advance or at the time of their first treatment, for availing benefits of the scheme.

BIS has a provision for marking/flagging the beneficiaries to indicate whether they pertain to PMJAY or the State’s own scheme. The Pradhan Mantri Arogya Mitra (PMAM) who registers beneficiaries on the BIS is required to create/select the appropriate flag code so that any beneficiary registered in BIS is clearly identified by NHA’s IT system as pertaining to PMJAY or the State’s own scheme. This flag is used by the IT system not only in BIS but also while availing Scheme benefits subsequently in the Transaction Management System. Some of the States are using their own IT system.

States/UTs implementing their own health insurance/assurance schemes are allowed to continue with their own datasets for beneficiary identification. States/UTs are required to map their own database with SECC within a reasonable period of time.

Audit noted that:

- Some of the States (*e.g.* **Madhya Pradesh** and **Uttarakhand**) are not ensuring usage of the flag as intended.
- As some of the States like **Andhra Pradesh, Assam, Karnataka, Rajasthan and Tamil Nadu** are using their own IT system and not NHA’s BIS system, and beneficiaries from these States have not been mapped with SECC database.

It was also noticed that in the BIS, there is no field which shows the specific category and the parameters of rural and urban beneficiary households covered under PMJAY as detailed in **Table-3.1** (*e.g.* Rag picker, Beggar, Domestic workers, Street vendors etc.).

NHA stated (August 2022) that at the time of the launch of Ayushman Bharat PMJAY, Government of India (GOI) had allowed States/UTs implementing their own health insurance/assurance schemes to continue with their own datasets for beneficiary

⁸ BIS is a process, of applying the identification criteria on the SECC and RSBY database to approve/ reject the applications entitled for the benefits.

identification. States/UTs were required to map their own database with SECC within a reasonable period of time. However, due to lack of a common identifier this could not be achieved. Further, it was stated that in January 2022, the Government of India approved the inclusion of 12 crore families as beneficiaries based on National Food Security Act (NFSA) data.

Audit is of the view that there is a need to review the beneficiary registration system so that the eligible beneficiaries are covered and a clear identification of beneficiaries under Central and State schemes is available.

3.4 Process of Registration

Beneficiary Identification Guidelines stipulate that on applying for registration, after matching details⁹ of the person from the list of eligible¹⁰ beneficiaries, relevant documents¹¹ are sent online for approval of the Insurance Company/Trust. The online system generates a match confidence score of one to 100 on the basis of the level of documents matched. However, no uniform threshold¹² match confidence score has been prescribed by NHA for approval or rejection of person.

The Insurance Company/Trust may approve or reject a case with reason. Further, the rejected cases would again be reviewed by a State team which may either approve or reject the recommendations of the Insurance Company/Trust. However, NHA has also not prescribed any objective criteria for such approvals and rejections by the Insurance company/Trust or the State team.

Data analysis¹³ revealed that the match confidence score was not applied as a criteria during the approval/rejection process of registration of a person. In the absence of any prescribed threshold levels, approvals and rejections were made irrespective of the confidence score.

Out of 11,38,21,032 approved cases, 3,67,10,090 cases (32.25 per cent) were approved even though these did not fetch any match confidence score¹⁴, while in 1,68,91,452 cases (14.84 per cent), the match confidence score was zero.

⁹ Name and Location, Ration Card Number or Mobile number .

¹⁰ The list comprises of 10.74 crore households of SECC and RSBY database and households of State schemes, if any.

¹¹ Aadhaar (or an alternative Government ID) and Ration Card (or an alternative family ID), RSBY Card, PM Letter etc.

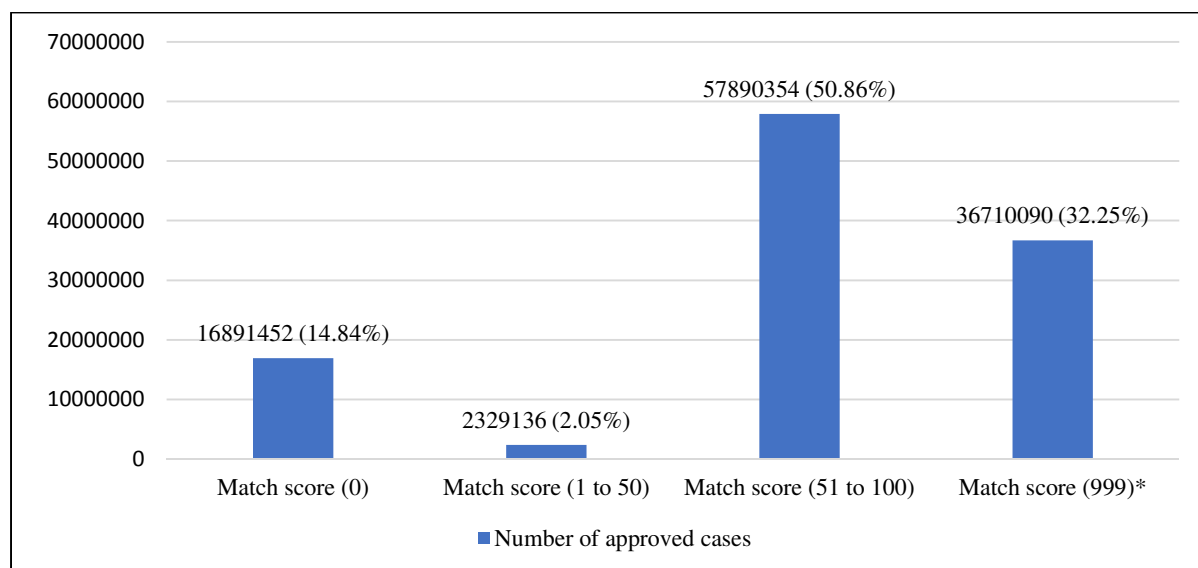
¹² 12 States have fixed a threshold limit; however, audit could not verify whether this criteria was applied in approval/rejection of registrations.

¹³ June 2021.

¹⁴ If the system fails to generate any match score within a prescribed stipulated time, a code (999) is returned instead of match score result.

Match confidence score-wise approval/rejection/disabling of registrations is depicted in **Chart-3.1**.

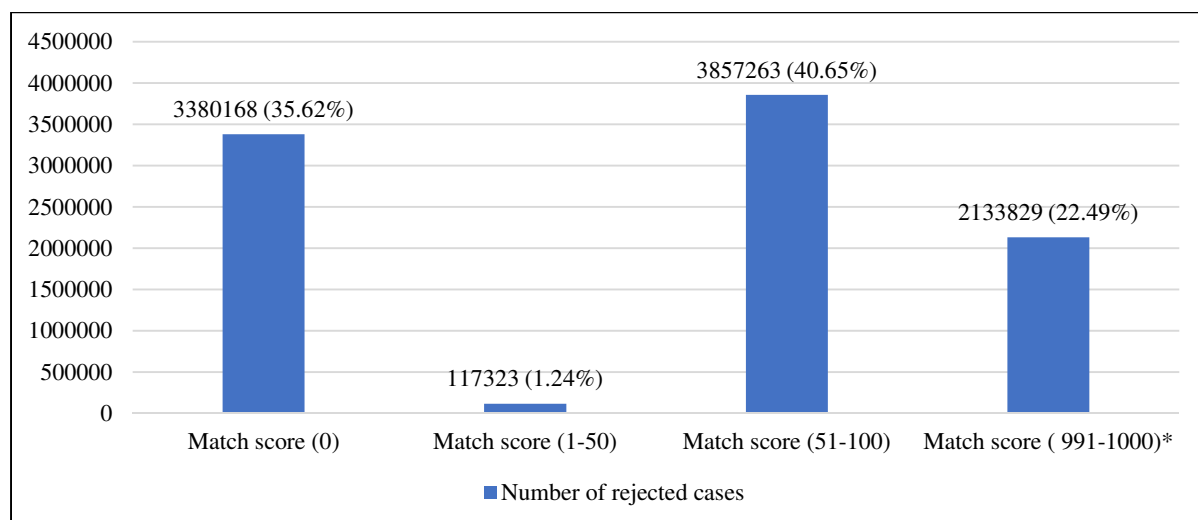
Chart-3.1: Match score-approved cases



**If the system fails to generate any match score within a prescribed stipulated time, a code (999) is returned instead of match score result.*

Similarly, out of 94,88,583 rejected cases, 38,57,263 cases (40.65 per cent) were rejected despite having a match confidence score of 51 to 100 as shown in **Chart-3.2**.

Chart-3.2: Match score-rejected cases



** Invalid match score*

NHA replied (August 2022) that the match score is generated using a machine algorithm which has been developed to assist the card approver in decision making and in some cases the confidence score generated by the system may be misleading. The decision of the card approver is primarily based on his/her own reading of the beneficiary records available from

different sources *i.e.* SECC database, e-KYC database etc. Further, apart from the match score which is based on the beneficiary details, the card approver also evaluates the details related to other members of the beneficiary family. Thus, the match score is only one of the tools to establish the veracity of the beneficiaries' credentials.

Audit is of the view that if the match score mechanism is not working as intended then it should be fine-tuned to make it more reliable or supplemented by identifiable objective criteria.

3.5 Registration under process for approval

PMJAY guidelines stipulate that during the process of registration of persons in the BIS, the Insurance Company/Trust should finalize approval/rejection within 30 minutes after online submission of data.

Data analysis revealed (21 June 2021) that 3,85,386 cases were under process for approval/rejection. Number of days of delay in these cases ranged from one to 940 days. Out of these, 91 *per cent* cases pertained to **Jammu and Kashmir** only as detailed in **Annexure-3.3**. Delays in registration requests for such long periods could lead to denial of benefit to the potential beneficiary during the intervening period.

NHA accepted the audit observation and stated (August 2022) that the time of 30 minutes was applicable when beneficiary identification drives are launched by the States. Pendency in Jammu & Kashmir, was attributed to prolonged suspension of internet services. Further, in order to expedite the beneficiary record approval process during the drives, NHA had on-boarded dedicated card approval agencies.

3.6 Quality of data in BIS database

Observations on quality of data in BIS database are outlined in the succeeding paragraphs:

3.6.1 Obsolete and erroneous SECC database used as criteria

NHA has used SECC database of 2011 as eligibility criteria for the Scheme. The database was more than seven¹⁵ years old at the time of inception of the Scheme (2018). Looking into economic development and employment opportunities since then, it cannot be denied that many households may have become ineligible for inclusion while others may have become eligible for the SECC under the existing criteria.

Data analysis¹⁶ of the BIS revealed several inconsistencies in the SECC database. The System showed different names and dates of birth of beneficiaries in two different columns. Other

¹⁵ Scheme was launched in 2018.

¹⁶ Of the entire BIS database.

errors included invalid or blank entries in the fields for name, year of birth and gender of beneficiary as detailed in **Table-3.2**.

Table-3.2: Obsolete and erroneous entries in BIS database

Type of Error	Column Field Name	Example of errors		Total number of cases
Name column is blank	'Name Secc'	(blank)		22,78,579
Invalid names	'Name Secc'	1. --- 2. ??? 3. AAAAAAAAAA 4. ZZZZZZZZZ etc.		980
Unrealistic date of birth	'Dob ben'	1. 1814 2. 1824 3. 1841 etc.		717
Date of birth blank	'Dobben'*	(blank)		
'YobSecc' and 'Dob ben' columns showing different date of births	YobSecc and Dob ben	Dob ben	YobSecc	
		1814	1984	
		1824	1987	
		1841	1991	
Gender field left Blank	'Gender Secc'	(blank)		1,46,99,764
Invalid entry in gender field	'Gender Secc'	0,8,-,A,N,o and O		3,00,202

(*Dob ben-Date of birth of beneficiary, Yob-Year of birth)

In **Jammu & Kashmir** and **Ladakh**, during the period 2018 to 2021, 16865 and 335 numbers of ineligible beneficiaries respectively were identified by SHA after cleaning the SECC data, thus, indicating existence of ineligible beneficiaries in SECC database.

NHA accepted these deficiencies and stated (August 2022) that it has embarked on an exercise to enrich the beneficiary database by sourcing data of verified SECC beneficiaries from other flagship schemes such as Pradhan Mantri Ujjwala Yojana (through secure means). NHA is also mapping beneficiary data (verified from both SECC and non-SECC sources) with the more dynamic NFSA database to enrich the beneficiary data. Further, with regard to the premium paid corresponding to uncleaned SECC database in **Jammu and Kashmir**, NHA stated that whenever such inconsistencies are reported/observed, necessary course corrections are taken to safeguard the interests of the public exchequer and the Scheme beneficiaries.

3.6.2 Generation of duplicate PMJAY ID (e-card number)

Scheme guidelines stipulate that once the eligible beneficiary is verified, a PMJAY ID is assigned to the beneficiary. This PMJAY ID is a nine digit alphanumeric code and serves as a unique identification key.

Data analysis revealed that PMJAY ID was not unique in 1,57,176 cases (approved cases only), as shown in **Table-3.3**.

Table-3.3: Details of same PMJAY IDs appearing more than once

Number of times a PMJAY ID is appearing in database	Number of PMJAY IDs appearing more than once
2 times	105138
3 times	51996
4 times	42
Total	157176

The presence of duplicate IDs in the system indicates failure of the system to generate a unique ID for each beneficiary. In such circumstances, possibility of presence of ineligible beneficiaries in the BIS database cannot be ruled out.

The NHA accepted the audit observation and replied (August 2022) that previously the system considered State code plus PMJAY ID as unique and within a State, the beneficiary ID is unique. However, this policy was being reviewed.

3.6.3 Unrealistic household size for registered beneficiaries

As per the Scheme guidelines, there is no definition of a family as in other schemes like CGHS, ESIC etc. Further, Guidelines also stipulate that there is no cap on family size for eligible households.

Data analysis¹⁷ revealed that in 43,197 households, the size of the family was unrealistic, ranging from 11 to 201 members as detailed in **Table-3.4**.

Table-3.4: Unrealistic household size (size of family)

Range of members in a household	11 to 50	50 to 100	100 to 200	200 to 201
Actual number of cases	43180	12	04	01

Presence of such unrealistic members in a household in the BIS database indicates not only lack of essential validation controls in the beneficiary registration process, but also the possibility that beneficiaries are taking advantage of the lack of a clear definition of family in the guidelines.

NHA, while accepting the audit observation, stated (August 2022) that the National Anti-Fraud Unit has sent periodic reminders to the States UTs highlighting discrepancies in verified data. However, “Public Health” being a State subject, the final decision in this regard vests with the State Governments. Also, NHA is developing a policy to disable “Add

¹⁷ Done on 21 June 2021

Member” functionality in case of any beneficiary family with more than 15 members. Further NAFU is sending a communication to the States/UTs to fully audit all such cases where family size is above a certain threshold.

3.6.4 Irregularities in validation of beneficiaries

PMJAY Guidelines stipulate 'Aadhaar' as one of the identity documents for a family member for registration under the AB-PMJAY. NHA has authenticated beneficiaries with Unique Identification Authority of India (UIDAI) through Aadhaar e-KYC¹⁸ to ensure that information furnished is authentic. If any PMJAY family member does not have an Aadhaar card, they can get treatment only once without an Aadhaar and shall apply and obtain Aadhaar at the earliest for treatment in future.

In **Tamil Nadu**, linking of multiple beneficiaries with same/erroneous Aadhaar numbers were noted during data analysis as detailed in **Table-3.5**.

Table-3.5: Multiple beneficiaries linked with same/erroneous Aadhaar

Aadhaar number	Number of Scheme cards mapped
000000000000	1285
784545XXXXXX	1245
21547XXXXXX	975
2222XXXXXX	780
3265987XXXXX	165
3265987XXXXX	160
2154785XXXXX	151
Total	4761

Successful generation of multiple e-cards (PMJAY ID) against same/erroneous Aadhaar number indicates lack of essential validation controls resulting in presence of duplicate beneficiaries in the system.

Regarding errors in linking of Aadhaar in Tamil Nadu, NHA replied that it is to be noted that the State is using its own IT platform (and database) for beneficiary identification. NHA has urged State to migrate to the Aadhaar-based BIS platform of NHA to strengthen beneficiary verification protocols.

3.6.5 Large numbers of beneficiaries registered against a single mobile number

Beneficiary Empowerment Guidebook provides that for communication with the beneficiary from admission in hospital to post discharge feedback, contact number will be used.

¹⁸ Electronic Know Your Customer.

Guidelines on disabling a BIS e-card provides that the SHA shall send SMS intimation to the contact number provided at the time of card creation informing the beneficiary to check their eligibility.

Data analysis of BIS database revealed that there were large numbers of beneficiaries registered against same or invalid mobile number. Overall 11¹⁹ to 7,49,820 beneficiaries were linked with a single mobile number in the BIS database as detailed in **Table-3.6**.

Table-3.6: Registration of beneficiary against invalid mobile number

Number of mobile numbers in system	Number of persons registered against them
3 (9999999999) (8888888888) (9000000000)	985166 (749820) (139300) (96046)
20	10001 to 50000
1435	1001 to 10000
185397	11 to 1000

Mobile numbers are significant for searching records related to any beneficiary in the database, who may approach the registration desk without the ID. In case of loss of e-card, identification of the beneficiary may also become difficult. This may result in denial of Scheme benefits to eligible beneficiaries as well as denial of pre and post-admission communication causing inconvenience to them.

NHA, while agreeing with audit observation, stated (August 2022) that with the deployment of BIS 2.0, this issue shall be resolved. Further, the BIS 2.0 system has been configured so that more than certain number of families cannot use the same mobile number. This shall arrest the prevalence of entering “random numbers” which constitute the overwhelming cases of mobile number inconsistency.

3.7 Ineligible households possessing PMJAY Cards and availing treatment

PMJAY’s IEC Guidebook for State Health Agencies (SHAs) *inter-alia* states that beneficiaries whose household member is a Government employee should be automatically excluded from the list of eligible beneficiaries. States are advised to authorize the District Collectors/District Magistrates or Deputy Commissioners to exclude such beneficiaries from the eligible list.

¹⁹ Taking a reasonable limit of 11 and more persons of a family linked with a single mobile number.

Audit noted that:

- In **Chandigarh**, a comparison of pensioners' database of UT Chandigarh with Scheme database revealed that 34 Government pensioners and 68 members from their families were included as beneficiaries and two of them had availed treatment under the Scheme at a cost of ₹ 11,700.
- In **Haryana**, a comparison of Government of Haryana pensioner's database with Scheme database revealed that 114 pensioners were included as beneficiaries and had availed treatment under the Scheme costing ₹ 26.81 lakh.
- In **Himachal Pradesh**, pensioner's database with Scheme database revealed that 22 pensioners were included as beneficiaries and had availed treatment under the Scheme costing ₹ 3.33 lakh.
- In **Karnataka**, a comparison of Government of Karnataka pensioner's database with Scheme database revealed that 1,558 pensioners were included as beneficiaries and had availed treatment under the Scheme costing ₹ 4.65 crore.
- In **Maharashtra**, a comparison of Government of Maharashtra's pensioners and General Provident Fund data was done with the data of beneficiaries. The analysis revealed that 477 Government servant/their family members had availed treatment under the Scheme and ₹ 1.47 crore was paid.
- In **Tamil Nadu**, a comparison of Government of Tamil Nadu pensioner's database with Scheme database revealed that 1,07,040 pensioners were included as beneficiaries. The premium amount paid by SHA to insurance company for these pensioners worked out to ₹ 22.44 crore.

Audit observed that delayed action in weeding out the ineligible beneficiaries resulted in ineligible persons availing benefits of the Scheme and excess payment of premium to the insurance companies.

NHA, while accepting the audit observation, replied (August 2022) that it is developing an SOP for adherence by the States to ensure that any SECC 2011 beneficiary family found ineligible as per AB-PMJAY criteria can be removed from the list of eligible individuals/families.

3.8 Delay in processing of rejection of beneficiaries

As per the Beneficiary Identification Guidelines, cases of registration recommended for rejection by the Insurer have to be decided by the Review Team of SHA within 24 hours. Data analysis in nine States/UT's revealed delay in processing of rejection cases as shown in **Table-3.7**.

Table-3.7: Delay in rejection

Sl. No.	State/UT	Rejected cases	Maximum delay (in days)
1	Assam	1,640	32
2	Chandigarh	632	70
3	Himachal Pradesh	5,287	199
4	Jammu & Kashmir	4,97,358	404
5	Kerala	1,149	223
6	Madhya Pradesh	1,98,555	NA
7	Manipur	90	18
8	Punjab	254	32
9	Uttar Pradesh	34,066	334

Delay in finalisation of approval/rejection is in non-compliance of the guidelines. Such delay implies that benefits of registration may be delayed/denied to potential beneficiaries during the intervening period. Further, it also delays re-application by potential beneficiary in case rejection was due to lack of documents.

NHA, while accepting the audit observation, stated (August 2022) that it has recently revamped the beneficiary identification system under Ayushman Bharat PMJAY. This revamped BIS 2.0 has simplified the process of beneficiary record verification. This will help expedite completely different process of beneficiary authentication in a time bound manner.

3.9 Creating awareness about PMJAY (non-implementation of IEC plan)

The success of the PMJAY is largely dependent on effective communication that should reach the last mile beneficiary. As per NHA guidelines the function of Information, Education and Communication (IEC) are:

- Understand the various target audiences for PMJAY, and their attitudes and perceptions towards PMJAY.
- Awareness drives to educate the target audience about PMJAY, by disseminating accurate information.
- Develop communication based on key insights, so that it drives changes in attitudes and behaviour.
- Create user friendly IEC material, select relevant communication channels and roll out messages at an appropriate time; to maximize reach and impact amongst the target audiences.

At the Central level, NHA has undertaken several IEC activities like posters, banners, leaflets, Train branding, outdoor branding, press meet and press release, Newsletters, Celebrity Endorsement for generating awareness about the Scheme entitlements, dedicated portal to provide Scheme details to various stakeholders, workshop to build capacity of SHAs etc.

During 2018-19 to 2020-21 NHA has incurred an expenditure of ₹ 64.07 crore on such activities as detailed in **Table-3.8**.

Table-3.8: Details of expenditure on IEC at NHA*(₹ in crore)*

Year	BE/RE	Actual Expenditure
2018-19	No Separate Budget allocation for IEC	32.86
2019-20		10.42
2020-21		20.79
Total		64.07

However, NHA did not allot a specific budget for these activities, in the absence of which audit could not verify whether the expenditure was within the prescribed budget ceiling. However, NHA did not provide any details and records about a comprehensive IEC plan and its implementation status at the Central level. In the absence of these details and records, audit could not verify whether IEC activities were carried out at the central level in a planned manner and how far the planned targets were achieved.

NHA also did not provide any details of the mechanism for monitoring of IEC activities in various States all over India at the Central level and, therefore, audit could not verify whether NHA has monitored the IEC activities being carried out in States for creating awareness regarding benefits of the Scheme among beneficiaries in order to increase registration of beneficiaries and coverage of the Scheme.

Further, as per the IEC Guidelines, SHA had to constitute an IEC cell and recruit/assign required IEC staff. The SHA had to lay down the IEC objectives, design a comprehensive IEC plan and identify relevant target audiences to promote PMJAY.

The Guidelines for Release of Administrative Expenses provided that 25 *per cent* of the overall Administrative Expenses may be spent on the IEC activities related to promotion of PMJAY.

Audit observed following deficiencies in implementation of prescribed IEC activities in States:

- In seven States, **Chhattisgarh, Himachal Pradesh, Jammu & Kashmir, Maharashtra, Punjab, Uttar Pradesh** and **Uttarakhand** IEC cell was formed. In 12 States, **Andhra Pradesh, Assam, Bihar, Dadar & Nagar Haveli and Daman & Diu, Gujarat, Jharkhand, Karnataka, Mizoram, Nagaland, Puducherry, Rajasthan** and **Tripura** IEC Cell was not formed whereas no information was available about remaining States.
- IEC plan was prepared only in four States, **Chhattisgarh, Madhya Pradesh, Manipur** and **Rajasthan**. In **Maharashtra**, although plan was prepared in 2020-21 but was not implemented.
- In 14 States, **Andhra Pradesh, Bihar, Chandigarh, Gujarat, Haryana, Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Tripura** and **Uttar Pradesh**, expenditure on IEC activities ranged from zero to 20.24 *per cent* of the allotted budget against the prescribed benchmark of 25 *per cent*.

State-wise details of the deficiencies in implementation of prescribed IEC activities are detailed in **Annexure-3.4**.

The deficiencies in the implementation of IEC plan and inadequate expenditure may result in lack of awareness about the Scheme and its benefits. NHA needs to make special efforts and sensitise the entitled beneficiaries to generate awareness about the Scheme.

NHA replied (August 2022) that the guidelines shared by NHA regarding the utilisation of fund to States under different heads is only indicative in nature.

NHA needs to ensure that adequate expenditure is done by the SHAs to generate awareness about the Scheme.

3.10 Printing of booklets/pamphlets

As per the Beneficiary Identification guidelines issued by NHA, the State Government within a period of 15 days after receiving the approval from Ministry/NHA, may complete the preparatory activities to initiate the implementation and beneficiary identification process. These involved PMJAY e-card printing, availability of printed booklets/pamphlets for distribution to the beneficiaries at each contact points with details of the Scheme, process for availing the benefits under PMJAY, list of empanelled hospitals, toll free number of PMJAY call centre, etc.

Further, the State Government was required to identify and set-up teams to handle hardware and basic software support, troubleshooting etc.

The booklets/pamphlets were not printed or provided to beneficiaries in six States, **Assam, Himachal Pradesh, Jharkhand, Ladakh, Maharashtra, and Punjab**. In **Chhattisgarh**, booklets were printed but were not distributed at time of enrolment but distributed at a later stage without planning.

To increase the coverage of Scheme among beneficiaries, NHA should make efforts to create awareness through distribution of booklets/pamphlets, containing details of the Scheme so that the intended purpose of achieving universal health coverage may be achieved as soon as possible.

NHA stated (August 2022) that booklets/pamphlets were distributed by NHA and SHAs on different occasions. Such IEC materials have been distributed during the mass IEC campaigns, Melas, etc. NHA has also distributed millions of IEC material through NGOs with whom it has signed MOUs for IEC related to AB-PMJAY.

The reply is general and not specific to the audit observations relating to the above-mentioned States.