

Annexures & Glossary

Annexure-1.1

(Refer Para-1.1(ii))

Beneficiary eligibility for PMJAY

Rural Beneficiaries: Out of the total seven deprivation criteria for rural areas, PMJAY covers all such families who fall in at least one of the following six deprivation criteria (D1 to D5 and D7) and automatic inclusion (Destitute/living on alms, manual scavenger households, primitive tribal group, legally released bonded labour) criteria-

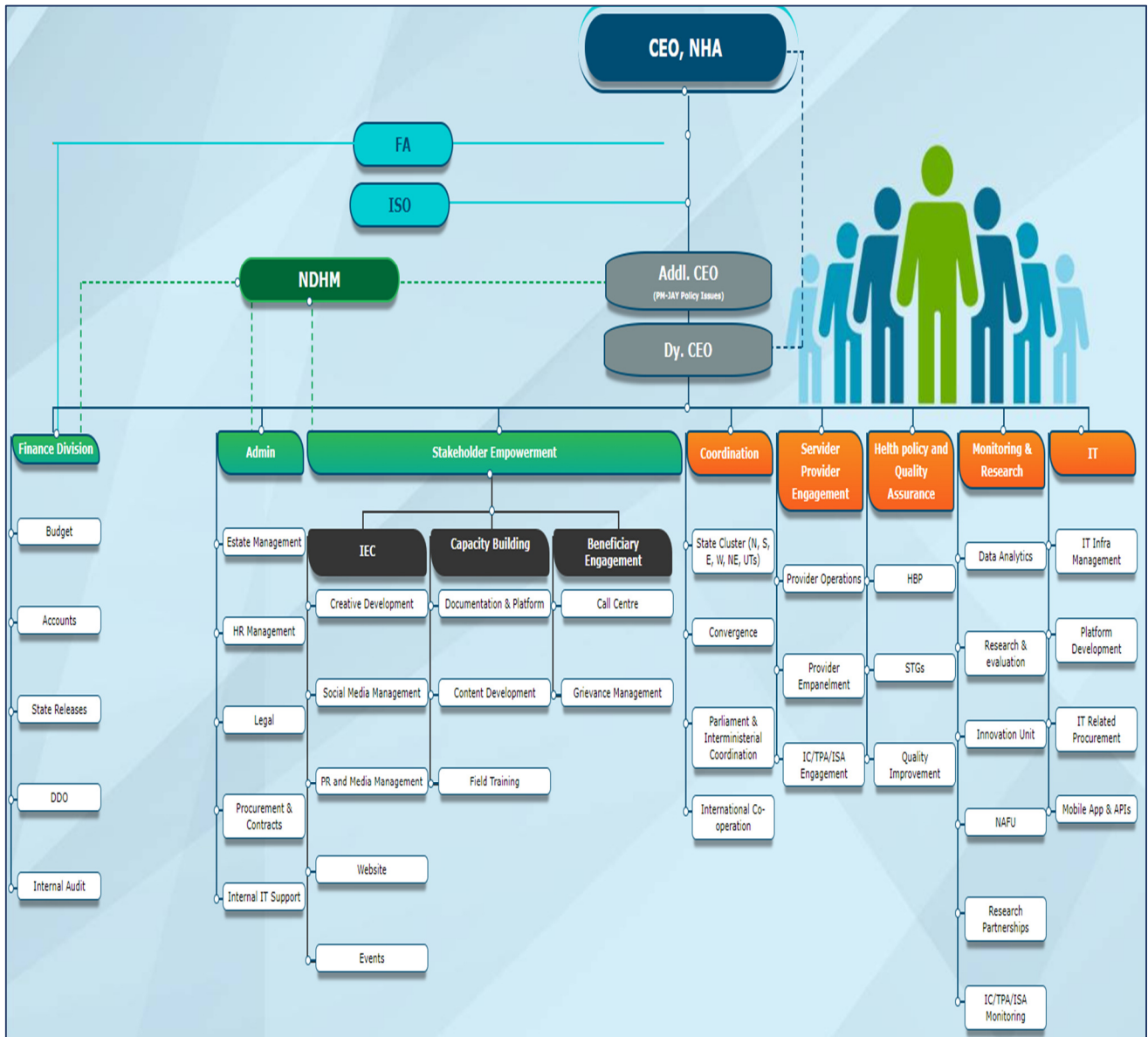
1. D1- Only one room with *kuccha* walls and *kuccha* roof
2. D2- No adult member between ages 16 to 59
3. D3- Households with no adult male member between ages 16 to 59
4. D4- Disabled member and no able-bodied adult member
5. D5- SC/ST households
6. D7- Landless households deriving a major part of their income from manual casual labourer.

Urban Beneficiaries: For urban areas, the following 11 occupational categories of workers are eligible for the scheme-

1. Rag picker
2. Beggar
3. Domestic worker
4. Street vendor/ Cobbler/hawker / other service provider working on streets
5. Construction worker/Plumber/Mason/Labourer/Painter/Welder/ Security guard/ Coolie and other head-load worker
6. Sweeper/Sanitation worker/Mali
7. Home-based worker/Artisan/Handicrafts worker/Tailor
8. Transport worker/Driver/Conductor/Helper to drivers and conductors/Cart puller/Rickshaw puller
9. Shop worker/Assistant/Peon in small establishment/ Helper/Delivery assistant/Attendant/Waiter
10. Electrician/ Mechanic/Assembler/Repair worker
11. Washer-man/Chowkidar.

Annexure-1.2
(Refer Para-1.4)

Organizational structure of NHA



Annexure-1.3*(Refer Para-1.5)***Implementation modes and dates of on-boarding of States/UTs****(Trust-22, Insurance-7, Mixed-4)**

Sl. No.	State	Implementation mode adopted	Date of roll- out	Remarks - shift in Implementation mode
1.	Andaman & Nicobar Islands	Trust	23.09.2018	--
2.	Andhra Pradesh	Trust	01.01.2019	--
3.	Arunachal Pradesh	Trust	23.09.2018	--
4.	Assam	Trust	23.09.2018	--
5.	Bihar	Trust	23.09.2018	--
6.	Chandigarh	Trust	23.09.2018	--
7.	Chhattisgarh	Trust	16.09.2018	Mixed to Trust on 16.12.2019
8.	Dadra & Nagar Haveli and Daman & Diu	Insurance	23.09.2018	--
9.	Goa	Trust	23.09.2018	--
10.	Gujarat	Mixed	23.09.2018	--
11.	Haryana	Trust	15.08.2018	--
12.	Himachal Pradesh	Trust	23.09.2018	--
13.	Jammu and Kashmir	Insurance	01.12.2018	--
14.	Jharkhand	Mixed	23.09.2018	--
15.	Karnataka	Trust	30.10.2018	--
16.	Kerala	Trust	01.04.2019	Insurance to Trust on 01.07.2020
17.	Ladakh	Insurance	01.03.2020	--
18.	Lakshadweep	Trust	23.09.2018	--
19.	Madhya Pradesh	Trust	23.09.2018	--
20.	Maharashtra	Mixed	23.09.2018	--
21.	Manipur	Trust	23.09.2018	--
22.	Meghalaya	Insurance	01.02.2019	--
23.	Mizoram	Trust	01.10.2018	Insurance to Trust on 01.10.2019
24.	Nagaland	Insurance	23.09.2018	--
25.	Puducherry	Trust	29.07.2019	Insurance to Trust on 30.12.2020
26.	Punjab	Insurance	20.08.2019	--
27.	Rajasthan	Insurance	01.09.2019	Mixed to Trust on 13.12.2019 and Trust to Insurance on 30.01.2021
28.	Sikkim	Trust	23.09.2018	--
29.	Tamil Nadu	Mixed	23.09.2018	--
30.	Tripura	Trust	23.09.2018	--
31.	Telangana	Trust	19.05.2021	--
32.	Uttar Pradesh	Trust	23.09.2018	--
33.	Uttarakhand	Trust	23.09.2018	--

Mode-wise detail of States/UTs

Trust Mode (22 States/UTs)	Insurance Mode (7 States/UTs)	Mixed Mode (4 States)
Andaman & Nicobar Islands	Dadra & Nagar Haveli and Daman & Diu	Gujarat
Andhra Pradesh	Jammu & Kashmir	Jharkhand
Arunachal Pradesh	Ladakh	Maharashtra
Assam	Meghalaya	Tamil Nadu
Bihar	Nagaland	
Chandigarh	Punjab	
Chhattisgarh	Rajasthan	
Goa		
Haryana		
Himachal Pradesh		
Karnataka		
Kerala		
Lakshadweep		
Madhya Pradesh		
Manipur		
Mizoram		
Puducherry		
Sikkim		
Tripura		
Telangana		
Uttar Pradesh		
Uttarakhand		

(Source: pmjay.gov.in>states at glance)

Annexure-2.1

(Refer Para-2.4)

Process of Sample selection

Stage-II: Selection of lower-level units in the States/UTs

The selection of districts was done by the State/UTs concerned by using following methodology of sampling as detailed below:

- i. **Selection of Districts:** The Division of States/UTs, into different geographical regions and then selection of 25 *per cent* of the Districts (with minimum of two and maximum of 10) from each State using Simple Random Sampling (SRS). During the selection of Districts, it was ensured that at least two Districts are selected from each geographical region by the State audit office.
- ii. **Selection of Hospitals:** 25 *per cent* of the hospitals (with minimum of two and maximum of eight) in a District were selected. It was also ensured that the selected sample has the representation of both Private and Public Hospitals, only for female (if any), General and Speciality criteria during the course of performance audit. District hospitals in each of the sampled district were also selected for the audit. The Urban and Rural hospitals were also selected.
- iii. **Representation of Packages:** The State audit offices ensured that all the packages were adequately covered at all India level and important packages w.r.t. cost expenditure component or criticality of health were adequately covered in each of the States.

Annexure-2.2
(Refer Para-2.4)

Detail of Samples selected

Sl. No.	State/UT	Selected Districts	Selected Hospitals
1.	Andaman & Nicobar Islands	2	2
2.	Andhra Pradesh	6	48
3.	Assam	9	35
4.	Bihar	10	63
5.	Chandigarh	1 (7 wards)	5
6.	Chhattisgarh	8	55
7.	Dadra & Nagar Haveli and Daman & Diu	2	4
8.	Gujarat	10	45
9.	Haryana	6	40
10.	Himachal Pradesh	5	23
11.	Jammu & Kashmir	6	21
12.	Jharkhand	6	48
13.	Karnataka	8	64
14.	Kerala	4	30
15.	Madhya Pradesh	10	46
16.	Maharashtra	9	72
17.	Manipur	4	10
18.	Meghalaya	4	21
19.	Mizoram	2	10
20.	Nagaland	4	12
21.	Puducherry	2	9
22.	Punjab	6	41
23.	Rajasthan	8	65
24.	Tamil Nadu	10	76
25.	Tripura	3	11
26.	Uttar Pradesh	10	80
27.	Uttarakhand	4	25
28.	Ladakh	2	3
Total		161	964

Annexure-3.1
(Refer Para-3.2)

Details of households and members registered in Beneficiary Identification System

Sl. No.	State/UT	Date of implementation	Households covered	Members registered
1.	Andaman and Nicobar Islands	23-09-2018	11,268	32,479
2.	Andhra Pradesh	01-01-2019	11	11
3.	Arunachal Pradesh	23-09-2018	7,702	22,223
4.	Assam	23-09-2018	1,21,108	1,51,761
5.	Bihar	23-09-2018	33,28,424	68,40,754
6.	Chandigarh	23-09-2018	20,100	60,892
7.	Chhattisgarh	16-09-2018	60,30,615	1,28,24,960
8.	Dadra and Nagar Haveli	23-09-2018	60,155	2,53,579
9.	Daman and Diu	23-09-2018	32,697	1,20,117
10.	Goa	23-09-2018	8,477	19,905
11.	Gujarat	23-09-2018	24,35,565	74,57,117
12.	Haryana	15-08-2018	8,74,715	26,02,647
13.	Himachal Pradesh	23-09-2018	4,38,119	10,09,508
14.	Jammu and Kashmir	01-12-2018	15,50,923	47,55,457
15.	Jharkhand	23-09-2018	36,32,614	89,77,276
16.	Karnataka	30-10-2018	336	415
17.	Kerala	01-04-2019	41,70,297	62,92,368
18.	Lakshadweep	23-09-2018	420	1,636
19.	Madhya Pradesh	23-09-2018	97,76,438	2,47,38,533
20.	Maharashtra	23-09-2018	27,85,024	71,08,453
21.	Manipur	23-09-2018	1,08,292	2,90,129
22.	Meghalaya	01-02-2019	4,57,847	8,05,960
23.	Mizoram	01-10-2018	1,25,877	3,00,324
24.	Nagaland	23-09-2018	1,02,808	1,93,480
25.	Puducherry	29-07-2019	63,735	1,82,194
26.	Punjab	20-08-2019	31,31,115	68,48,392
27.	Sikkim	23-09-2018	12,176	33,900
28.	Tamil Nadu	23-09-2018	340	386
29.	Tripura	23-09-2018	4,98,973	11,73,567
30.	Uttar Pradesh	23-09-2018	54,32,670	1,40,00,533
31.	Uttarakhand	23-09-2018	18,09,011	43,65,471
Grand Total			4,70,27,852	11,14,64,427

Annexure-3.2

(Refer Para-3.2)

Details of households and members registered on the basis of eligibility (SECC database) in Beneficiary Identification System

Sl. No.	State/UT	Households registered with at least one active member	Beneficiaries registered
1.	Andaman & Nicobar Islands	10,919	32,129
2.	Andhra Pradesh	11	11
3.	Arunachal Pradesh	7,702	22,223
4.	Assam	51,698	77,189
5.	Bihar	33,28,387	68,40,717
6.	Chandigarh	20,076	60,861
7.	Chhattisgarh	13,40,267	28,52,810
8.	Dadra and Nagar Haveli	22,925	1,02,262
9.	Daman and Diu	3,628	10,220
10.	Goa	8,477	19,905
11.	Gujarat	22,53,190	71,86,954
12.	Haryana	8,74,715	26,02,647
13.	Himachal Pradesh	1,20,688	3,17,240
14.	Jammu and Kashmir	4,65,612	15,07,040
15.	Jharkhand	12,02,502	29,77,509
16.	Karnataka	336	415
17.	Kerala	1,14,121	1,43,551
18.	Lakshadweep	420	1,636
19.	Madhya Pradesh	2,51,536	4,46,633
20.	Maharashtra	27,85,024	71,08,453
21.	Manipur	1,01,856	2,75,435
22.	Meghalaya	1,16,008	2,17,978
23.	Mizoram	21,154	52,159
24.	Nagaland	64,021	1,34,765
25.	Puducherry	41,545	1,32,242
26.	Punjab	1,85,497	2,91,206
27.	Sikkim	12,176	33,900
28.	Tamil Nadu	340	386
29.	Tripura	2,98,983	7,42,634
30.	Uttar Pradesh	51,41,334	1,34,05,598
31.	Uttarakhand	1,21,641	2,65,258
	Grand Total	1,89,66,789	4,78,61,966

(Note: The scheme is not being implemented in Delhi, Odisha, Telangana and West Bengal during audit period.)

Annexure-3.3
(Refer Para-3.5)

Beneficiary registrations under process for approval

State/UT	Number of cases	Maximum delay (in days)	Average delay (in days)
Andaman & Nicobar Islands	1	2	2
Andhra Pradesh	50	662	104
Arunachal Pradesh	32	65	30
Assam	13	932	187
Bihar	650	931	94
Chandigarh	60	921	145
Chhattisgarh	37	932	581
Dadra and Nagar Haveli	19	845	788
Daman and Diu	2	922	917
Delhi	588	881	56
Goa	14	223	85
Gujarat	5068	940	9
Haryana	365	916	115
Himachal Pradesh	28	879	183
Jammu and Kashmir	349345	862	120
Jharkhand	170	929	212
Karnataka	100	588	55
Kerala	305	710	95
Lakshadweep	24	575	424
Madhya Pradesh	461	940	116
Maharashtra	1574	898	33
Manipur	352	129	65
Meghalaya	120	2	0
Mizoram	4	3	1
Nagaland	5	222	45
Odisha	3	892	298
Puducherry	17224	508	7
Punjab	2194	240	7
Rajasthan	70	190	24
Sikkim	21	2	1
Tamil Nadu	281	732	113
Telangana	9	174	64
Tripura	22	726	55
Uttar Pradesh	6012	926	17
Uttarakhand	122	922	228
West Bengal	41	222	73
Total	3,85,386		

Annexure-3.4
(Refer Para-3.9)

IEC Cell, Plan and expenditure details

Sl. No.	State	Formation of IEC Cell	Preparation of IEC Plan	Expenditure on IEC activities in percentage
1.	Andaman & Nicobar Islands	NA	No	NA
2.	Andhra Pradesh	Not formed	NA	0 per cent
3.	Assam	Not formed	No	NA
4.	Bihar	Not formed	No	0.1 to 19.28 per cent
5.	Chandigarh	NA	No	0 to 6.86 per cent
6.	Chhattisgarh	Formed	Yes	NA
7.	Dadra and Nagar Haveli and Daman and Diu	Not formed	No	NA
8.	Gujarat	Not Formed	No	6 per cent
9.	Haryana	NA	No	9.4 per cent
10.	Himachal Pradesh	Formed	No	12.02 per cent
11.	Jammu and Kashmir	Formed	No	57.52 per cent
12.	Jharkhand	Not formed	NA	NA
13.	Karnataka	Not formed	No	NA
14.	Kerala	NA	NA	20.24 per cent (2020-21)
15.	Ladakh ¹	NA	No	NA
16.	Madhya Pradesh	NA	Yes	19.22 per cent
17.	Maharashtra	Formed	Prepared but not implemented till Nov 21	1.13 per cent
18.	Manipur	NA	Yes	27.37 per cent
19.	Meghalaya	NA	No	NA
20.	Mizoram	Not formed	No	NA
21.	Nagaland	Not Formed	No	NA
22.	Puducherry	Not formed	NA	NA
23.	Punjab	Yes	No	5 per cent
24.	Rajasthan	Not formed	Yes	12.81 per cent
25.	Tamil Nadu	NA	No	0 per cent
26.	Tripura	Not formed	No	1.19 per cent
27.	Uttar Pradesh	Formed	No	8.5 per cent
28.	Uttarakhand	Formed	NA	NA

¹ Consequent upon creation of UT Ladakh on 31.10.2019, the State Health Society of UT Ladakh started implementing AB-PMJAY scheme in UT Ladakh from 01.03.2020.

Annexure-4.1
(Refer Para-4.2 & 4.3)
EHCPS availability ratio

Sl. No.	State/UT	Public	Private	GOI	Total	SECC eligible beneficiary	Hospital availability Per 1lakh
1.	Andaman & Nicobar Islands	7	0	0	7	80,127	8.7
2.	Andhra Pradesh	1239	1225	11	2475	1,99,75,159	12.4
3.	Arunachal Pradesh	44	2	16	62	4,26,966	14.5
4.	Assam	162	214	53	429	1,25,08,674	3.4
5.	Bihar	574	381	34	989	5,55,62,406	1.8
6.	Chandigarh	5	26	2	33	3,08,005	10.7
7.	Chhattisgarh	1000	561	49	1610	1,52,74,556	10.5
8.	Dadra & Nagar Haveli and Daman & Diu	7	0	0	7	1,94,505	3.6
9.	Delhi	4	75	30	109	26,04,160	-NA-
10.	Goa	21	15	1	37	1,39,207	26.6
11.	Gujarat	1962	884	18	2864	2,12,84,770	13.5
12.	Haryana	164	524	12	700	73,49,722	9.5
13.	Himachal Pradesh	138	122	10	270	11,37,946	23.7
14.	Jammu and Kashmir	121	96	78	295	31,50,959	9.4
15.	Jharkhand	224	574	54	852	1,39,94,648	6
16.	Karnataka	2916	811	12	3739	1,74,04,802	21.5
17.	Kerala	195	549	5	749	72,88,329	10.3
18.	Lakshadweep	6	0	0	6	6,607	90.8
19.	Madhya Pradesh	449	527	30	1006	3,73,05,019	2.7
20.	Maharashtra	306	787	6	1099	3,60,84,776	3
21.	Manipur	33	22	37	92	14,08,348	6.5
22.	Meghalaya	157	18	8	183	17,75,299	10.3
23.	Mizoram	79	7	10	96	4,57,118	21
24.	Nagaland	103	24	19	146	9,96,085	14.7
25.	Odisha	0	2	26	28	2,44,40,661	-NA-
26.	Puducherry	11	20	1	32	4,13,597	7.7
27.	Punjab	217	685	33	935	70,55,971	13.3
28.	Rajasthan	846	202	46	1094	2,86,95,425	3.8
29.	Sikkim	11	1	5	17	1,71,398	10
30.	Tamil Nadu	834	956	0	1790	2,88,44,541	6.2
31.	Telangana	385	337	13	735	1,01,32,938	7.3
32.	Tripura	127	3	15	145	20,70,365	7
33.	Uttar Pradesh	1048	2149	66	3263	6,47,03,155	5
34.	Uttarakhand	102	121	21	244	24,63,043	10
35.	West Bengal	1	10	60	71	4,76,77,708	-NA-
Total		13498	11930	781	26209		

Annexure 4.2*(Refer Para 4.2.1)***Details of States in which hospitals were empanelled without fulfilling minimum criteria of support system & infrastructure**

Sl. No.	State	Observations
1	Andaman and Nicobar Islands	In GB Pant Hospital, Port Blair, four medical equipment had no power backup, and eight medical equipment were out-of-order. Further, in RP Hospital, Mayabunder, medical equipment like fully automatic Biochemistry Analyser and Semi-Auto Biochemistry Analyser were out of order and an ELISA Microplate Reader and ELISA Microplate Washer were unavailable being sent for repairs to Port Blair.
2	Assam	Deficiencies in respect of basic infrastructures like IPD beds, Operation Theatres (Six EHCPs had no OT), Post operation ICU care with ventilator support (Five EHCPs lacking), Pharmacy, Blood Bank, Dialysis unit, X-ray facility, Diagnostic Centre, Round-the-clock Ambulance facilities, etc. were noticed in 33 test checked EHCPs.
3	Bihar	Physical verification reports of 23 EHCPs disclosed 16 EHCPs did not fulfill the essential criteria pertaining to adequate space, staff, surgical services, round the clock ambulance, 24x7 emergency services, etc.
4	Chandigarh	In Dasam Kirat Dialysis Centre Private Limited hospital, 10 bedded Dialysis Centre had only one doctor, one nurse and one dialysis technician operating for 24 hours, physically in charge round the clock. Further, Nimbus Hospital offered eye care services round the clock with only one nurse deployed against minimum criteria of three. Further, bed strength was shown as five, whereas, hospital had obtained registration under Bio-Medical Waste Management Rules, 2016 for clinic (non-bedded) establishment.
5	Gujarat	District Hospital and Civil EHCPs had deficient infrastructure. The public EHCPs had been empanelled for the specialities which were not available in these EHCPs.
6	Himachal Pradesh	Following deficiencies in availability of Ultrasound, X-Ray, and CT Scan Machines, etc. were noted in 23 test checked empanelled EHCPs. Out of these 23 EHCPs in eight EHCPs, Ultrasound Machines were either unserviceable and in 12 EHCPs, X-Ray machines were either not installed or unserviceable for substantial duration of time during. In 11 EHCPs, there was no CT scan machines. Further, in four EHCPs the machines remained out of order for substantial periods of time during the period 2019-20 to 2020-21. In Zonal Hospital (ZH) Dharmashala and in Regional Hospital (RH) Nahan, various machines were not functional since 2014 and 2018 respectively.

Sl. No.	State	Observations
7	Jammu & Kashmir	In eight EHCPs, three to 19 testing facilities were not available.
8	Manipur	Jivan Hospital, Kakching private hospital did not have the facilities/doctors for treatment of Mental Disorders and Orthopaedics even though the specialties were empanelled in the hospital.
9	Nagaland	Out of three test checked empanelled PHC/CHCs (PHC Chare, CHC Aboi and CHC Viswema), PMJAY benefits in PHC Chare and CHC Aboi were not extended to the beneficiaries due to lack of in-patient facilities in these centres.
10	Puducherry	Out of 23 EHCPs (as of March 2021), in eight EHCPs, minimum criteria viz. availability of Operation theatres, round the clock availability of specialist and medical support services were not fulfilled.
11	Tripura	X-ray facility was not available in 3 out of 11 test checked EHCPs, In three EHCPs facility for various blood test by analyser was not available.
12	Uttar Pradesh	Seven out of 40 test checked private EHCPs were empanelled without fulfilling the minimum basic criteria.

Annexure 4.3

(Refer Para 4.2.2)

Details of States in which hospitals were empanelled without fulfilling safety measures

Sl. No.	State	Observations
1	Bihar	Fire safety certificate was not obtained from three hospitals and clinical certificates were not obtained from three hospitals before execution of contract.
2	Himachal Pradesh	Out of 23 test-checked EHCPs, in 16 EHCPs, no objection certificate (NoC) from Directorate of Fire Services in 12 EHCPs, NoC from State Pollution Control Board and in eight EHCPs, certificates of collection of Bio Medical Waste were not obtained.
3	Jharkhand	<p>EHCPs had been empanelled without fulfilling the mandatory minimum criteria of empanelment in six Districts. Audit noted that SHA issued notice to one private hospital on 10 February 2020 for non-adhering the norms of guidelines of PMJAY. However, hospital neither furnished any reply nor SHA took any action against the hospital. The hospital continued providing treatment and got claim amount of ₹ 116.33 lakh in 1,594 cases.</p> <p>As per State Clinical Establishment Act (CEA), 2013, no one can run a clinical establishment without registration and shall be renewed in every year. Also, the act <i>ibid</i> provides that the application for renewal of registration shall be made to the authority within 30 days before the expiry of the validity of the certificate of provisional registration.</p> <p>In two test checked Districts (East Singhbhum and Ranchi), 154 EHCPs were test checked out of which 14 EHCPs² were empanelled on expired registration certificate and 54 EHCPs³ were empanelled without uploading of hospital registration certificate. Further, registration of four EHCPs in two Districts had expired after empanelment but renewed after five days to 272 days of lapse of registration. During expired period of registration, these EHCPs provided treatment in 386 cases and got claim payment of ₹ 0.74 crore.</p>
4	Karnataka	<p>Audit noted from records of test checked EHCPs that they are functioning without required mandatory certificates/licenses as detailed below:</p> <p>Pharmacy Licence (11), Hospital registration certificate (3), Blood Bank Licence (9), State Medical Council/Association Registration (5) Ambulance Registration Certificate (4) Fire Department Clearance Certificate (16) PCPNDT Act Registration (7) Pollution Control Board Certificate (3)</p> <p>*Figures in bracket means number of EHCPs were empanelled without required documents</p>

² East Singhbhum-2 and Ranchi-12³ East Singhbhum-14 and Ranchi-40

Sl. No.	State	Observations
5	Meghalaya	Out of 21 test checked private EHCPs, two private EHCPs (Dr. Norman Tunnel Hospital, Jowai and Tura Christian Hospital, Tura) were not registered under the Meghalaya Nursing Homes (Licensing and Registration) Act, 1993.
6	Puducherry	Basic requirement compliance with Fire Safety measures was not ensured in 14 EHCPs.
7	Uttarakhand	Out of 93 test checked EHCPs, certificate in respect of Fire Department Clearance (70 EHCPs), Bio Medical Waste Management (49 EHCPs), Pollution Control Board Compliance (78 EHCPs) were not available.

Annexure-4.4

(Refer Para-4.5)

Non-empanelment of all available and eligible Specialities at Assam

Sl. No.	Name of the hospital	Type of hospital (Public/Private)	Number of Specialty Available		Percentage of speciality available under PMJAY
			Under PMJAY	Total in Hospital	
1.	Bhogeswari Phukanani Civil Hospital, Nagaon	Public	4	22	18
2.	SM Dev Civil Hospital, Silchar	Public	4	5	80
3.	RNB Civil Hospital	Public	7	10	70
4.	Diphu Medical College Hospital	Public	13	24	54
5.	Northeast Cancer Hospital & R/Institute	Private	2	4	50
6.	Dew Care Hospital & Research Centre	Private	3	5	60
7.	Down Town Hospital Pvt Ltd	Private	1	24	4
8.	Swagat Hospital	Private	11	19	58
9.	MRM Memorial Hospital	Private	4	7	57
10.	Hamm Hospital & Research Centre	Private	10	14	71
11.	Sun Valley Hospital	Private	3	13	23
12.	Health City Hospital	Private	5	15	33
13.	Swargadew Siu KaPha Multispecialty Hospital	Private	3	10	30

Annexure-4.5
(Refer Para-4.5)

Non-empanelment of all available and eligible Specialities at Jharkhand

Name of District	Name of hospitals	Specialities provided to General Public	Specialities for empanelled in PMJAY
Ranchi	Medanta Abdur Razzaque Ansari Memorial Weavers Hospital	General Surgery, Cardiology, Cardio-Thoracic & Vascular Surgery, Orthopaedics, Urology, Nephrology, Neurosurgery, General Medicine, Plastic & Reconstructive Surgery	General Surgery, Cardiology, Cardio-Thoracic & Vascular Surgery, Orthopaedics, Urology, Nephrology
	Bhagwan Mahaveer Medical Super speciality Hospital	Emergency Room Package, Paediatric Medical Management, Paediatric Surgery, Urology, Oral and Maxillofacial Surgery, General Medicine, General Surgery, Cardiology, Cardio-thoracic and Vascular Surgery, Otorhinolaryngology, Ophthalmology, Obstetrics and Gynaecology, Orthopaedics and Neuro-Surgery	General Medicine, General Surgery, Cardiology, Cardio-thoracic and Vascular Surgery, Otorhinolaryngology, Ophthalmology, Obstetric and Gynaecology, Orthopaedics, Polytrauma, Neuro-Surgery and Medical Oncology.

Annexure-4.6*(Refer Para-4.5.2)***EHCPS treated patients prior to up-gradation of specialities at Jharkhand**

Sl. No.	Name of the Hospital	Enhancement approved by SHA/SEC	Enhanced procedure	Period	SECC	
					No of cases	Claim amount
1.	Singhpur Nursing Home, Ranchi	28/4/2021	General Medicine	10/10/2018 to 15/4/2021	792	62,66,070
2.	Rinchi Trust Hospital, Ranchi	18/3/2019	Ophthalmology	13/02/2019 to 15/3/2019	1	5,000
3.	Raj Hospitals, Ranchi	1/10/2020	General Medicines	28/12/2018 to 4/7/2019	2	48,780
Total					795	63,19,850

Annexure-4.7*(Refer Para-4.10)***Statement showing the details of hospitals treated patients during de-empanelled at period at Jharkhand**

Name of District	Sl. No.	Name of the Hospital	Date of de-empanelment	SECC	
				Number of cases	Amount paid to hospitals
Palamu	1.	Maa Gulabi Sewa Sadan	5/2/2019	266	21,94,350
	2.	Sanjeevani Hospital	5/2/2019	211	13,47,310
	3.	Shri Lilawati Hospital	5/2/2019	585	34,21,330
	4.	Long Life Hospital	5/2/2019	637	62,21,060
	5.	Maa Tara Sewa Clinic	5/2/2019	78	4,76,860
Total				1777	1,36,60,910

(Source: Audit findings and TMS portal)

Annexure-4.8*(Refer Para-4.10)***Details of de-empanelled Hospitals**

Sl. No.	State	Number of voluntarily de-empanelled hospitals	Reasons of voluntarily de-empanelment	Number of de-empanelled hospitals	Reason of de-empanelment
1.	Chhattisgarh	--	--	3	Extra money taken and fake cases
2.	Karnataka	13	Closure of unit/specialization, no infrastructure etc.	1	--
3.	Maharashtra	47	No reason provided	46	Collection of money from beneficiaries
4.	Tamil Nadu	7	No reason provided	9	Collection of money and low performance
5.	Kerala	3	Economically non-viable etc	--	--
6.	Andhra Pradesh	23	Personal reason, administrative reason	1	Due to non-obtaining NABH
7.	Jharkhand	--	--	28	Non availability of infra and doctors
8.	Madhya Pradesh	3	Financial constraints and low packages rates	3	Fraudulent card irregular package selection etc.
9.	Punjab	16	Non availability of doctors	16	
10.	Himachal Pradesh	7	Due to reasons of low treatment packages	13	Involvement in mal practices/lack of in-patient facility
11.	Assam	1	Due to low package rates	1	Illegal collection of money etc.
	Total	120		121	

Annexure-5.1
(Refer Para-5.1.1, Para-5.1.2)

Details of claims settled and claims under process for settlement (as of November 2022)

(₹ in crore)

State/UT	Claims Settled		Under process for Settlement	
	No. of cases	Amount	No. of cases	Amount
Andaman and Nicobar Islands	1,369	3.54	101	0.41
Arunachal Pradesh	2,343	3.43	66	0.52
Assam	4,57,895	596.81	37,930	98.96
Bihar	4,16,721	419.66	23,961	39.03
Chandigarh	18,356	10.74	3,372	3.60
Chhattisgarh	24,02,630	2,247.45	5,12,318	609.32
Dadra & Nagar Haveli and Daman & Diu	88,972	52.22	497	0.68
Goa	569	1.15	16	0.02
Gujarat	14,12,311	3,507.72	1,18,673	533.79
Haryana	4,99,210	589.24	54,979	79.54
Himachal Pradesh	1,16,747	139.41	40,106	52.71
Jammu and Kashmir	5,19,733	728.89	55,762	118.89
Jharkhand	12,32,790	1,178.03	71,969	226.72
Kerala	35,34,798	2,682.43	8,43,790	985.28
Ladakh	2,795	3.18	892	1.91
Lakshadweep	217	0.66	39	0.06
Madhya Pradesh	16,49,758	2,455.51	3,52,049	638.57
Manipur	68,829	82.79	7,562	9.95
Meghalaya	5,02,692	359.93	13,796	25.68
Mizoram	67,347	67.15	10,658	14.69
Nagaland	29,532	44.70	633	1.44
Puducherry	21,868	10.08	6,517	7.68
Punjab	11,56,514	1,267.20	1,20,901	184.92
Sikkim	7,092	5.33	1,152	1.53
Tripura	1,53,571	106.13	14,399	17.53
Uttar Pradesh	13,70,739	1,422.56	1,54,143	293.31
Uttarakhand	5,38,121	884.28	10,206	22.59
Andhra Pradesh	16,94,533	3,755.83	1,63,473	370.01
Karnataka	27,69,335	4,324.58	8,35,447	652.69
Tamil Nadu	80,86,471	4,445.42	1,47,696	108.46
Telangana	4,87,487	946.92	75,893	308.63
Maharashtra	26,45,888	5,954.86	1,74,902	454.28
Rajasthan	38,16,961	4,135.74	1,69,024	189.03
Grand Total	3,57,74,194	42,433.57	40,22,922	6,052.43

Source: NHA' reply in December 2022

Annexure-5.2

(Refer Para-5.1.3)

State-wise details on time taken (in hours) where claims took more than 12 hours in pre-authorization approval

	State (Hospital)	Max. time taken in Hours	Number of records
API	Andhra Pradesh	18,929	8,81,656
	Arunachal Pradesh	2,429	178
	Assam	5,553	33,460
	Karnataka	13,566	1,85,335
	Maharashtra	8,405	2,97,530
	Tamil Nadu	10,657	16,28,699
	Total	18,929	30,26,858
TMS	Andaman and Nicobar Islands	697	25
	Andhra Pradesh	224	23
	Arunachal Pradesh	99	4
	Assam	7,826	20,073
	Bihar	12,821	9,195
	Chandigarh	6,533	6,996
	Chhattisgarh	11,131	1,45,027
	Dadra and Nagar Haveli	3,205	3,283
	Daman and Diu	3,094	627
	Delhi	314	385
	Goa	623	111
	Gujarat	7,704	63,181
	Haryana	14,524	38,482
	Himachal Pradesh	11,329	3,928
	Jammu and Kashmir	8,534	53,602
	Jharkhand	15,240	90,383
	Karnataka	1,093	272
	Kerala	9,315	1,26,037
	Madhya Pradesh	11,513	1,46,580
	Maharashtra	5,782	3,325
	Manipur	6,838	1,174
	Meghalaya	6,719	5,261
	Mizoram	6,189	1,882
	Nagaland	4,369	1,176
	Odisha	50	5
	Puducherry	1,131	705
	Punjab	9,526	1,30,322
Rajasthan	412	86	

	State (Hospital)	Max. time taken in Hours	Number of records
	Sikkim	1,177	257
	Tamil Nadu	955	264
	Telangana	481	145
	Tripura	1,343	863
	Uttar Pradesh	15,407	68,460
	Uttarakhand	10,156	7,829
	West Bengal	216	46
	Total	15,407	9,30,014
	Grand Total (NATION-WIDE)	18,929	39,56,872

Annexure-5.3

(Refer Para-5.8.2.7)

Admission of same patient in multiple distinct hospitals during same hospitalization period

State/UT	Cases	Patients Involved			Hospitals Involved
		Female	Male	Total	
Assam	1,869	380	584	964	52
Bihar	361	90	203	293	44
Chandigarh	46	7	23	30	8
Chhattisgarh	9,640	3,794	2,073	5,867	234
Dadra and Nagar Haveli	129	51	47	98	2
Daman And Diu	1	0	1	1	1
Goa	2	1	1	2	2
Gujarat	21,514	5,436	8,424	13,860	302
Haryana	2,667	620	801	1,421	134
Himachal Pradesh	96	31	57	88	18
Jammu and Kashmir	521	166	201	367	38
Jharkhand	1,942	652	673	1,325	148
Karnataka	4	0	2	2	1
Kerala	9,632	4,003	3,008	7,011	234
Madhya Pradesh	8,081	2,258	2,332	4,590	213
Maharashtra	247	52	56	108	23
Manipur	147	23	43	66	4
Meghalaya	3,506	1,977	497	2,474	43
Mizoram	104	34	47	81	9
Nagaland	167	23	43	66	8
Puducherry	29	4	9	13	2
Punjab	9,061	2,898	1,807	4,705	321
Sikkim	28	5	3	8	3
Tamil Nadu	15	2	7	9	2
Tripura	180	68	106	174	20
Uttar Pradesh	3,502	878	993	1,871	321
Uttarakhand	4,905	1,264	1,629	2,893	44
Grand Total	78,396	24,717	23,670	48,387	2,231

Annexure-5.4

(Refer Para-5.8.2.8)

Details of payment made with respect to patient who died in previous admission

(Amount in ₹)

State/UT	Number of claims	Number of patients	Amount paid	Maximum of pre-auth date of these claims
Andaman and Nicobar Islands	3	3	1,72,909	21-12-2020
Assam	15	15	1,71,978	08-04-2021
Bihar	59	56	5,55,291	06-05-2021
Chandigarh	2	2	45,100	04-12-2020
Chhattisgarh	404	365	33,70,985	19-04-2021
Dadra and Nagar Haveli	138	133	11,61,625	06-05-2021
Daman and Diu	22	20	1,02,900	05-02-2021
Gujarat	51	47	17,91,748	11-02-2021
Haryana	406	354	54,00,995	09-06-2021
Himachal Pradesh	23	21	2,62,540	04-05-2021
Jammu and Kashmir	59	48	10,96,909	28-06-2021
Jharkhand	323	250	30,37,440	23-06-2021
Kerala	1,022	966	2,60,09,723	03-07-2021
Madhya Pradesh	447	403	1,12,69,664	08-07-2021
Manipur	15	15	2,60,853	26-06-2021
Meghalaya	140	127	12,05,034	01-07-2021
Mizoram	38	34	3,41,420	30-03-2021
Nagaland	38	8	1,68,590	19-06-2020
Punjab	265	207	47,90,424	08-07-2021
Sikkim	5	4	22,830	08-09-2020
Tripura	43	42	1,31,580	26-04-2021
Uttar Pradesh	201	183	20,79,978	05-07-2021
Uttarakhand	184	143	62,45,614	10-07-2021
Grand Total	3,903	3,446	6,96,96,130	

Annexure-5.5

(Refer Para-5.8.2.9)

List of hospitals where patients admitted at any given point of time during January 2020, exceeded its bed strength

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date	
Private	Bihar	Dropadi Netralaya Private Limited	23-01-2021	9	19	
		Sarvdrishti Eye Hospital Private Limited	22-01-2021	5	12	
	Chhattisgarh	Aashary Multispeciality Hospital	25-01-2021	25	29	
		Ganga Nursing Home	22-01-2021	10	12	
		Nayak Maternity And Surgical Centre	12-03-2021	10	42	
		NKH Multi Speciality Hospital And Trauma Centre	15-03-2021	30	34	
		Prabha Hospital And Trauma Centre	09-03-2021	15	17	
		Prabha Nursing Home	22-01-2021	20	26	
		RSM Hospital	23-03-2021	20	31	
		Shivamrita Hospital	13-01-2021	10	14	
		Shri Sankalp Chhattisgarh Mission Hospital	30-03-2021	45	65	
		Someshwar Hospital	08-02-2021	10	14	
		Gujarat	Agaman Dialysis Centre	03-03-2021	9	79
			Apollo Cbcc Cancer Care A Unit Of Apollo Amrish Oncology Service Pvt. Ltd.	06-03-2021	55	240
	Arpan Hospital		19-03-2021	25	64	
	Avishkar Dialysis Centre, Himatnagar		06-03-2021	5	23	
	Ba Smt Lilaben Chimanlal Parikh Cancer Centre		30-03-2021	25	131	
	Bankers Heart & Multispeciality Hospital		02-02-2021	70	75	
	Bharat Cancer Hospital & Research Institute		20-03-2021	100	161	
	Charotar Multispeciality Hospital		12-03-2021	30	33	
	Dharmanandan Orthopaedic Hospital		26-02-2021	25	26	
	Divyam Hospital		31-03-2021	15	23	
	Hcg Hospitals Bhavnagar		17-02-2021	100	126	
	Health And Care Foundation		02-02-2021	46	53	
	Himalaya Cancer Hospital & Research Centre		24-02-2021	50	190	

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date
		Jamnagar Critical Care Centre Pvt. Ltd.	23-03-2021	25	44
		Kameshwar Medical Centre	27-03-2021	6	10
		Karuna Trust	15-02-2021	10	47
		Kejal Life In Multiispeciality Hospital	09-03-2021	50	57
		Kidney Health	27-02-2021	10	31
		Kidney Health Maninagar	30-03-2021	10	40
		Kiran Multi Super Specialty Hospital & Research Centre	27-03-2021	549	628
		Krishna Dialysis Centre	22-02-2021	10	35
		L & T Health And Dialysis Centre	24-03-2021	8	20
		L&T Health & Dialysis Centre	25-01-2021	8	40
		Lions City Charitable Trust Medical Centre	11-03-2021	5	18
		LNM Group Lions Hospital & Research Centre	25-02-2021	40	108
		Madhuri Dialysis and Research Centre	09-03-2021	6	26
		Maheshwari Dialysis Centre	18-03-2021	13	51
		Manav Seva Sangh Sanchalit Jivan Jyot Diagnostic and Health Centre	09-02-2021	12	54
		Mavani Kidney Care	19-03-2021	6	30
		Medico Multispeciality Hospital Pvt Ltd	08-03-2021	34	97
		Medipolis Life Care Llp	22-03-2021	52	71
		N.M Virani Wockhardt Hospital, Rajkot	06-03-2021	168	200
		Neuro Stroke And Critical Care Institute	26-02-2021	26	37
		Prathana Critical Care Hospital	05-02-2021	10	31
		Rajkot Cancer Society and Allied Hospitals	12-03-2021	160	283
		Renus Kidney Hospital	19-03-2021	6	40
		Saboo Kidney Care	27-02-2021	27	77
		Satasia Surgical Hospital	25-03-2021	10	12
		Shaleen Healthcare Private Limited	04-03-2021	38	202
		Shankus Hospitals	23-03-2021	65	397
		Shree Anandabava Kidny Dialisis Centar	04-03-2021	15	34
		Shree Sainath Charitable Trust Dharampur	31-03-2021	5	39

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date
		Shri Devarajbhai Bavabhai Tejani Cancer Institute. Managed By Lions Cancer Detection Centre Trust	18-03-2021	50	104
		Shri Dhirajlal Tokarshi Kapadia Dialysis Centre	19-03-2021	11	49
		Smitaben V. Shah Dialysis Center Managed By Sadvichar Parivar Godhra	23-03-2021	35	65
		Star Hospital	04-03-2021	65	105
		Sterling Cancer Hospital	25-02-2021	72	216
		Sterling Hospital	18-03-2021	190	297
		Sterling Ramkrishna Speciality Hospital	10-03-2021	150	255
		Upasna Kidney Hospital	04-03-2021	40	143
	Haryana	Ahooja Eye And Dental Institute	19-03-2021	16	18
		Centre For Sight Faridabad	27-03-2021	5	7
		Prabha Eye Hospital	01-03-2021	5	13
		Rama Superspeciality and Critical Care Hospital	21-01-2021	35	43
		Saraswati Eye Care Centre	12-03-2021	8	20
	Himachal Pradesh	Eshan Eye Hospital	21-01-2021	5	6
	Jammu and Kashmir	Well Care Dialysis Centre	30-03-2021	10	35
	Jharkhand	Advanced Diagnostic Centre	22-03-2021	16	24
		City Hospital	25-01-2021	10	27
		Crest Care Hospital	21-02-2021	12	22
		Curie Abdur Razzaque Ansari Cancer Institute	18-03-2021	100	112
		Dubey Nursing Home	11-03-2021	15	20
		Durga Nursing Home	07-02-2021	10	12
		Durgamani Arogyam Clinic & Nursing Home	05-02-2021	20	21
		Gurukripa Nursing Home	06-03-2021	10	11
		Hopewell Hospital	24-03-2021	19	22
		J P Hospital & Research Centre	02-03-2021	24	45
		Jharkhand Seba Sadan Nursing Home & Diagnostic Centre	20-02-2021	25	28
		Kamal Eye Clinic	09-02-2021	10	18
		Kidney Care Centre	27-03-2021	12	55
		Life Hospital	03-02-2021	20	27
		Lok Nayak Jayprakash Eye Hospital	17-03-2021	44	45

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date
		Maa Jagdambey Prabhu Sewa	20-03-2021	15	18
		Madhuri Nursing Home	24-03-2021	30	32
		Mahalaxmi Nursing Home	19-03-2021	15	20
		Manglam Netralaya	29-01-2021	10	12
		Meditrina Hospital	12-03-2021	58	128
		Mundhra Hospital Pvt Ltd	27-03-2021	27	51
		Navjeevan Hospital	12-01-2021	20	24
		New Udhwa Nursing Home	19-01-2021	23	26
		Nucare	05-02-2021	15	19
		Om Nursing Home	21-01-2021	20	28
		Parwati Clinic and Research Centre	31-03-2021	20	32
		Patlawati Sewa Sadan	07-03-2021	15	22
		Prakash Eye Care	10-02-2021	10	17
		Purnima Netralaya	08-03-2021	10	34
			18-03-2021	35	60
		Rainbow Children Nursing Home	15-03-2021	15	29
		Reno Plus Dialysis Unit	18-03-2021	10	15
		Rjsp Cancer Hospital & Research And Rehabilitation Centre	01-03-2021	30	51
		Rnb Hospital And Pal Eye Research Center	06-03-2021	20	38
		Sabitri Nursing Home	15-03-2021	15	16
		Sai Poly Clinic Nursing Home	25-01-2021	21	23
		Sanjeevani Seva Sadan	07-03-2021	20	23
		Savitri Devi Memorial Charitable Trust	20-03-2021	30	103
		Shambhavi Centre For Cancer And Gynaecology	17-02-2021	17	29
		Shiva Nursing Home	17-03-2021	25	48
		Shree Vishwanath Nursing Home	10-03-2021	40	84
		Shreshtha Netra Chikitsalaya	27-01-2021	11	49
		Shri Lilawati Hospital	18-01-2021	15	21
		Shrinivas Hospital	25-02-2021	30	37
		Sudhir Hospital	09-02-2021	20	21
		Sunita Eye Hospital	16-01-2021	10	13
		The Raza Hospital	11-01-2021	10	17
		Vishal Sewa Sadan and Research Center	08-01-2021	14	20
	Kerala	Anithara Hospital	22-03-2021	30	41
		Iqraa Hospital Sulthan Barhery	15-01-2021	60	65

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date	
		Mother Care And Health Centre Private Limited	26-03-2021	100	126	
		Thanal Karuna Dialysis Centre	27-02-2021	10	15	
	Madhya Pradesh	Aarogya Nidhi Hospital	27-02-2021	30	36	
		All Is Well Multi Speciality Hospital	03-03-2021	100	102	
		Anantshree Hospital	11-01-2021	25	28	
		Asha Cancer Care	11-03-2021	50	52	
		Asha Hospital	13-03-2021	20	25	
		Bhopal Test Tube Baby Centre	26-02-2021	10	17	
		Care Multi Speciality Hospital	14-01-2021	20	40	
		Deepshikha Hospital	04-03-2021	21	22	
		Guru Ashish Hospital	30-03-2021	30	43	
		Indian Institute of Head and Neck Oncology Indore Cancer Foundation Charitable Trust	31-03-2021	30	48	
		Jawaharlal Nehru Cancer Hospital and Research Centre	20-03-2021	100	233	
		Kishnani Hospital	24-02-2021	15	23	
		Leelawati Memorial Hospital	10-03-2021	20	46	
		Navodaya Cancer Hospital	12-03-2021	35	48	
		Ra Stone & Surgical Care	19-01-2021	15	34	
		Rajdeep Hospital	24-02-2021	25	44	
		Rana Uday Hospital Sehore	27-02-2021	30	49	
		Retina Eye Hospital	26-02-2021	10	11	
		Sai Hospital	21-01-2021	30	32	
		Samadhan Fracture Hospital	23-02-2021	10	11	
		Sanjeevani Multispeciality Hospital	20-01-2021	15	18	
		Shree Shubh Hospital	06-03-2021	20	33	
		Vandana Hospital And Trauma Centre	31-03-2021	25	29	
		Vidhata Multispeciality Hospital	22-03-2021	30	40	
		Maharashtra	Reliance Hospital A Unit Of Mandke Foundation	22-03-2021	10	22
		Punjab	Arora Eye Hospital & Retina Centre	25-03-2021	10	17
			Behgal Institute of IT and Radiation Technology and Behgal Hospital	05-03-2021	35	36
			Gurunanak Multispeciality Hospital	19-03-2021	15	16

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date	
		Mittal Hospital And Heart Centre	19-01-2021	18	46	
		PMG Children Hospital	13-01-2021	25	28	
		Punjab Cancer Care and Multi-Specialty Hospital	15-03-2021	25	27	
		Punjab Eye Hospital	22-03-2021	10	14	
		Rajan Clinic & Hospital	24-03-2021	10	16	
		Sahara Multispeciality Hospital	20-03-2021	20	37	
		Sanjivini New Born & Child Care Hospital	10-02-2021	20	36	
		Sethi Children Hospital	22-01-2021	10	34	
		Shivratan Children Hospital	09-01-2021	10	16	
		Ujala Charitable Children Hospital	10-03-2021	18	29	
		Vijay Kids Superspeciality Hospital	07-02-2021	20	24	
		Vikram New Born Children Hospital And Gagan Maternity Home	12-01-2021	27	33	
		Uttar Pradesh	Amethi Hospital Conducted By Amethi Charitable Evam Medical Sansthan	27-02-2021	10	30
		Aryavart Eye Hospital And Research Centre	11-03-2021	5	9	
	Balaji Eye Care	14-03-2021	5	10		
	Chauhan Chikitsalay	21-03-2021	20	53		
	Eye Life Centre	21-01-2021	5	8		
	Eyenova Hospital	18-03-2021	10	78		
	Focus Multispeciality Centre Llp	10-02-2021	10	26		
	Garima Hospital	09-02-2021	30	64		
	Gupta Hospital And Eye Care Centre	05-02-2021	10	29		
	Hindustan Child Hospital	19-01-2021	50	54		
	Mata Javitri Devi Charitable Hospital Tundla	04-03-2021	5	7		
	Mustafa Hospital	10-02-2021	20	29		
	Nav Jeevan Jyoti Hospital Pvt Ltd.	26-02-2021	20	31		
	Paarth Eye Hospital And Retina Centre	17-01-2021	5	6		
	S S Hospital And Sargical Center Pachphenava	08-01-2021	15	16		
	Shreya Hospital	21-02-2021	10	13		
	Umedha Eye Hospital	03-02-2021	10	11		
	Uttarakhand	Arihant Advance Surgery & Fertility Center Dehradun	20-01-2021	20	26	

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date
		Drishti Centre For Advanced Eye Care	28-02-2021	5	8
		Medicare Hospital	23-02-2021	19	21
		Rahi Care Pvt Ltd	25-03-2021	12	49
		Sanjeevani Multispeciality Hospital A Unit Of Avinova Lifesciences Private Limited	03-03-2021	30	40
Public	Assam	Dr. Borooah Cancer Institute	18-03-2021	279	414
	Chhattisgarh	PHC Anandgaon	23-02-2021	5	6
		PHC Chhindnar	25-02-2021	6	11
		PHC Gudheli	17-02-2021	6	9
		PHC Kongud	27-03-2021	6	13
		PHC Lachhanpur	18-01-2021	6	9
		PHC Mirtur	15-01-2021	10	23
		PHC Ilmidi	18-02-2021	10	17
		PHC Nawanagar	22-02-2021	5	10
		UPHC Changorabhata	07-03-2021	6	8
		UPHC Heerapur	12-01-2021	5	6
	UPHC Ramnagar	05-02-2021	5	7	
	Gujarat	PHC Chitrasani	22-03-2021	6	48
	Jharkhand	CHC Bhawnathpur	22-01-2021	10	13
		CHC Kuru	17-02-2021	10	15
		District Hospital Khunti	25-02-2021	60	67
		District Hospital Ramgarh	09-02-2021	60	104
		Sadar Hospital	03-03-2021	100	106
			05-03-2021	200	336
	Sadar Hospital Latehar	01-03-2021	30	34	
	Kerala	Malabar Cancer Centre Thalassery	08-03-2021	203	228
		Regional Cancer Centre	19-02-2021	600	1,887
	Madhya Pradesh	Government Cancer Hospital	31-03-2021	108	129
	Punjab	CHC Ahmedgarh	02-03-2021	30	45
		CHC Banga	19-02-2021	30	50
		CHC Bhawanigarh	25-02-2021	30	33
		CHC Bhunga	16-03-2021	20	34
		CHC Dhanaula	25-03-2021	30	31
		CHC Kairon	13-03-2021	4	18
		CHC c Kalomazra	30-01-2021	6	9
		CHC c Khiala Kalan	16-03-2021	30	31
		CHC Kurali	09-02-2021	30	32
		CHC Nihal Singh Wala	08-03-2021	30	36
		CHC Payal	28-03-2021	30	44
		CHC Tanda	24-02-2021	30	39

Type	State	Hospital	Example Date	Bed Strength	Occupancy on date
		CHC Tripari	12-02-2021	20	27
		Sdh Balachour	20-03-2021	30	46
		Tata Memorial Centre	15-03-2021	81	150
	Tripura	Uptakhali Primary Health Centre	31-01-2021	6	7
	Uttar Pradesh	CHC Huzoorpur	12-02-2021	30	37
		CHC Saifai	15-02-2021	2	4

Annexure-5.6

(Refer Para-5.8.2.11)

State-wise details of claims/patients who availed their second and onward treatment without biometric authentication

(₹ in crore)

State/UT	Claims	Claims without biometric authentication	Claims of Aadhaar Authenticated patients	Patients	Patients without biometric authentication	Aadhaar Authenticated patients	Amount paid	Amount paid without biometric authentication	Amount of claims of Aadhaar Authenticated patients
Andaman and Nicobar Islands	206	106	69	81	40	26	0.14	0.08	0.06
Arunachal Pradesh	20	20	5	6	6	1			0.00
Assam	64,874	64,873	185	10,638	10,637	36	40.97	40.97	₹ 0.20
Bihar	76,858	38,276	24,052	15,704	8,358	4,803	33.46	17.99	10.50
Chandigarh	8,750	2,665	2,329	611	379	307	2.33	1.26	1.02
Chhattisgarh	6,12,862	6,03,378	3,65,637	2,08,754	2,03,624	1,32,339	240.30	234.86	138.11
Dadra and Nagar Haveli	29,639	24,968	20,858	4,384	3,770	2,812	10.97	9.62	7.42
Daman and Diu	11,282	8,737	6,960	921	737	585	3.83	3.01	2.39
Goa	137	123	101	20	15	8	0.19	0.17	0.13
Gujarat	3,39,836	2,05,902	1,16,607	85,562	52,715	36,307	150.28	93.91	50.54
Haryana	1,41,529	25,915	22,497	31,028	6,903	6,195	74.32	16.21	14.37
Himachal Pradesh	38,574	33,979	24,780	12,201	11,084	8,485	30.26	28.47	20.97
Jammu and Kashmir	1,22,190	1,21,175	74,588	11,540	11,223	8,876	35.52	35.11	23.34

State/UT	Claims	Claims without biometric authentication	Claims of Aadhaar Authenticated patients	Patients	Patients without biometric authentication	Aadhaar Authenticated patients	Amount paid	Amount paid without biometric authentication	Amount of claims of Aadhaar Authenticated patients
Jharkhand	2,92,924	1,26,032	93,663.00	85,183	37,727	25,596.00	143.28Cr	60.29	41.91
Karnataka	52	47	26.00	36	35	17.00	0.02Cr	0.02	0.01
Kerala	15,62,760	15,14,458	12,31,835.00	2,12,704	2,01,790	1,48,714.00	482.37Cr	472.64	360.84
Madhya Pradesh	3,66,083	2,66,706	2,00,818.00	75,918	54,950	44,432.00	232.85Cr	160.70	126.03
Maharashtra	1,754	1,365	892.00	270	179	127.00		0.00	0.00
Manipur	23,881	23,451	15,687.00	2,351	2,269	1,561.00	15.86	15.63	10.41
Meghalaya	1,15,025	1,14,930	1,108.00	45,411	45,359	538.00	68.98	68.93	0.65
Mizoram	20,885	20,560	6,811.00	6,794	6,656	2,359.00	19.89	19.24	6.98
Nagaland	9,549	7,748	3,944.00	2,038	1,579	786.00	8.99	6.25	3.28
Puducherry	4,599	3,822	1,859.00	158	139	80.00	0.55	0.46	0.21
Punjab	3,57,508	2,43,468	1,44,842.00	79,241	56,798	40,517.00	208.25	146.80	100.62
Sikkim	2,313	2,299	1,334.00	298	287	142.00	0.74	0.72	0.38
Tamil Nadu	81	70	22.00	20	19	5.00	0.05	0.05	0.03
Tripura	32,113	30,664	24,412.00	16,347	15,069	11,962.00	15.69	14.94	11.73
Uttar Pradesh	3,42,978	3,05,161	2,12,798.00	73,586	63,387	47,013.00	148.57	129.99	92.51
Uttarakhand	1,66,688	1,59,920	1,41,526.00	25,961	24,448	21,350.00	103.35	100.33	87.36
Grand Total	47,45,950	39,50,818	27,40,245.00	10,07,766	8,20,182	5,45,979.00	2,072.03	1,678.68	1,111.98

Annexure-5.7

(Refer Para-5.9.1)

Payment on disabled cards

(Amount in ₹)

State/UT	Count of claims	Claim Paid Amount
Punjab	756	53,50,388
Haryana	114	8,49,369
Chhattisgarh	48	3,01,520
Madhya Pradesh	11	1,34,080
Jammu And Kashmir	49	1,15,500
Kerala	13	84,423
Uttar Pradesh	21	76,260
Meghalaya	15	73,785
Jharkhand	4	64,680
Bihar	2	36,300
Nagaland	3	18,315
Uttarakhand	28	16,980
Tripura	3	14,450
Dadra and Nagar Haveli	1	9,000
Himachal Pradesh	1	2,200
Gujarat	7	--
Chandigarh	4	--
Assam	1	--
Grand Total	1,081	71,47,250

Payment on rejected cards

(Amount in ₹)

State	Count of claims paid after rejection date	Count of Claims Paid	Claim Paid Amount
Punjab	233	189	20,42,285
Chhattisgarh	101	77	9,55,460
Madhya Pradesh	61	53	7,16,745
Nagaland	16	16	3,51,180
Jharkhand	63	56	3,39,212
Assam	24	18	3,12,702
Uttar Pradesh	7	4	2,96,723
Bihar	40	30	2,83,500
Jammu & Kashmir	25	12	1,51,365
Kerala	10	6	80,700
Haryana	2	1	1,500
Gujarat	8	0	0
Grand Total	590	462	55,31,372

Annexure-5.8

(Refer Para-5.9.2)

State-wise responses of trigger alerts

States-SAFU	Fraud	Inconclusive	Not Fraud	Pending	Under Investigation	Grand Total
Andaman and Nicobar Islands						
Triggers	42		828	201	216	1,287
Cards	14		258	67	66	405
Arunachal Pradesh						
Triggers				1,356		1,356
Cards				396		396
Assam						
Triggers	12		8,418	6,360	1,941	16,731
Cards	4		2,543	1,341	625	4,513
Bihar						
Triggers	15,792		1,029	15,900	699	33,420
Cards	5,195		340	5,270	233	11,038
Chandigarh						
Triggers	132		1,365	1,020		2,517
Cards	44		455	339		838
Chhattisgarh						
Triggers	19,911		76,380	55,866	7,086	1,59,243
Cards	5,948		25,217	18,226	2,284	51,675
Dadra and Nagar Haveli						
Triggers	3,936		68,466	9,372	1,182	82,956
Cards	1,241		22,752	3,124	389	27,506
Daman And Diu						
Triggers	1,503		1,872	3,696	357	7,428
Cards	500		622	1,225	119	2,466
Goa						
Triggers	30	153	1,173	87		1,443
Cards	10	51	391	29		481
Gujarat						
Triggers	4,29,960	2,31,447	58,344	24,660	20,163	7,64,574
Cards	1,36,220	77,149	19,438	8,209	6,690	2,47,706
Haryana						
Triggers	19,338		33,675	34,647		87,660
Cards	6,445		11,225	11,537		29,207
Himachal Pradesh						
Triggers	22,776		53,022	37,248		1,13,046
Cards	7,210		17,618	8,888		33,716
Jammu and Kashmir						

States-SAFU	Fraud	Inconclusive	Not Fraud	Pending	Under Investigation	Grand Total
Triggers	48,879		6,261	62,616	3	1,17,759
Cards	16,124		2,087	20,577	1	38,789
Jharkhand						
Triggers	1,05,987		47,655	11,574		1,65,216
Cards	34,897		15,883	3,852		54,632
Karnataka						
Triggers				3		3
Cards				1		1
Kerala						
Triggers	2,841		27,381	53,547	50,811	1,34,580
Cards	809		9,027	17,356	16,834	44,026
Lakshadweep						
Triggers				3		3
Cards				1		1
Madhya Pradesh						
Triggers	1,27,998			1,02,516		2,30,514
Cards	42,436			33,714		76,150
Maharashtra						
Triggers	1,01,259		23,856	27,729	4,635	1,57,479
Cards	33,616		7,893	9,231	1,544	52,284
Manipur						
Triggers	1,647	3	12,600	3,783	18	18,051
Cards	543	1	4,196	1,261	6	6,007
Meghalaya						
Triggers	55,881		12,867	2,03,085	12	2,71,845
Cards	18,502		4,289	67,169	4	89,964
Mizoram						
Triggers	6,225		35,427	1,311		42,963
Cards	1,924		11,809	407		14,140
NA						
Triggers				15		15
Cards				5		5
Nagaland						
Triggers	63,879		50,505	21,012	3	1,35,399
Cards	21,060		16,783	6,982	1	44,826
Puducherry						
Triggers	2,082		19,848	783		22,713
Cards	630		6,616	211		7,457
Punjab						
Triggers	1,07,703	21	18,777	30,450		1,56,951
Cards	32,548	7	6,257	9,832		48,644
Sikkim						
Triggers			465	3,780	33	4,278
Cards			155	1,259	10	1,424

States-SAFU	Fraud	Inconclusive	Not Fraud	Pending	Under Investigation	Grand Total
Tamil Nadu						
Triggers	3			3		6
Cards	1			1		2
Tripura						
Triggers	14,052		20,808	3,516		38,376
Cards	4,633		6,934	1,154		12,721
Uttar Pradesh						
Triggers	1,21,323	846	42	2,86,038		4,08,249
Cards	40,222	282	14	82,504		1,23,022
Uttarakhand						
Triggers	78,108		210	56,862		1,35,180
Cards	25,935		70	18,869		44,874
Total Triggers	13,51,299	2,32,470	5,81,274	10,59,039	87,159	33,11,241
Total Cards	4,36,711	77,490	1,92,872	3,33,037	28,806	10,68,916

Annexure-6.1

(Refer Para-6.2)

Release of Premium (Grant-in-Aid)

Insurance Mode

A flat premium per family, irrespective of the number of members under Ayushman Bharat National Health Protection Mission (ABNHPM) in that family, will be determined through open tendering process.

The State Government/Union Territories shall upfront release their respective share of premium for the eligible beneficiary families considered for the implementation of AB-NHPM into a separate designated escrow account opened for this purpose, from where it shall be paid to the Insurance Company on a per family basis. Upon releasing of States'/UT's share, the States/UTs shall send the proposal to the Central Government for release of respective Central Government's Share of Premium along with the prescribed documents.

(i) First instalment of Premium for all States and UTs:

The Insurer, upon the issue of policy, shall raise an invoice for the first instalment of the Premium payable for the Beneficiary Family Units that are targeted or identified by the SHA. Thereupon, the State/UT shall upfront release 45 *per cent* of their respective share *viz.* (out of 10 *per cent*/ 40 *per cent*) of premium within 15 working days from the receipt of invoice from insurance company, depending upon category of State/UT based on the number of eligible families that have been targeted/identified by the SHA and the data for whom has been shared with Insurance Company along with their respective administrative expense share into a separate designated escrow account opened by the States/UTs for the implementation of AB-NHPM.

Thereafter, within 15 working days from the release of their respective share, the State/UT shall raise the proposal for release of proportionate share of Central Government's Share of Premium along with the proposal, documentary proof for release of State's/UT's Share of Premium and requisite documentary evidences & compliance of applicable financial provisions. The Central Government will release 45 *per cent* of its respective share depending upon category of State/UT based on the number of eligible families that have been targeted/identified by the SHA within 21 working days from the receipt of duly completed proposal from the State/UT.

However, in case of Union Territories without legislation, where the Central Government has to bear 100 *per cent* premium, the Central Government shall pay 45 *per cent* of its respective share of premium (*viz.* out of 100 *per cent*) through the designated escrow account into the designated Escrow Account of the State/UT within 21 working days from the receipt of duly completed proposal (including and not limited to all information/clarifications demanded by Central Government).

Thereafter, upon the receipt of Central Government's Share of Premium, the State/UT shall release the aforesaid instalment of premium within seven working days through the designated Escrow Account to the Insurance Company under intimation to the Central Government.

(ii) Second instalment for all States and UTs:

The Insurer upon the completion of 2nd quarter shall raise an invoice for the second instalment of the Premium payable for the Beneficiary Family Units for which first instalment was released earlier. The State/UT (with Legislature), within 15 working days upon the receipt of invoice from the insurance company, shall release their 2nd instalment of premium i.e., 45 *per cent* of their respective share *viz.* (out of 10 *per cent*/40 *per cent*) into the designated escrow account. Thereafter, within 15 working days from the release of their respective share, the State/UT shall raise the proposal for release of proportionate share of Central Government's Share of Premium along with the proposal, documentary proof for release of State's/UT's Share of Premium (Grant-in-Aid) and requisite documentary evidences & compliance of applicable financial provisions. The Central Government will release 45 *per cent* of its respective share depending upon category of State/UT based on the number of eligible families that have been targeted/identified by the SHA within 21 working days from the receipt of duly completed proposal from the State/UT.

Thereupon, the receipt of Central Government's Share of Premium, the State/UT shall release the second instalment of premium within 7 working days through the designated Escrow Account to the Insurance Company under intimation to the Central Government.

(iii) Third Instalment for all States and UTs

Upon completion of 10 Months of Policy, the Insurer shall submit the Claim Settlement Report along with the invoice for the last instalment of the Premium payable for the Beneficiary Family Units for which the first and second instalment was released earlier. The State/UT (with Legislative) Government shall, upon receipt of the Claim Settlement report from the Insurance Company/Real Time Data available with States/UTs and upon due satisfaction of permissible claim settlement ratio, release the remaining due premium of 10 *per cent* or demand for the refund of premium from the insurance company or release the proportionate States/UTs Share of premium based upon the claim settlement scenario, as the case may be, within 15 working days into the escrow account. Thereupon, within 15 working days of their release of premium, shall raise the proposal to the Central Government for the release of 10 *per cent* of Premium or the proportionate premium based upon the claim settlement scenario, as the case may be into the escrow account as last tranche of premium to the Insurance Company.

The Central Government will release the due proportionate respective share of premium depending upon category of State/UT based on the number of eligible families that have been targeted / identified by the SHA within 21 working days from the receipt of duly completed proposal from the State/UT.

Thereafter, upon the receipt of Central Government's Share of Premium, the State/UT shall release the last instalment of premium within seven working days through the designated Escrow Account to the Insurance Company under intimation to the Central Government.

Trust Mode

The process of funds release shall be as follows:

The State/UT shall upfront release its share, depending upon category of State/UT along with its administrative expense share into the separate designated escrow account of SHA opened by the States/UTs for implementation of AB-PMJAY.

The Central Government shall then release its share of grant-in-aid through the designated escrow account of NHA into the designated Escrow Accounts of the SHA of respective State/UT within 21 working days from the receipt of duly completed proposal from the State Government.

Thereafter, upon receipt of Central Government's Share of Grant-in-Aid, the State/UT shall release the aforesaid instalment of premium within seven working days from the SHA Escrow Account to the Insurance Company.

In 1st Year:

The first tranche of grant-in-aid of 50 *per cent* out of the annual maximum ceiling of Central Government's Share of Grant-in-Aid, shall be released as advance through Escrow Account for the total targeted beneficiary families as per the SECC Database or the number of beneficiary families mapped with the SECC Database, as the case may be. The second tranche of 25 *per cent* will be also be paid as advance by the end of second quarter, subject to the submission of documentary proof of utilization of at least 75 *per cent* of the earlier released first instalment to the SHA. Further, the last tranche of grant-in-aid as full and final release shall be made upon receipt of the Utilization Certificate of the earlier released tranches in the last quarter and actual amount of certified expenditure incurred by the States/UT.

For 2nd Year and onwards:

The first tranche of grant-in-aid of 50 *per cent*, out of the total Central Government's Share of Grant-in-Aid, shall be released as advance through Escrow Account based upon the actual total actual expenditure incurred in the previous year towards the treatment of ABNHPM Beneficiary Families, subject to the maximum annual permissible ceiling decided by Government of India, whichever is less, as the case may be. The second tranche of 25 *per cent* will be also be paid as advance by the end of second quarter, subject to the submission of documentary proof of utilisation of at least 75 *per cent* of the earlier released first instalment to the SHA. Further, the last tranche of grant-in-aid as full and final release shall be made upon receipt of the Utilization Certificate of the earlier released tranches in the last quarter.

Annexure-6.2

(Refer Para-6.2.2)

State/UT-wise and mode-wise release of grants to States/UTs

(₹ in crore)

Sl. No.	State/UT	Mode of Implementation	2018-19		2019-20		2020-21	
			Imp	Admin	Imp	Admin	Imp	Admin
1.	Andaman & Nicobar Islands	Trust	0.10	0.05	0.00	0.41	0.14	0.13
2.	Andhra Pradesh	Trust	174.55	8.30	357.47	16.59	248.99	12.24
3.	Arunachal Pradesh	Trust	2.10	0.20	0.00	0.00	0.00	0.67
4.	Assam	Trust	15.00	6.08	126.03	7.21	11.36	0.75
5.	Bihar	Trust	71.93	16.34	78.07	4.42	0.00	0.00
6.	Chandigarh	Trust	0.50	0.18	3.28	0.53	1.84	0.00
7.	Chhattisgarh	Trust	211.84	5.59	274.78	5.59	112.62	0.00
8.	Dadra and Nagar Haveli	Insurance	3.09	0.16	1.69	0.34	3.17	0.00
9.	Daman and Diu	Insurance	0.96	0.05	0.00	0.00	1.07	0.00
10.	Goa	Trust	0.58	0.06	0.00	0.06	0.00	0.49
11.	Gujarat	Mixed	70.78	6.73	212.33	0.00	90.53	9.31
12.	Haryana	Trust	24.49	2.33	53.51	5.17	68.89	3.04
13.	Himachal Pradesh	Trust	16.56	0.62	19.12	0.00	30.44	2.48
14.	Jammu & Kashmir	Insurance	19.26	1.38	28.88	4.56	22.70	0.00
15.	Jharkhand	Mixed	165.96	4.21	126.50	0.00	100.32	0.00
16.	Karnataka	Trust	150.00	9.31	241.48	12.65	145.72	15.13
17.	Kerala	Trust	25.00	0.00	97.56	0.00	138.11	7.50
18.	Ladakh	Insurance	0.00	0.00	0.00	0.00	1.12	0.50
19.	Lakshadweep	Trust	0.00	0.004	0.00	0.00	0.00	0.00
20.	Madhya Pradesh	Trust	60.00	12.57	118.46	0.00	150.37	14.43
21.	Maharashtra	Mixed	253.77	12.55	241.88	0.00	376.65	0.00
22.	Manipur	Trust	6.56	0.62	14.24	2.87	11.45	0.00
23.	Meghalaya	Insurance	14.78	0.78	18.07	0.00	47.64	1.88
24.	Mizoram	Trust	16.60	0.88	10.36	2.06	14.44	0.54
25.	Nagaland	Insurance	4.20	0.52	9.32	1.57	12.27	0.00
26.	Puducherry	Trust	1.21	0.31	0.00	0.00	1.23	0.00
27.	Punjab	Insurance	0.00	2.24	47.90	7.65	46.85	0.00
28.	Rajasthan	Insurance	0.00	0.00	200.07	0.00	251.71	6.60
29.	Sikkim	Trust	0.94	0.09	0.00	0.09	1.51	0.34

Sl. No.	State/UT	Mode of Implementation	2018-19		2019-20		2020-21	
			Imp	Admin	Imp	Admin	Imp	Admin
30.	Tamil Nadu	Mixed	293.32	11.66	441.77	0.00	359.81	0.00
31.	Tripura	Trust	11.70	1.11	15.10	5.08	8.98	0.00
32.	Uttar Pradesh	Trust	67.30	17.71	129.80	17.69	150.00	17.63
33.	Uttarakhand	Trust	10.12	2.42	23.44	7.29	40.52	0.00
34.	West Bengal	Not Implementing	30.45	0.83	0.00	0.00	0.00	0.00
Grand Total			1723.66	125.89	2891.12	101.83	2450.45	93.67

(Note: Imp = Implementation, Admin = Administrative)

Annexure-6.3

(Refer Para-6.5)

Diversion of grants by SHAs

(₹ in crore)

Sl. No.	State/UT	Year	Funds diverted from	Funds diverted to	Amount	Remarks
1.	Dadra and Nagar Haveli and daman and Diu	2019-20	PMJAY Administrative	PMJAY Implementation	0.09	Insurance premium of ₹ 0.09 crore (UT share of DNH) paid from Administration a/c.
2.	Himachal Pradesh	2018-19	Implementation	Administrative	1.55	For administrative expenses.
		2018-21	PMJAY administrative grant	State Health Scheme (HIMCARE)	0.64	Payment made to outsourced staff working for State Health Scheme charged to PMJAY.
		2018-21	PMJAY administrative grant	State Health Scheme (HIMCARE)	0.66	
3.	Jharkhand	NA	Implementation (for payment of claims to hospitals)	Payment of premium to NIC	29.60	Grant released by NHA for payment of claims to hospital was diverted towards payment of premium to NIC.
4.	Nagaland	2018-19	PMJAY administrative grant	PMJAY implementation	0.47	State share (1 st instalment) of ₹ 46.62 lakh for the policy period ending 22-09-2019 paid from administrative cost released by NHA due to delay in release of State share.
5.	Rajasthan	2019-21	PMJAY administrative grant	Old State Health Scheme (BSBY)	1.56	Expenditure incurred on IEC activities for old State Health Scheme (BSBY) was charged to PMJAY.
6.	Tamil Nadu	2018-19	PMJAY administrative grant	GoTN account	11.61	₹11.61 crore was remitted to GoTN account in two instalment viz. ₹ 7.43 crore on

Sl. No.	State/UT	Year	Funds diverted from	Funds diverted to	Amount	Remarks
		2018-19	PMJAY administrative grant	Jt. Director of Health Services of 32 Distt.	4.22	30/7/2019 and ₹ 4.18 crore on 16/3/2020. The amount was returned by SHA to Administrative account after one year i.e., on 29.01.2020.
7.	Uttarakhand	2018-19	PMJAY implementation	PMJAY administrative	0.21	For meeting administrative cost.
Total					50.61	

Annexure-6.4

(Refer Para-6.6)

Administrative Grants lying unspent with States/UTs

(` in crore)

Sl. No.	State/UT	Funds available ^s			Funds utilized (expenditure)			Amount of unspent balance (percentage/% w.r.t. funds available)		
		2018-19	2019-20	2020-21	2018-19	2019-20	2020-21	2018-19	2019-20	2020-21
1	2	3	4	5	6	7	8	9 (3-6)	10 (4-7)	11 (5-8)
1.	Andaman & Nicobar Islands	0.05	0.46	0.38	0	0.22	0.32	0.05 (100)	0.24 (52)	0.06 (16)
2.	Assam	6.08	10.99	5.24	3.10	7.18	2.23	2.98 (49)	3.81 (35)	3.01 (57)
3.	Bihar	16.34	32.19	17.29	2.40	14.90	14.17	13.94 (85)	17.29 (54)	3.12 (18)
4.	Chandigarh	0.18	0.71	0.57	0	0.14	0.25	0.18 (100)	0.57 (80)	0.32 (56)
5.	Dadra & Nagar Haveli	0.16	0.50	0.33	0	0.17	0.32	0.16 (100)	0.33 (66)	0.01
6.	Daman & Diu	0.05	0.05	0.02	0	0.03	0	0.05 (100)	0.02 (40)	0.02 (100)
7.	Himachal Pradesh	2.25	1.22	3.20	1.03	1.22	1.36	1.22 (54)	0	1.84 (58)
8.	Jammu & Kashmir	1.65	7.10	6.00	0.43	1.54	2.11	1.22 (74)	5.56 (78)	3.89 (65)
9.	Kerala	1.00	1.00	14.50	0	0	3.19	1.00 (100)	1.00 (100)	11.31 (78)
10.	Ladakh	0	0	0.50	0	0	0.09	0	0	0.41 (82)
11.	Madhya Pradesh	30.57	26.90	35.01	3.67	6.32	8.62	26.90 (88)	20.58 (77)	26.39 (75)
12.	Manipur	0.69	3.48	3.17	0.47	0.82	0.54	0.22 (32)	2.66 (76)	2.63 (83)
13.	Meghalaya	18.75	38.36	45.11	1.02	2.27	2.11	17.73 (95)	36.09 (94)	43.00 (95)
14.	Puducherry	0.31	0.19	0.50	0.30	0.19	0.11	0.01	0	0.39 (78)
15.	Punjab	2.24	12.52	12.76	0.04	1.81	2.83	2.20 (98)	10.71 (86)	9.93 (78)
16.	Rajasthan	0	1.42	11.71	0	1.42	8.40	0	0	3.31 (28)
17.	Tamil Nadu	11.65	0	0	0.05	0	0	11.60 (99)	0	0
18.	Tripura	0	5.89	4.31	0	1.58	1.73	0	4.31 (73)	2.58 (60)
19.	Uttar Pradesh	29.50	46.41	48.05	12.39	27.99	22.00	17.11 (58)	18.62 (40)	26.05 (54)
20.	Uttarakhand	2.69	11.54	6.35	0.28	5.20	4.95	2.41 (90)	6.34 (55)	1.40 (22)
Total								98.98	128.13	139.67

(^s Note: Funds available = Central share + State share + last year's closing balance)

Annexure-6.5

(Refer Para-6.7)

Interest earned by SHAs

(` in lakh)

Sl. No.	State/UT	Amount of interest			Total	Remarks
		2018-19	2019-20	2020-21		
1.	Andaman & Nicobar Islands	0.08	0.65	0.31	1.04	--
2.	Bihar				927.18	On RSBY funds Year-wise break up not available in State Audit Report
3.	Chandigarh	0.30	0.58	1.59	2.47	--
4.	Jammu & Kashmir	2.27	2.99	3.12	8.38	--
5.	Jharkhand				52.85	From September 2018 to November 2021
6.	Madhya Pradesh	62.05	194.72	138.04	394.81 (-) <u>257.00</u> <u>137.81</u>	Out of total interest of ₹ 3.95 crore, ₹ 2.57 crore transferred to NHA
7.	Puducherry				5.87	Since inception till March 2021
8.	Rajasthan	0	0	499.07	499.07	Interest on grant received during 2020-21
9.	Tamil Nadu	0	456.00	96.00	552.00	₹ 4.56 crore and ₹ 0.96 crore on implementation and administration a/c respectively.
10.	Uttarakhand				29.94	NHA share of interest since inception till March 2021
Total					2216.61	

Annexure-6.6

(Refer Para-6.8)

Formula for calculation of Claim Settlement Ratio

Guidelines related to release of premium provide that the Insurer will be required to refund premium if they fail to reach the claim ratio specified in comparison with the premium paid (excluding GST & Other taxes/Duties) in the full period of insurance policy period. The premium refund shall be as per the formula elaborated below:

The claim ratio defined with respect to AB-PMJAY will be total pre-authorization approved amount minus rejected and disallowed claims amount divided by total premium payable to insurer in percentage. Total *premium payable* = *Premium rate per family* * *number of families* covered. Both the numerator and denominator shall be for the same period of the insurance policy. All Pre-auth with date of admission in the policy period will be accounted.

- a. The SHA shall issue a letter to the Insurer stating the Insurer's average Claim Ratio for all 24/36 months of Policy Cover Period (depending on renewal for third year) for the State/UT. In the letter, the SHA shall indicate the amount of premium that the Insurer shall be obliged to refund. The amount of premium to be refunded shall be calculated based on the provisions as mentioned below.
- b. After adjusting a defined percent for expenses of management (including all costs excluding only service tax and any cess, if applicable) and after settling all claims, if there is surplus: 100 *percent* of leftover surplus should be refunded by the Insurer to the SHA within 30 days. The percentage that will be needed to be refunded will be as per the following:
 - In category A States:
 - i. Administrative cost allowed 10 *per cent* if claim ratio less than 60 *per cent*.
 - ii. Administrative cost allowed 15 *per cent* if claim ratio between 60-70 *per cent*.
 - iii. Administrative cost allowed 20 *per cent* if claim ratio between 70-80 *per cent*.
 - In Category B States:
 - i. Administrative cost allowed 10 *per cent* if claim ratio less than 60 *per cent*.
 - ii. Administrative cost allowed 12 *per cent* if claim ratio between 60-70 *per cent*.
 - iii. Administrative cost allowed 15 *per cent* if claim ratio between 70-85 *per cent*.
- c. The entire surplus as determined through formula mentioned above should be refunded by the insurer to the SHA within 30 days.
- d. If the Insurer delays payment of or fails to pay the refund amount within 30 days from the date of communication by SHA, then the Insurer shall be liable to pay interest at the rate

of one percent of the refund amount payable to the SHA for every 7 days of delay beyond such 30 days period.

- e. If the Insurer fails to refund the Premium within such 90-day period and/or the default interest thereon, the SHA shall be entitled to recover such amount as a debt due from the Insurer through legal remedial procedures.

<p>Category A States/ UTs</p>	<p>Arunachal Pradesh, Goa, Himachal Pradesh, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, NCT Delhi, Sikkim, Tripura, Uttarakhand and six Union Territories (Andaman and Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, Lakshadweep and Puducherry)</p>
<p>Category B States/UTs</p>	<p>Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal</p>

Annexure-6.7

(Refer Para-6.8)

Non-refund of premium by insurance companies

(₹ in crore)

Sl. No.	State/UT	Name of IC	Policy period	Amount of claim due for recovery from IC	Amount of claim recovered	Remaining recoverable amount
1.	Gujarat	Oriental Insurance Co. Ltd.	01.10.2018 to 30.09.2019	2.12	0	2.12
			01.10.2019 to 30.09.2020	52.83	0	52.83
2.	Jammu and Kashmir	Bajaj Allianz General Insurance Company Ltd.	01.12.2018 to 30.11.2019	17.80	16.85	0.95
3.	Ladakh	Bajaj Allianz General Insurance Company Ltd.	01.03.2020 to 25.12.2020	0.55 ⁴	0	0.55
4.	Maharashtra	National Insurance Co. Ltd	Till March 2020	214.00	0	214.00
		United India Insurance Co.	April 2020 onwards	265.86	193.55	72.31
5.	Meghalaya	Reliance Gen. Insurance Co.	01.02.2019 to 31.01.2020	36.12	31.51	4.61
6.	Tamil Nadu	United India Insurance Co Ltd.	11.01.2018 to 10.01.2021	110.82	0	110.82 ⁵
Total				700.10	241.91	458.19

⁴ ₹ 0.50 crore (insurance premium) + ₹ 0.05 crore (penal interest) = ₹ 0.55 crore

⁵ ₹ 66.49 crore (60 per cent NHA portion) + ₹ 44.33 crore (40 per cent SHA portion) = ₹ 110.82 crore

Annexure-6.8
(Refer Para-6.10)

Release of grants to SHAs without obtaining audited statements of accounts

(₹ in crore)

Sl. No.	Name of State/UT	No. of UCs received	Year	Amount of grant released		Total	Whether UCs Signed by Head of SHA (Yes/No)
				GIA-Imp	GIA-Admn.		
1.	Andaman and Nicobar Islands	6	2018-19	0.10	0.05	0.15	Yes
			2019-20	0	0.41	0.41	
			2020-21	0.14	0.13	0.27	
2.	Assam	23	2018-19	15	6.08	21.08	Yes
			2019-20	126.03	7.21	133.24	
			2020-21	11.36	0.75	12.11	
3.	Bihar	6	2018-19	71.93	16.34	88.27	Yes
			2019-20	78.07	4.42	82.49	
			2020-21	0	0	0	
4.	Chandigarh	13	2018-19	0.50	0.18	0.68	Yes
			2019-20	3.28	0.53	3.81	
			2020-21	1.84	0	1.84	
5.	Chhattisgarh	15	2018-19	211.84	5.59	217.43	No
			2019-20	274.78	5.59	280.37	
			2020-21	112.62	0	112.62	
6.	Dadra and Nagar Haveli	18	2018-19	3.09	0.16	3.25	Yes
			2019-20	1.69	0.34	2.03	
			2020-21	3.17	0	3.17	
7.	Goa	13	2018-19	0.58	0.60	1.18	Yes
			2019-20	0	0.06	0.06	
			2020-21	0	0.49	0.49	
8.	Gujarat	15	2018-19	70.78	6.73	77.51	No
			2019-20	212.33	0	212.33	
			2020-21	90.53	9.31	99.84	
9.	Jammu and Kashmir	23	2018-19	19.26	1.38	20.64	No
			2019-20	28.88	4.56	33.44	
			2020-21	22.70	0	22.70	
10.	Jharkhand	2	2018-19	165.96	4.21	170.17	No
			2019-20	126.50	0	126.50	
			2020-21	100.32	0	100.32	
11.	Karnataka	1	2018-19	150.00	9.31	159.31	Yes
			2019-20	241.48	12.65	254.13	
			2020-21	145.72	15.13	160.85	
12.	Ladakh	1	2018-19	0	0	0	Yes
			2019-20	0	0	0	
			2020-21	1.12	0.50	1.62	
13.	Manipur	34	2018-19	6.56	0.62	7.18	Yes
			2019-20	14.24	2.87	17.11	
			2020-21	11.45	0	11.45	

Sl. No.	Name of State/UT	No. of UCs received	Year	Amount of grant released		Total	Whether UCs Signed by Head of SHA (Yes/No)
				GIA-Imp	GIA-Admn.		
14.	Puducherry	4	2018-19	1.21	0.31	1.52	Yes
			2019-20	0	0	0	
			2020-21	1.23	0	1.23	
15.	Punjab	11	2018-19	0	2.24	2.24	No (Some UCs signed by CA)
			2019-20	47.90	7.65	55.55	
			2020-21	46.85	0	46.85	
16.	Rajasthan	8	2018-19	0	0	0	No
			2019-20	200.07	0	200.07	
			2020-21	251.71	6.60	258.31	
17.	Sikkim	13	2018-19	0.94	0.09	1.03	Yes
			2019-20	0	0.09	0.09	
			2020-21	1.51	0.34	1.85	
18.	Tamil Nadu	6	2018-19	293.32	11.66	304.98	No
			2019-20	441.77	0	441.77	
			2020-21	359.81	0	359.81	
Total		212		3970.17	145.18	4115.35	

Annexure-6.9

(Refer Para-6.10)

Detail of inaccurate/inflated UCs furnished to NHA by SHAs

(₹ in crore)

Sl. No.	State/UT	Head of a/c under which grant received	Period	Amount of UC required to be furnished to NHA	Amount of UC furnished to NHA	UC Inflated by
1	2	3	4	5	6	7 (6-5)
1.	Himachal Pradesh	Implementation	2018-19	2.74	15.67	12.93
2.	Jammu & Kashmir	Implementation	2018-19	21.40	22.30	0.90
			2019-20	32.09	33.71	1.62
		Administrative	2018-19	0.43	1.58	1.15
			2019-20	1.54	5.66	4.12
3.	Madhya Pradesh	Implementation	2019-20	123.57	124.03	0.46
			Administrative	2019-20	1.75	1.85
			2020-21	4.04	5.85	1.81
4.	Rajasthan	Administrative	2020-21	0.04	0.08	0.04
5.	Tamil Nadu	Administrative	2018-19	0.04	11.65	11.61
6.	Uttarakhand	Implementation	2020-21	3.04	6.36	3.32
		Administrative	2020-21	0.97	1.15	0.18
Total				191.65	229.89	38.24

Annexure-7.1
(Refer Para-7.3.1)

Shortfall in deployed manpower against the sanctioned strength in SHAs

Sl. No.	Name of State/UT	Name of unit	Sanction strength	Men in position	Shortage	Shortfall in per centage
1.	Andaman & Nicobar Islands	SHA	4	1	3	75
2.	Andhra Pradesh	Field unit	230	178	52	22
3.	Assam	Atal Amrit Abhiyan Society	51	15	36	70
4.	Bihar	SHA	183	81	102	56
5.	Chhattisgarh	SNA	81	56	25	31
6.	Dadra & Nagar Haveli and Daman & Diu	SHA	7	3	4	57
7.	Gujarat	SHA	80	41	39	49
8.	Haryana	SHA	279	178	101	36
9.	Jammu & Kashmir	SHA	17	8	9	53
10.	Karnataka	SHA	287	216	71	25
11.	Madhya Pradesh	SHA	78	38	40	51
12.	Manipur	SHA	17	6	11	65
13.	Punjab	SHA	29	11	18	62
14.	Rajasthan	SHA	12	10	2	17
15.	Tripura	SHA	13	11	2	15
16.	Uttarakhand	SHA	74	38	36	49
17.	Uttar Pradesh	SHA	87	51	36	41

Annexure-7.2
(Refer Para-7.11)

Minimum sample for audit by ISA and SHA for each type of audit

Sl. No.	Audit Type	Sample for Insurer/TPA audit	Sample for SHA audit
1	Medical audit	Five <i>per cent</i> of total cases hospitalized	Two <i>per cent</i> direct audit + two <i>per cent</i> of audits done by Insurer/TPA/ISA
2	Death audit	100 <i>per cent</i>	100 <i>per cent</i>
3	Hospital audit	Each empanelled hospital at least twice each year	Each empanelled hospital at least twice each year
4	Beneficiary audit (during hospitalization)	10 <i>per cent</i> of total cases hospitalized	Five <i>per cent</i> direct audit + 10 <i>per cent</i> of audits done by Insurer/TPA/ISA
5	Beneficiary audit (post discharge – through telephone)	10 <i>per cent</i> of total cases hospitalized	Five <i>per cent</i> direct audit + 10 <i>per cent</i> of audits done by Insurer/TPA/ISA
6	Beneficiary audit (post discharge – through home visit)	Five <i>per cent</i> of total cases hospitalized	Two <i>per cent</i> direct audit + 2 <i>per cent</i> of audits done by Insurer/TPA/ISA
7	Pre-authorization audit	10 <i>per cent</i> of total Pre-authorization across disease specialties	Two <i>per cent</i> of audits done by Insurer/TPA/ISA (for insurance mode), 10 <i>per cent</i> of audits done by Insurer/TPA/ISA (for Assurance mode)
8	Claims audit (approved claims)	10 <i>per cent</i> of total claims	Three <i>per cent</i> of audits done by Insurer/TPA/ISA (for insurance mode) 10 <i>per cent</i> of audits done by the TPA/ISA (for Assurance mode)
9	Claims audit (rejected claims)	-	100 <i>per cent</i>

Glossary of Terms and Abbreviations

AB	Ayushman Bharat
ABNHPM	Ayushman Bharat National Health Protection Mission
ADCD	Additional Data Drive Collection
AI	Artificial Intelligence
API	Application Program Interface
ASA	Authentication Service Agency
ASCI	Advertising Standards Council of India
ASHA	Accredited social health activist
AUA	Authentication User Agency
BI	Business intelligence
BIS	Beneficiary Identification System
CAG	Comptroller & Auditor General of India
CEO	Chief Executive Officer
CEX	Claims Executive
CGRMS	Central Grievance Redressal Management System
CHC	Community Health Centres
CPD	Claims Panel Doctor
CPHC	Comprehensive Primary Health Care
CR	Call Recording
CSC	Common Service Centre
DARPG	Department of Administrative Reforms and Public Grievances
DEC	District Empanelment Committee
DHR	Department of Health Research
DIU	District Implementing Unit
DPG	Directorate of Public Grievances
DWH	Data Warehouse
EHCP	Empanelled Health Care Provider
eKYC	Electronic know your customer
FACTS	Fraud Analytical Control and Tracking System
GCC	Government Community Cloud
HBP	Health Benefit Package
HEM	Hospital Empanelment Module
HFM	Health & Family Welfare Minister
HH	House Hold
HHID	Household identification number

HIS	Hospital Information System
HR	Human Resources
HWC	Health and Wellness Centres
IEC	Information, Education & Communication
IHDS	Indian Human Development Survey
IRDAI	Insurance Regulatory and Development Authority of India
ISA	Implementation Support Agency
IT	Information Technology
IVR	Interactive Voice Response
KYC	Know Your customer
LAMA/DAMA	Leave Against Medical Advice/Discharge Against Medical Advice
MEDCO	Medical Coordinator at the hospital
MoHFW	Ministry of Health and Family Welfare
MoRD	Ministry of Rural Development
MoSDE	Ministry for Skill Development & Entrepreneurship
MoU	Memorandum of Understanding
MP	Members of Parliament
NABH	National Accreditation Board for Hospitals & Healthcare Providers
NAFU/SAFU	National Anti-Fraud Unit/State Anti-Fraud Unit
NCD	Non-communicable disease
NCG	National Cancer Grid
NDHM	National Digital Health Mission
NHA	National Health Authority
NHCP	National Health Claims Platform
NHPM	National Health Protection Mission
NHRR	National Health Resource Repository
NHS	National Health Services
NIA	National Innovation Accelerator
NICE	National Institute for Clinical Excellence
NIN	National Identification Number
NPPA	National Pharmaceutical Pricing Authority
NSDC	National Skill Development Corporation
NSSO	National Sample Survey Office
OCR	Optical character recognition/reader
OOPE	Out of Pocket Expenditure
PHC	Primary Health Centre
PII	Personally Identifiable Information
PMAM	Pradhan Mantri Arogya Mitra

PM-JAY	Pradhan Mantri Jan Arogya Yojana
PMO	Prime Minister Office
PMRSSM	Pradhan Mantri Rashtriya Swasthya Suraksha Mission
PPD	Pre-authorization Panel Doctor
PR	Public Relation
PSU	Public Sector Undertaking
QCI	Quality Council of India
RADAR	Risk Assessment, Detection and Analytical Reporting
RSBY	Rashtriya Swasthya Bima Yojana (National Health Insurance Programme)
SC	Sub Centre
SC	Schedule Caste
SCHIS	Senior Citizens Health Insurance Scheme
SDG	Sustainable Development Goals
SEC	State Empanelment Committee
SECC	Socio-Economic Caste Census
SHA	State Health Authority
SI	System Integrator
SMS	Short Message Service
ST	Schedule Tribe
TAT	Turn-around time
TMS	Transaction Management System
TPA	Third Party Administrator
UHC	Universal Health Coverage
UHID	Universal Health Identifier
UIDAI	Unique Identification Authority of India
URN	Unique Request Number
UT	Union Territory
VLE	Village Level Entrepreneur
WHO	World Health Organization
