

## PM addresses Arogya Manthan marking one year of Ayushman Bharat



**“The first year of Ayushman Bharat has been about resolution, dedication and mutual learning. We are running the world’s largest health care scheme successfully in India due to our determination.”**

**- Hon’ble Prime Minister Shri. Narendra Modi**

Hon’ble Prime Minister Shri. Narendra Modi presided over the valedictory session of Arogya Manthan, a two-day event organized by the National Health Authority, to mark the completion of one year of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) at Vigyan Bhawan, New Delhi on 1 October 2019. Primary objective of Arogya Manthan was to provide a platform for all critical stakeholders of PM-JAY to meet and share their implementation experience. The platform also provided the stakeholders a space to discuss the challenges faced during last year of implementation of the scheme and take away with the learnings from each other which will help in building pragmatic pathways in moving towards India’s journey of Universal Health Coverage.

Hon’ble Prime Minister mentioned in the last one year, about 50,000 poor patients could avail the benefits under PM-JAY outside their state where they could get better facilities. He said that the access to medical facilities should be easily available to every poor and every citizen in the country. He also highlighted the need for access to quality medical facilities for every citizen of the country. He also said that there is a sense of dedication behind this success and this dedication belongs to every state and union territory of the country. He said that Ayushman Bharat is one of the revolutionary steps of New India and it is not just playing an important role in saving the life of an ordinary person, but it is also a symbol of dedication and strength of 130 crore people of the country. He added that the scheme is an extension of the government’s thinking where solutions to the challenges faced by the nation are thought in holistic manner and not in patchwork or pieces. He interacted with beneficiaries of PM-JAY.







The Hon'ble Prime Minister upon arrival to the event was received by Dr. Harsh Vardhan, Union Minister Health & Family Welfare, Shri Ashwini Kumar Choubey Minister of State for Health and Family Welfare Ms. Preeti Sudan, Secretary Ministry of Health & Family Welfare, Dr. Vinod Paul, Member NITI Aayog and Dr. Indu Bhushan, CEO NHA.



The Hon'ble Prime Minister visited a walkway exhibition on PM-JAY, showcasing the journey of the scheme over the past one year and also various innovations employed by PM-JAY for successful implementation of the scheme. A rundown was given to Hon'ble Prime Minister Shri. Narendra Modi and also to Union Minister Health & Family Welfare by CEO, NHA.



The Hon'ble Prime Minister interacted with beneficiaries of Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (PM-JAY). As the scheme has touched the lives of more than 50 lakhs beneficiaries and their families, thirty-three beneficiaries from various States were invited to share their life changing experience and story with the Prime Minister.



**QUOTABLE QUOTES BY PM**

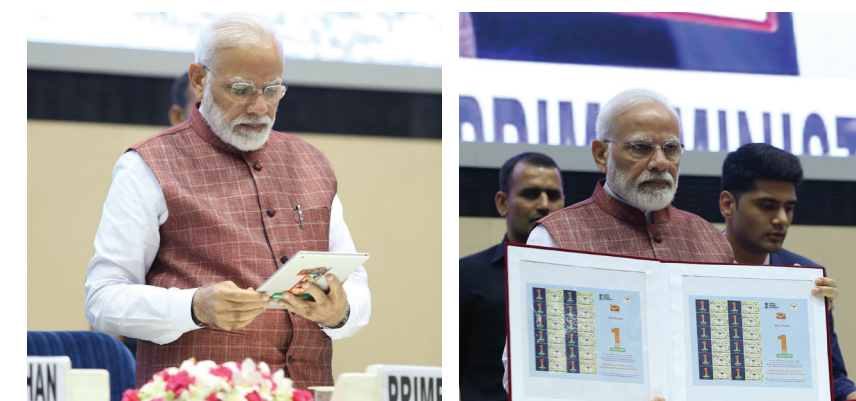


*“Ayushman Bharat is a holistic solution for a healthy India”*

*“Ayushman Bharat is one of the revolutionary steps of New India”*

*“Ayushman Bharat symbolizes the collective resolve and strength of 130 crore people as India”*

The Hon'ble Prime Minister launched PM-JAY mobile app and 'Ayushman Bharat Start-Up Grand Challenge'. He urged young innovators and new start-ups to actively participate and work on 7 challenges for strengthening the scheme including maximizing pre & post treatment engagement, enhancing quality & security etc. He also released a commemorative stamp on PM-JAY on the occasion of its first anniversary.





## FROM CEO'S DESK



**Dr. Indu Bhushan**  
CEO, National Health Authority (NHA)

Dear Readers,

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) completed its maiden year on 23rd September, 2019. It is not just a healthcare scheme, but is a revolutionary enabler of the country's poorest of the poor to leave their long-held fears behind and seek healthcare in the best hospitals of the country as a matter of their right. It is a beacon of hope for more than 10 crore most vulnerable families living on the margins of India's development story. I congratulate all our partners and stakeholders for giving a strong momentum to this potentially game-changing scheme.

I am pleased to bring you the first anniversary issue of Arogya Samvad. In this issue, we take you through Ayushman Bharat: Arogya Manthan, our two-day national conference held in New Delhi to mark completion of one year of PM-JAY and conduct a multi-stakeholder exercise to look back on the performance and achievements of the first year, discuss the key challenges and collectively find solutions to them. We had the honour and privilege of hosting the Prime Minister who presided over the Valedictory Session.

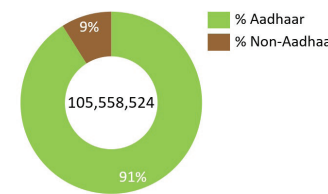
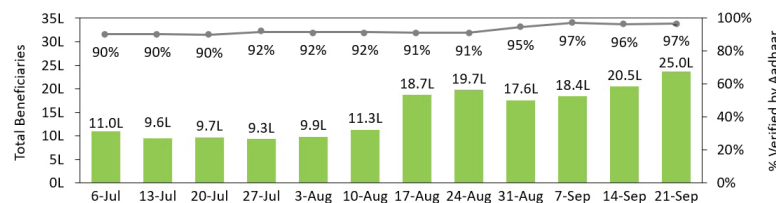
The Prime Minister launched the PM-JAY Startup Grand Challenge and Mobile App and released a commemorative postage stamp on the occasion. In this issue, we are sharing the entire coverage of the event and its outcomes. In its first year, PM-JAY has progressed well, exceeding our expectations. In last one year more than 46 lakh poor families got cashless treatment worth Rs.7,500 crore. This has helped in savings of more than Rs. 15,000 crore for beneficiary families. Many of them would not have sought treatments if the scheme was not there. Many others would have borrowed heavily, or sold or mortgaged their productive assets for seeking the treatment. 60% of the total utilised amount has been for tertiary procedures related to Orthopaedics, Cardiology, Radiation Oncology, and Urology. More than 18,650 hospitals have been empanelled across India. In the first year, 53% of the empanelled hospitals are private, especially multi-specialty hospitals. Through the network of these empanelled hospitals, 9 treatments are done every minute under PM-JAY.

Further, around 51,000 portability cases have been recorded wherein migrants and travelling Indians have received treatment outside their States. 32 States and Union Territories have joined us in this journey towards universal healthcare. Few State Governments like Uttarakhand, Chhattisgarh, Meghalaya, Karnataka, Himachal Pradesh have already universalised the PM-JAY and are covering the entire population of the State. In addition, several State Governments such as those of Maharashtra, Jharkhand, Tamil Nadu, Rajasthan, Gujarat, Kerala, Punjab etc. have substantially expanded the scheme to cover a much higher percentage of population of the State. Therefore, in addition to 50 crore originally targeted, more than 15 crore additional persons are already covered. It is the endeavour of the Government of India to move towards Universal Health Coverage in a strategic way and cover the entire population in a phased manner. While Ayushman Bharat PM-JAY has done very well in its first year, there is a long way to go in terms of health outcomes and strengthening the supply side to fulfill unmet healthcare needs of the people. As the scheme moves into its second year, we reaffirm our commitment towards making it not just the largest, but also the best healthcare scheme in the world.

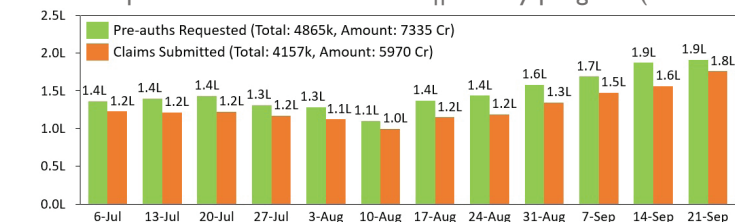
Wishing you good health and well-being, always.

## PM-JAY Status Update

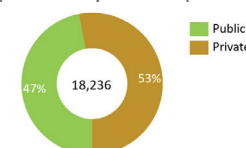
Beneficiary Identification || Weekly progress (last 12 weeks)|| > 78 Lakh e-cards generated in the month of September



Pre-auths Requested & Claims Submitted || Weekly progress (last 12 weeks)



Hospitals Empanelled || Till Date



BIMAR NA HOGA AB LACHAR, BIMARI KA HO RAHA HAI MUFT UPCHAR

## PM-JAY milestones



BIMAR NA HOGA AB LACHAR, BIMARI KA HO RAHA HAI MUFT UPCHAR



## NHA organises Arogya Manthan to mark the first year anniversary of Ayushman Bharat PM-JAY

On the occasion of completion of one year of PM-JAY, National Health Authority had organised a two-day event ‘Arogya Manthan’ during 30th September - 1st October, 2019 at Vigyan Bhavan, New Delhi. It was a platform where all the 33 States and Union Territories and other stakeholders including insurance companies, health care providers, TPAs, start-ups, NGOs and other partners which are on-board with NHA came together and shared their experiences, initiatives, best practices, successes and challenges faced by them during the implementation of the scheme in their respective areas.

The event was formally inaugurated by Dr. Harsh Vardhan, Union Minister of Health & Family Welfare accompanied by Shri. Ashwini Kumar Choubey, Minister of State for HFW, Dr. Vinod Paul, Member NITI Aayog, Ms. Preeti Sudan, Secretary HFW and Dr. Indu Bhushan, CEO, NHA.

Dr. Indu Bhushan set the tone for the two-day event and shared information on different activities including Ayushman Pakhwada (a fortnight) which were organised across the States with great enthusiasm between September 15 - 30, 2019 to celebrate the scheme and make people aware about PM-JAY. He also briefed the audience about the PM-JAY journey in last one year and shared the future course of PM-JAY. Ms. Preeti Sudan delivered a special address and talked about the transformative journey of Rashtriya Swasthya Bima Yojana (RSBY) towards PM-JAY, the vision of Hon’ble Prime Minister behind PM-JAY and emergence of NHA. Dr. Paul’s speech highlighted four major components to take pride - rolling out of the largest UHC scheme effectively, successful public and private sector partnership, PM-JAY being a drive of India’s federal system and providing India’s holistic vision of UHC through comprehensive primary health care combined with health insurance for secondary and tertiary health care. Shri. Choubey in his keynote address, talked at length, about the Government’s health policy focusing on ‘all the people of India be healthy’. Dr. Harsh Vardhan congratulated Hon’ble Prime Minister Shri. Narendra Modi for his undaunted efforts in each sector to live up to the promise of “Sabka Saath, Sabka Vikas”. He emphasised how the Prime Minister’s vision for providing the best of healthcare to the poorest of the poor as a matter of right was the guiding force for crafting PM-JAY.

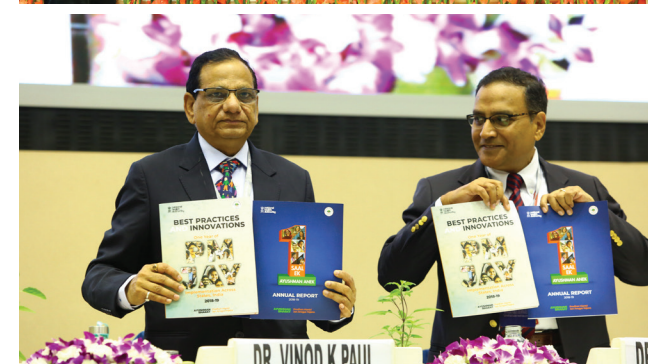


During the event, MoUs were exchanged between Deputy CEO, NHA and Medical Commissioner, Employees’ State Insurance Corporation (ESIC). These MoUs are expected to enable more than 50 Cr. PM-JAY beneficiaries and more than 13 Cr. ESIC beneficiaries to avail healthcare services in each other’s provider networks in due course of time.



Mr. Asit Modi, Director of “Tarak Mehta ka Ulta Chashma” tele serial was felicitated by Hon’ble Health Minister for featuring Ayushman Bharat through special episode that highlighted its significance in a very easily understandable manner.

During the inauguration, three key documents, ‘Annual Report 2018-19’, ‘Lessons Learnt in One Year Implementation of PM-JAY’ and ‘Best Practices and Innovations’ were also unveiled by Dr. Harsh Vardhan.



He also inaugurated ‘Learning and Sharing Space’ and ‘Poster Presentation’ intended to serve as a medium for attendees to understand and exchange best practices for AB PM-JAY implementation. It gave States and start-ups a platform to present the innovative approaches they have adopted for successful implementation of the scheme. The Poster Exhibition, summarising key findings from various research and evaluation studies, exercises and strategic plans/interventions as well as performance monitoring of RSBY/ State schemes (predecessor schemes of PM-JAY) and PM-JAY were also displayed during the event.





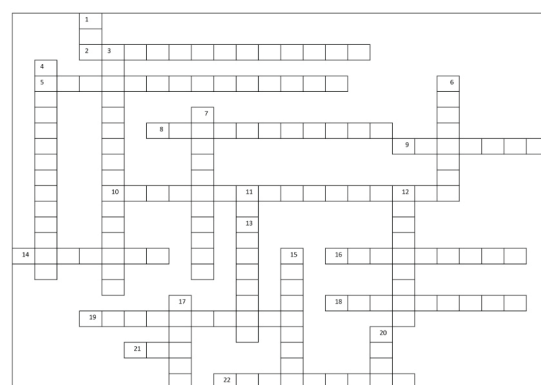
During the day, several parallel sessions and working group sessions were organised with the main objective of sharing and learning through various experiences and innovations explored through different SHAs and other stakeholders across the States. The sessions aimed at bringing out some critical challenges in implementing the programme in an effective manner.

The Valedictory Session was presided by the Hon'ble Prime Minister Shri. Narendra Modi. The session commenced with warm interactions between the Hon'ble Prime Minister and Ayushman Bharat Beneficiaries. A rundown was given to Hon'ble Prime Minister and Union Minister Health & Family Welfare by various NHA officials in a Walkway Exhibition representing the different components of the scheme.

During the session, a film on the journey of PM-JAY was also screened. Dr. Indu Bhushan highlighted the learnings and reflections from one year of implementation and the way forward. In honour and august presence of Hon'ble Prime Minister, three major announcements and launches of PM-JAY Mobile Application, Start-up Grand Challenge, PM-JAY Stamp release, were also made.



## NHA organises Quiz and Crossword to test PM-JAY awareness



National Health Authority had launched an Arogya Quiz and Arogya Crossword on 23rd September, 2019 through its website. The main objective of the contest was to encourage participation across the country and increase the knowledge and awareness among people about Ayushman Bharat Pradhan Mantri Jan Arogya Yojana.

The entries were open from September 23rd, 2019 till October 2nd, 2019. Winners for 'Cross Puzzle' and 'Quiz' were chosen through a lucky draw and were given goodies/prizes. The winners were announced on 4th October 2019.

The contest was open to general public except employees of National Health Authority and State Health Agencies.

Based on the overall response, a random selection of the winners was done. Given the overwhelming response, it was decided to announce 10 winners instead of 3.

## Learning & Sharing Space at Arogya Manthan



One of the key objectives of the event was mutual learnings among the States and the stakeholders through sharing of different innovations and best practices which were developed by various States. A 'Learning and Sharing Space' was created for participants to understand and exchange best practices for AB PM-JAY implementation. This learning and sharing space was also inaugurated by Dr. Harsh Vardhan during Arogya Manthan. This space covered innovative approaches and best practices that the States have adopted for successful implementation of the scheme including beneficiary identification, enrolment, claims management, grievances, fraud management etc. In addition, various Start-ups from private sector were also invited to set up their stalls which are working in this field and have developed interesting ideas/concepts.

There were in total 19 stalls - 13 for States/ Union Territories (Uttar Pradesh, Jammu & Kashmir, Jharkhand, Tamil Nadu, Chhattisgarh, Tripura & Meghalaya, Assam, Dadra-Nagar Haveli, Daman & Chandigarh, Haryana, Bihar, Karnataka, Gujarat & Maharashtra) while 6 for start-ups including Redwing Labs, Onward Assist, Doxper, Nexrea, Swasthya ATM, BIRAC start-ups Poorti and Neurotouch in the space.

In order to recognize the States and start-ups for their efforts in bringing their best practices to Arogya Manthan, a jury comprised of senior government officials rated the stalls based on a robust and objective judgement criteria.

*The States of Jharkhand, Jammu and Kashmir, Haryana, Tamil Nadu, and Uttar Pradesh were recognized for their brilliant efforts in showcasing their best practices. Among the start-ups, Swasthya ATM, Nexrea, Redwing Labs, Onward Assist were felicitated for their display of their products and services. These States and start-ups were awarded by the Hon. Union Minister for Health and Family Welfare on the second day.*





### Areas covered by stalls

#### 1) Uttar Pradesh: Claim Processing and Fraud Control

Digital innovation in TMS software: Randomisation of auditor selection (100% claim check at SHA), Claim Amount Adjustment enablement at SHA level for partial payment processing, Detailed Case report enabled at SHA level for 100% claim review post-facto, Assign Back option from SHA to EHCP / CPD to directly send queries to stake holders

#### 2) Jammu and Kashmir: Improving Access

Co-sharing of cost for the CSC card generation, preparation of cards in mission mode across the States

#### 3) Jharkhand: Improving Access/Quality

Identification and awareness generation for all beneficiaries through CSC where beneficiaries are not charged for the cards, Incentive to Sahiyas (Asha Worker) and Hospital Staff for providing care, Empanelment of private doctors for specialist services in district hospitals under PM-JAY

#### 4) Tamil Nadu: Operations

Mobile app for fraud control, mortality and morbidity audits, inclusion of high procedures in the package and development of State's own scheme in partnership with PM-JAY

#### 5) Chhattisgarh: Improving Quality

Chief Minister Hospital Development Fund: Created from PM-JAY funds to improve the quality of services in public hospitals

#### 6) Meghalaya: Improving Access

Dedicated drives in the state for awareness generation and beneficiary empowerment

#### 7) Assam: Improving Access and Affordability

Hospital Administrators being appointed to assist hospitals in PM-JAY implementation, TA/DA provided to beneficiaries to cover the loss in livelihood due to hospitalisation

#### 8) Dadra and Nagar Haveli, Daman and Chandigarh: Improving Access

Covering construction workers under PM-JAY to achieve UHC

#### 9) Haryana: Improving Access

Chaupal Pe Charcha: An initiative to create awareness through street plays and community activities

#### 10) Bihar: Capacity Building

Video Tutorials: Video tutorials on BIS and TMS to create the required capacity on TMS and BIS usage  
BISWAS App: For quick empanelment of hospitals and audits in Bihar, BISWAS app was developed”

#### 11) Karnataka: Operations

Categorisation of the procedure, Incentivisation of staff working at PHI, Referral system, Pre-auth of secondary care procedures at PHI, auto approval, Tertiary care procedures validation by a team of specialist and super specialist, SMS alerts to the consultants attending the scheme patients, Experts sub committees for validation for Arthroplasty, Paediatrics, Cardiology and Genito Urinary surgery

#### 12) Gujarat: Improving Access, Capacity Building

Saptadhara: Comprehensive approach to creating awareness among eligible beneficiaries regarding AB PM-JAY through health staff  
Capacity building of health staff on AB PM-JAY SATCOM:

#### 13) Maharashtra: Improving Access, Quality

Establishing clinical protocols to improve quality of care, Personalised messages for beneficiary empowerment

#### 14) Start-ups

- Redwing Labs: Last mile logistics of essential medical supplies through drones
- Onward Assist: Early cancer detection using AI
- Doxper: Digitised health records through a digital pen
- Nexrea: AR/VR for medical devices, precision surgery to provide hands on trainings to medical personnel
- Swasthya ATM: Essential medical supplies delivery in rural areas

### Poster Presentations at Arogya Manthan

Selected posters summarising key findings from various research and evaluation studies, exercises and strategic plans/ interventions as well as performance monitoring of RSBY/State schemes (predecessor scheme of PM-JAY) and PM-JAY were displayed during the event by various agencies and NHA teams.

Informal exchange (question and answers) was conducted at each poster during the poster session by experts for general audience. This served as an effective way to disseminate research findings as well as programme implementation experience to the participants.

Posters on Out-of-Pocket Expenditure Analysis, Hospital Quality and Infra analysis, Gender-wise utilisation analysis, Fraud Analytics, Quality Grading System, Research Studies done by development partners like German Development Cooperation (GIZ), World Health Organisation (WHO), World Bank and Best Practices from States implementing PM-JAY were presented.

In order to recognize the best posters presented during Arogya Manthan, a jury comprised of Dr. Vinod Paul and Ms. Jayanti Ravi, rated the posters based on a robust and objective judgement criterion.

*The posters by IIT Madras supported by WHO, World Bank, GIZ and NHA teams were chosen by the jury for their quality and presentation. These posters were awarded by the Hon. Union Minister for Health and Family Welfare on second day.*





### Details of the posters

S no.	Topic	Development partner/ Author
1.	Understanding the Awareness and sources of awareness of Rashtriya Swasthya Bima Yojana (RSBY)/State scheme and its implication for PM-JAY: Findings from a household survey across seven States in India	Indo German Social Security Programme, GIZ, India
2.	Gender dimensions of Rashtriya Swasthya Bima Yojana (RSBY)/State scheme and its significance for PM-JAY: Findings from household survey across seven States in India	Indo German Social Security Programme, GIZ, India
3.	Financial risk protection of Rashtriya Swasthya Bima Yojana (RSBY)/State scheme: Findings from household survey across seven States in India	Indo German Social Security Programme, GIZ, India
4.	Hospital Study to Understand Quality of Care and RSBY implementation Experience: Implications for PM-JAY	Indo German Social Security Programme, GIZ, India
5.	Anti-fraud Efforts in Government Sponsored Health Insurance Schemes: Global and National Experiences	World Bank, New Delhi
6.	PM-JAY and India's Aspirational Districts	World Bank, New Delhi
7.	PM-JAY Across India's States: Need and Utilisation	World Bank, New Delhi
8.	Government Hospitals and Insurance Revenues	World Bank, New Delhi
9.	Raising The Bar: Analysis of PM-JAY High-Value Claims	World Bank, New Delhi
10.	Monitoring Performance of Insurer and ISA	Insurer/ISA Monitoring and Performance Analysis Core Team (IMPACT)
11.	Patterns of Utilisation for Hysterectomy: An analysis of early trends from Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY)	M&E Team, NHA
12.	Neo-natal Care Packages Utilization	M&E Team, NHA
13.	Early trends from Utilization and Demand-Supply scenario for Oncology services: insights from Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY)	M&E Team, NHA
14.	Leveraging artificial intelligence & machine learning for fraud control	National Anti Fraud Unit, NHA
15.	An Assessment of the Trust and Insurance Model of Healthcare Purchasing under PM-JAY: Examining Two States	WHO, New Delhi
16.	Accessing Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PM-JAY): A Case Study of Three States (Bihar, Haryana and Tamil Nadu)	WHO, New Delhi
17.	Improving Hospital-Based Processes for Effective Implementation of PM-JAY: Evidence from Early Implementation	WHO, New Delhi
18.	PM-JAY for Universal Health Coverage	AIIMS, New Delhi

### Working groups' recommendations during Arogya Manthan

NHA had formed five working groups on topics that are critical to future direction of PM-JAY. These working groups comprised of members from States, Health Care Providers, Insurance Companies and Subject matter experts. Each of the working groups started their work much in advance of the Arogya Manthan event and had their meetings and discussions done. These working groups developed their initial recommendations also in advance. During the Arogya Manthan each of these five working groups met again and finalised their recommendations. The five working groups were on the following topics: (1) Reaching the last mile (2) Monitoring Fraud and Abuse (3) Towards UHC and Continuum of Care (4) Innovations in IT and (5) Strengthening of Public Hospitals through PM-JAY.

The outcomes of the discussions and the learnings were shared with the audience in presence of Hon'ble Minister Dr. Harsh Vardhan, Shri. Ashwini Kumar Choubey and other dignitaries. After presentation by various groups, Dr. Harsh Vardhan appreciated the quality of reports that were published and said, "Every idea that has been presented here is worth converting into a viable dynamic scheme."

#### WORKING GROUP I: Reaching the last mile

**Presenter:** Shri. Anurag Aggarwal, Principal Secretary, Govt. of Punjab

**Participants:** The States of Gujarat, Jammu & Kashmir, Nagaland, Punjab, Lakshadweep and Puducherry along with the convener of NHA, Ms. Geetali Tare contributed to this working group.

- (1) Ms. Geetali Tare, NHA
- (2) Dr. Jayanti S. Ravi, Commissioner & Principal Secretary (Health), Gujarat
- (3) Mr. Anurag Aggarwal, Principal Secretary (Health), Punjab
- (4) Mr. Prashant Kumar Panda, Principal Secretary (Health), Puducherry
- (5) Mr. Jai Prakash Shivhare, CEO, SHA – Gujarat
- (6) Mr. Ata-UI-Munim Tak, SHA – Jammu & Kashmir
- (7) Mr. Kumar Rahul, CEO, SHA – Punjab
- (8) Dr. Shweta Mohindru, Asst. CEO, SHA – Punjab
- (9) Dr. Kikameren Longkumer, SHA – Nagaland
- (10) Dr. S. Mohan, SHA – Puducherry
- (11) Dr. Anandhlakshmi, SHA – Puducherry
- (12) Dr. Ramkumar, SHA – Puducherry

**Overview:** The discussions focussed on the basic premises on which IEC strategies in PM-JAY work, understanding the target groups' needs, conditions and point of views and communicating in a way that is easily understood. Importance of standardised communication and regular coordination at National and State levels was also emphasised. It was suggested to communicate and inform in a goal-oriented and auditable way. The need to embrace opportunities offered by new technology without rejecting older formats of communication was also discussed.

**Challenges:** Macro challenges like geographical barriers and poor communication networks need to be overcome. Need to address human challenges like literacy and functional challenges like gaining community trust in a socially and culturally diverse geography was also discussed.





**Way forward:** The focus needs to shift from merely producing IEC materials and its dissemination. Once the awareness is achieved, it is expected to bring about concrete attitudinal and behavioural change towards health and people’s habits towards accessing their entitlements and benefits.

### WORKING GROUP 2: Monitoring, Fraud, Abuse and Action (Preventive & Punitive)

**Presenter:** Dr Nitin Madan Kulkarni, Principal Secretary, Govt of Jharkhand

**Participants:** The States of Jharkhand, Haryana, Uttarakhand, Andaman & Nicobar and Manipur, and organizations like Reliance Insurance, Oriental Insurance and convener from NHA, Ms. Malti Jaswal contributed to this working group.

- (1) Ms.Malti Jaswal, NHA
- (2) Dr. Nitin Madan Kulkarni, Principal Secretary (Health), Jharkhand
- (3) Mr.Abhishek Shrivastava, SHA – Jharkhand
- (4) Dr. P. Lal, SHA – Andaman & Nicobar Islands
- (5) Dr. Probin Aramabam, Deputy Director, Health Services, Manipur
- (6) Dr.Abhishek Tripathi, SHA – Uttarakhand
- (7) Dr. Ravi Vimal, Deputy CEO, SHA – Haryana
- (8) Dr. Saumya Kumar Misra, Reliance General Insurance Co. Ltd.
- (9) Mr.Vinay Verma, Oriental Insurance Co. Ltd.

**Overview:** The transparency and credibility of the scheme has a major role to play in the success of the scheme and to achieve that, it is essential to have a robust system which can detect fraud and prevent abuse.

**Challenges:** Data quality issues, input data inadequacy, Inadequate integration in 3 key IT modules, Lack of standard treatment protocols, Application Program Interface (API) Integration.

**Way forward:** Awareness about strong deterrent in the form of National Health Insurance Anti-Fraud Act, Medical Guidelines/ Standard Treatment Workflows, Beneficiary empowerment needs to be increased through education, communication, rating of hospital/ treating doctor, Biometric authentication. Implementing States/UTs need to have adequately trained resources, or build their capacity to carry out medical audits, adopt fraud control measures and post detection action in right earnest, withstanding local environmental factors and pressures.

### Working Group 3: Towards Universal Health Coverage and Continuum of Care

**Presenter:** Dr. Manohar Agnani, Joint Secretary, MoHFW

**Participants:** Representatives from the States of UP, Himachal Pradesh, Karnataka, Andhra Pradesh, Goa, Arunachal Pradesh and UT of Dadra Nagar Haveli, Daman along with representatives from DoHFW, NHA and AIIMS Rishikesh and convener Dr. Nishant Jain contributed to this working group.

- (1) Ms. Sangeeta Singh, CEO, SHA – Uttar Pradesh
- (2) Dr. Nipun Jindal, CEO, SHA – Himachal Pradesh
- (3) Dr. B. Manjunath, SHA – Karnataka
- (4) Dr. K. Siva Rama Reddy, SHA – Andhra Pradesh
- (5) Dr. Yogesh Potdar, SHA – Goa
- (6) Dr. Nabam Peter, SHA – Arunachal Pradesh
- (7) Dr.V.K. Das, CEO, SHA – Dadra & Nagar Haveli
- (8) Dr. Poorvi Kulshreshtha, AIIMS, Rishikesh
- (9) Dr. Nishant Jain, GIZ



**Overview:** As one of the components of Ayushman Bharat Initiative, Pradhan Mantri - Jan Arogya Yojana (PM-JAY) provides inpatient cover for secondary and tertiary care hospitalization to almost 40% of the poor and vulnerable population. Health and Wellness Centres (HWCs) is another significant component which envisages to strengthen primary health care delivery by setting up 150,000 HWCs. Currently, various States have already expanded health financial risk protection coverage to wider population while few have even universalized the cover to the entire population of the state. As various States have already experimented with widening the coverage it is critical to see how much PM-JAY is contributing towards UHC across the country and what steps are needed to ultimately cover the entire population under health insurance/assurance in next few years. Also creating continuum of care by linking both components of the ‘Ayushman Bharat’ initiative which would be critical step to improve effectiveness of care, reduce costs, increase efficiency and contribute in improvement of health of individuals.

**Challenges:** The major challenges faced are Identification of target population, Drafting adequate strategy for UHC, identification of relevant financing mechanism for universalization and development of user friendly yet robust IT system to link both the components of Ayushman Bharat.

**Way forward:** In order to achieve the goal of Universal Health Coverage, it is vital to chalk out an action plan with the time frame and developing robust and comprehensive IT mechanism for ensuring continuum of care.

### Working Group 4: Innovations in IT

**Presenter:** Mr. Kiran Anandampillai, Advisor, National Health Authority

**Participants:** The States of Tamil Nadu, Maharashtra, Rajasthan, Telangana, Assam, and organizations like Vidal Health insurance TPA, Bajaj Allianz Insurance Company, and convener from NHA, Mr. Kiran Anandampillai contributed to this working group.

- (1) Mr. J. Satyanarayana, Sr. Advisor, NHA
- (2) Dr. Pradeep Vyas, Principal Secretary (Health), Maharashtra
- (3) Mr. Kiran Anandampillai, NHA
- (4) Mr. Manu Shukla, NHA
- (5) Mr. Himanshu Roy, Bajaj Allianz Insurance Company
- (6) Dr. S Selvavinayagam, SHA - Tamil Nadu
- (7) Mr. Tapan Kumar, SHA - Rajasthan
- (8) Ms. Ajitha Menon, Vidal Health TPA

**Overview:** The working group was created to identify innovations in IT that have happened and are being planned in PM-JAY and/or State schemes that makes the delivery of scheme more effective. The group worked on the following:

- Identify best practices under IT from PM-JAY and State schemes
- Identify such challenges that being faced in the existing IT system
- Suggest roadmap for future IT system

**Challenges:** 1) Closed Ecosystem, Insurers and ISA’s role is limited by NHA software, the system still has a lot of non-machine-readable data as scans limiting the ability to use auto adjudication, Many of the providers especially Public providers in remote locations can do with better offline support.

2) In addition, there are regular challenges faced by stakeholders in the Government endorsed health insurance / assurance ecosystem across the country like - Reporting and Access to data required for analytics and audits to private ISAs and TPAs from SHAs, Documents uploaded as a part of claim and their respective evaluation in an effective and efficient manner, Details of Origination – information of PMAM / CSC who put the request for e-card at the first place, Empowerment and Awareness of stakeholders towards better utilization of the scheme, and especially the IT wherewithal.





**Way forward:** This effort of the working group provides a roadmap to achieve:

1. More effective, efficient, reliable, transparent and accountable currently running technology systems in the field of health insurance / assurance, especially PM-JAY utilizing better technology systems.
2. Adoption of proposed paperless codified data exchange between payers and providers is expected to significantly reduce processing costs, improve speed and move the industry into a new digital era which could be transformative for all stakeholders.

### Working Group 5: Strengthening of Public Hospitals through PM-JAY

**Presenter:** Shri Pankaj Kumar Pandey, Commissioner H&FW Govt. of Karnataka.

**Participants:** The States of Chhattisgarh, Bihar, Kerala, Tripura, Sikkim, Chandigarh, Meghalaya, Madhya Pradesh, Karnataka and Assam along with AIIMS and convenor from NHA Dr. Arun Gupta contributed to the performance of this working group.

- (1) Dr. G. Dewan, CEO, SHA – Chandigarh
- (2) Mr. Pankaj Kumar Pandey, Commissioner (Health), Karnataka
- (3) Mr. Niraj Kumar Bansod, CEO, SHA – Chandigarh
- (4) Dr. Rathan Kelkar, CEO, SHA – Kerala
- (5) Dr. J. Vijayakumar, CEO, SHA – Madhya Pradesh
- (6) Dr. Smriti Sankar Nath, CEO, SHA – Tripura
- (7) Dr. Arun Gupta, NHA

**Overview:** Since independence, India has focused on strengthening the supply side (Public Health Institutions) in terms of manpower, equipment, facilities etc. The efforts have fallen short in terms of; capacity / scale (overcrowding); range of services; keeping pace with latest technology; IT; health records etc. PM-JAY does not make any differentiation between a public and private hospital as far as reimbursements done to the hospitals for treatments provided under the program are concerned. The reimbursement that the public hospitals are going to get from PM-JAY can help the public hospitals to improve; their infrastructure; availability and uptime of equipment; avoid stockouts; hiring manpower from the market as per the needs; incentivize the good performers within the system etc. In short, the local administration has been empowered to respond to the felt needs of the hospital without having to go through the long bureaucratic machinery.

**Challenges:** The key challenges confronting the public hospitals today may be grouped under following heads: Deficient infrastructure, Deficient manpower, Mismatch between capacity and patient load, Equivocal quality of services, High out of pocket expenditure, Long lead time in upgradation, Declining dependence on Public Healthcare.

**Way Forward:** For PM-JAY to remain independent of Rogi Kalyan Samiti with simpler administrative mechanism, The Public Health Institutions should be classified by the level of Primary, Secondary or Tertiary Care. The services to be offered at each level must be defined. States to create capacity and empower the hospital to be able to use these funds, A dedicated team at hospitals for raising and monitoring of claims can be deployed for improved, efficient and error free processing, Hospitals can use these funds to create infrastructure that can further augment their income from AB PM-JAY. 25% incentive mechanism for staff to be maintained and encouraged for all public hospitals with improved handholding and monitoring on utilization of these funds. Best performing hospitals should be rewarded by the SHAs for bringing in improvement.



## Ayushman Bharat PM-JAY releases a Commemorative Post Stamp on the occasion of first anniversary



A postage stamp of the value of Rs. 5 was issued by the Hon'ble Prime Minister on 1st October 2019 to commemorate the completion of one year of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana. This was done by National Health Authority in collaboration with the Department of Posts. Through this stamp, NHA wishes to announce its motto for the year “Saal Ek, Ayushman Anek”. Since the beneficiaries are at the core of successful utilization of the scheme, stamp contains the illustrations of Indian citizens representing different parts of the country. It also exhibits the logo and key features of the scheme along with the call to action message featuring NHA's national call center numbers 14555/1800 111 565.



Hon'ble Prime Minister Shri. Narendra Modi released the commemorative stamp on PM-JAY on the occasion of its first anniversary.





## Parallel Sessions

Post the plenary session there were four parallel sessions in two batches. Each of the eight parallel session covered a critical issue related to PM-JAY. The primary objective of these sessions was sharing and learning through various experiences and innovations explored through different SHAs and other stakeholders. At the same time, the sessions also brought out critical challenges in implementing the programme effectively.

The key discussion points in each of the session and details of the participants are given below.

### Session 1: Experience of Various Models of PM-JAY



The session was chaired by Mr. Nitin Kulkarni, Principal Secretary, Health Government of Jharkhand while Ms. Sheena Chhabra facilitated the session on behalf of NHA. The panellists of the sessions were –

- (1) Dr. Ratan Kelkar, CEO, SHA – Kerala
- (2) Dr. Saket Kumar, CEO, SHA – Haryana
- (3) Dr. Ravi Vimal, Dy. CEO, SHA – Haryana
- (4) Dr. J. Vijaykumar, CEO, SHA – Madhya Pradesh

In this session three models of the scheme namely - (1) Insurance model (2) Trust model and (3) Mixed model were explained by the respective SHA representatives along with the pros - cons and the challenges of each model through presentations and discussions. The key outcomes of the session were as follows –

- Kerala which is implementing the scheme in insurance mode identified timely release of claim payments and lower rejection rates as key for the success. The participation of insurance companies helps the State to focus more on Governance and monitoring and let insurance company be more involved with claims and fraud control etc.
- Madhya Pradesh which is implementing PM-JAY in trust mode, shared the challenges it has faced in getting and managing competent human resources for using PM-JAY IT platform and other related issues on real time basis including timely claim settlement. Another key learning of the session was incentivising medical and paramedical staff of EHCPs for awareness generation as well as for smooth functioning of the scheme in certain States.
- Jharkhand presented their experience on the mixed model where up to a certain amount insurance company takes care of the claims process and beyond that it is settled directly by the Government. In this model advantages of both insurance model and Trust model are harnessed.



### Session 2: Convergence of the Schemes



This session was chaired by Dr. Jayanti Ravi, Principal Secretary, Health, Government of Gujarat. Ms. Malti Jaswal facilitated the session on behalf of NHA. The panellists of the session were -

- (1) Dr. T. S. Selvavinayagam, Addl. Director, TNHSP
- (2) Dr. B. Manjunath, SHA – Karnataka
- (3) Mr. Jawaid Akhtar, Principal Secretary (HFW), Karnataka

Countries across the world have seen that efficiency of the health systems can be augmented by converging various fragmented health insurance/assurance schemes and by developing an integrated Universal Health Coverage programme. PM-JAY is a major step towards convergence, where various State-funded health insurance/assurance schemes have converged under it or are in alliance with PM-JAY. The State schemes have been converged with PM-JAY on various parameters such as state adding the beneficiaries, aligning policies and integrating IT systems.

In this session, the States which have already converged multiple health insurance/assurance schemes within their own State had discussed on pre-convergence scenario, major challenges towards convergence, steps taken by the States towards convergence, financial implications and impact of converging schemes. The key messages from the panellists were-

- Coverage of wider population is possible only through convergence
- More focus on secondary and tertiary care along with enhanced portability
- Healthy competition between public and private health care providers to be developed





### Session 3: Setting Research Agenda



This session was chaired by Dr. Pallavi Jain Govil, Principal Secretary, Health Government of Madhya Pradesh and was moderated by Dr. Nishant Jain, GIZ. The panellists of the session were -

- (1) Dr. Rajeev Sadnandan, Director, HSTP
- (2) Dr. V. R. Muraleedharan, IIT, Madras
- (3) Dr. Henk Bekedam, WHO

The session had focused on exploring the areas of research regarding PM-JAY and the ways to integrate the outcomes with the scheme. Presentations on existing research activities were done by GIZ and WHO in this session. This was followed by panel discussion and question and answers.

The main points discussed in the sessions included –

- The challenges for getting research partners for gap assessment
- Getting data/information from the implementers
- The need for research on operational issues, social impact and market-based health system including primary and preventive health care

### Session 4: Innovations by Start Ups



This session was chaired by Mr. Rohit Kumar Singh, Additional Chief Secretary, Government of Rajasthan who in his introductory speech of the session mentioned that multiple programmes on health at national as well as state level are conducted under NHM. The challenge is to integrate all in such a fashion so that the health managers can plan better, implement better and more importantly provide better services to the target population. The panellists of the session were -

- (1) Mr. Siddhartha Bhattacharya, Secretary General, NATHEALTH
- (2) Mr. Naresh Kumar Thakral, CEO, SHA – Rajasthan
- (3) Mr. Tapan Kumar, SHA – Rajasthan
- (4) Dr. Shirshendu Mukherjee, BIRAC
- (5) Mr. K. Chandrashekhar, CEO, Forus Health
- (6) Dr. Avijit Bansal, CEO, Windmill Health



Innovators across the country are working on developing solutions which have the potential to increase the efficacy of health service delivery and contribute significantly to the success of a scheme of this magnitude. To leverage such innovations in delivering better outcomes through PM-JAY, the National Health Authority has developed the vision for establishing a National Health Authority Innovation Unit (NIU), thereby enabling a seamless pathway for mainstreaming much needed innovations for the health ecosystem. In this session, a panel comprised of senior bureaucrats and entrepreneurs who have significant experience in navigating this complex system shared varied perspectives on how systematic changes can support scaling up health technology innovations in the public health system. Experiences of innovations in other schemes like Bhamashah of Rajasthan was also shared. Two start-ups were also invited to present their experience and innovations.

The key messages of the session were –

- Funding is not a challenge for government to support good innovations when it comes to the betterment of the lives of the citizens.
- Strong validation is a key for new start ups to get into the government eco system
- Innovators should not sell their innovations as a product to the government.
- Government should also not treat the innovators as customers rather consider them as partner in their mission of seamless services to the target population

### Session 5: Insights of Scheme Data

This session was chaired by Dr. Pradeep Vyas, Principal Secretary, Health, Government of Maharashtra and facilitated by Mr. Kiran Anandampillai, Advisor, NHA. The panellists were - (1) Dr. Sudhakar Shinde, CEO, SHA Maharashtra (2) Dr. Mallikarjuna, CEO, SHA Andhra Pradesh.

In a scheme of such grand scale, insights from data play a very important role in decision making right from understanding demand & supply and distribution of the various providers to ensuring effective monitoring and evaluation of progress. These insights are especially critical in defining the health benefit package both at national and state level. Data analysis also helps in identifying epidemiological trends within the scheme. These insights often empower the state to then strategically take corrective action and ensure sustainability of public health financing.

The presentation started with a background of analytics and possibilities in using programme data by Mr. Kiran Anandampillai. This was followed by presentation by Mr. Shinde, where he demonstrated how using data intelligently have improve the operations of the scheme in Maharashtra. Dr. Mallikarjuna demonstrated the use of data analytics for post facto medical audits. The discussions included various ways of utilization of insights of data specifically for fraud control, quality improvement and increasing outreach. The key message of the session was that setting up a dedicated analytical team is equally important for strong and robust IT system. Setting up an analytical team at state level is equally important for using IT for strengthening systems and operations.

Following are the main points discussed in this session –

- Increased issuance of e-cards is seems to drive awareness as well as utilization of the scheme.
- Using data of beneficiaries who accessed the benefits of the scheme can help in enhancement of outreach at micro level.
- NHA's vision for open data policy will help researchers and others to access PM-JAY data for analysis and researches.





## Session 6: Capacity Building



This session was chaired by Dr. Devesh Chaturvedi, Principal Secretary, Health, Government of Uttar Pradesh. The session titled ‘Capacity Building’ was facilitated by Ms. Deepa Bagai on behalf of NHA. The panellists of the session were –

- (1) Ms. Sangeeta Singh, CEO, SHA – Uttar Pradesh
- (2) Mr. Samir Kumar Sinha, Principal Secretary (Health), Assam
- (3) Ms. Monalisa Goswami, CEO, SHA – Assam
- (4) Mr. Amitabh Singh, Addl. CEO, SHA – Bihar
- (5) Mr. Prasant Kumar, Addl. Secretary, DoRD

Ms. Deepa Bagai, while building the context mentioned that in the first year of PM-JAY a lot of things and expansion were done very quickly. There are many things which might get left behind or sufficient attention to detail might not be given. Capacity Development is one of them. In NHA eco-system of young professionals working in flexible environment, it is a high time to focus on consolidating the things done for expansion and make the structures stronger. When institutional arrangements are solid, organisational structures are strong and individual capacities are matched to that then at all these three levels – enabling environment, the organisational structure and individual can work together to achieve their goals and create a sustainable, sustaining organisations. Thus, capacity development is an area where a lot work needs to be done. It is a slower process. In fact the efficient performance of PM-JAY will depend on how best we put our efforts on capacity development at all three levels mentioned earlier. The session provided a platform to SHA of different States and other government departments for learning through sharing of experiences. State Governments of Uttar Pradesh, Assam and Bihar shared their initiatives of capacity development of different stakeholders including village committees, hospitals and state level officials. Experience by Ministry of Rural Development under their programme of National Rural Livelihood Mission was also shared and its relevance for PM-JAY was discussed. It emerged from the discussions that capacity building of stakeholders from State to field level is key for successful implementation of PM-JAY.

The main points of the sessions are as follows –

- Capacity development requires systematic planning, efficient execution combined with adequate feedback to take corrective actions on the initiatives.
- It involves multi-level approach from communities, groups to all cadres of government functionaries while working on development programmes.
- Rigorous efforts of capacity development of concerned stakeholders like PMAM, takes off the programmes like PM-JAY automatically.
- Capacity development efforts should match to different levels of target groups keeping in mind the diversities of different groups in different locations.
- For technical trainings, a class room trainings must be supplemented with a hands on training at field level



## Session 7: Improving IEC Activities

The session was chaired by Mr. Alok Saxena, Joint Secretary, MoHFW and was facilitated by Ms. Geetali Tare, NHA. The panellists of the session were –

- (1) Mr. Atal Dulloo, Principal Secretary (Health), Jammu & Kashmir
- (2) Mr. Bhupinder Kumar, CEO, SHA – Jammu & Kashmir
- (3) Dr. Shweta Mohindru, Asst. CEO, SHA – Punjab

Improving awareness amongst the beneficiaries through IEC activities is one of the key factors or the success of PM-JAY. Different initiatives for IEC, taken by SHAs of different States were discussed in the session.

The key points of the session are as follows –

- National AIDS Control Organisation is considered as an excellent example of reaching targeted persons effectively and lots of lessons can be dran from it.
- IEC strategy needs to be tailored for each State and sometimes even districts.
- The most important thing is to think critically to make IEC initiatives appealing entertaining along with a clear message.



## Session 8: Improving Supply and Quality



This session was chaired by Dr. R. P. Singh, Secretary General, Quality Council of India and facilitated by Dr. Arun Gupta, Executive Director, NHA. The panellists included –

- (1) Dr. Randeep Guleria, Director, AIIMS – Delhi
- (2) Dr. Poorvi Kulshreshtha, AIIMS, Rishikesh
- (3) Dr. Abdul Rashid Parra, District Hospital, Pulwama
- (4) Dr. Sandeep Sawakare, Tata Memorial Hospital, Mumbai

The discussion among the panellists gave insights on strategies adopted by various healthcare institutions working with PM-JAY. The audience was also briefed about NHA strategies adopted on this issue.

The main points of the session are as follows –

- Shift from volume based to value-based approach is essential for a better quality of care by the providers.
- Central/ common procurement system by NHA as well as by National Cancer Grid will make a significant difference in quality of care for diseases like cancer and other life-threatening diseases.
- Accreditation and certification of EHCP will motivate them to improvise, strengthen quality of care.





## Hon'ble PM Shri. Narendra Modi interacts with 'Ayushman ke Ayushman' during Arogya Manthan



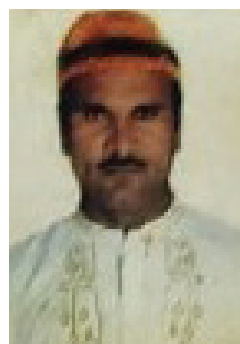
Suraj Kumar (25) is the only son of a poor farmer from Uttarakhand. He had been suffering from pain in spinal cord for a long time, which also made walking a difficult task for him. On examination he was diagnosed having a spinal cord cyst. Since he was a PM-JAY beneficiary, the complete expense of his neurosurgery for the removal of cyst was covered by under PM-JAY.

Mohit was playing when he got injured in his head and was rushed to Hospital. After CT Scan, a high-risk head injury was confirmed. His family was devastated at the mere thought of their inability to afford the expensive treatment. But soon they got to know about their eligibility for free treatment under PM-JAY and were relieved as their son could undergo neurosurgery for free.



Leelamma Jose (68) from Palakkad district in Kerala was suffering from severe pain and disability in her knees for the past two years due to Bilateral knee osteoarthritis. After getting the KASP/AB PM-JAY card she approached a Hospital to consult a doctor who advised her Total Knee Replacement surgery. Leelamma underwent a successful surgery and was relieved from pain and discomfort.

Mohammad Husain (45), a butcher from Chhindwara district of Madhya Pradesh suffered from severe chest pain and was admitted to hospital. The doctor prescribed him heart surgery costing around Rs 2.7 lakhs. Due to limited finances, Hussain chose to ignore his medical condition. He was informed about PM-JAY by an Ayushman Mitra at the hospital. Soon, Hussain underwent Cardio Thoracic and Vascular Surgery at Chirayu Medical College & Hospital in Bhopal for free and is now healthy.



The Hon'ble Prime Minister Shri. Narendra Modi interacted with Ayushman Bharat beneficiaries during Arogya Manthan. As the scheme has touched the lives of over 50 lakhs beneficiaries and their families, 33 beneficiaries from various States and Districts were invited to share their life changing experience and story.

Shakriben Sharma, Gujarat  
Cardiothoracic and Vascular Surgery

Kavita, Haryana  
Obstetrics and Gynecology

Ratan Barai, Andaman & Nicobar Islands  
Cardiology

Eepi Suribabu, Andhra Pradesh  
Cardio thoracic vascular surgery

Saloni, Bihar  
Neurosurgery

Karamvir Singh, Chandigarh  
Burns Management

Ravindra Sakate, Daman and Diu  
Cardiology

Rajnikant Patel, Dadra and Nagar Haveli  
Cardiology

Mustafa Khan, Jammu & Kashmir  
Urology

Jagatsingh Lalsingh Chauhan, Gujarat  
Oncology

Vikar Kumar, Jammu & Kashmir  
Orthopedics

Dasi Karmakar, Jharkhand  
Obstetrics & Gynaecology

Gajanana Nayak, Karnataka  
Cardiology

Laxman Nagnath Kamble, Maharashtra  
Surgical Oncology

Sanjay Vargem, Chhattisgarh  
Cardio-Thoracic and Vascular Surgery

Leela Sharma, Himachal Pradesh  
Permanent pacemaker

Heikrujam Kanta Singh, Manipur  
Urology

Hakanipaya Laloo Suting, Meghalaya  
General Surgery

Englaia, Mizoram  
Cardiology

Madanu Vitsu, Nagaland  
Medical Oncology and Radiation Oncology

Sathiya, Puducherry  
General Surgery

Dwijen Kalita, Assam  
Neurosurgery

Baby Karishma, Haryana  
Obstetrics and Gynecology

Niranjan Jangid, Rajasthan  
Cardio Thoracic and Vascular

Tulasha Subba, Sikkim  
Burns Management

R.Palanisamy, Tamil Nadu  
Interventional Cardiology

Subodh Bhandari, Tripura  
Ophthalmology

Sartaj, Uttar Pradesh  
Surgical Oncology

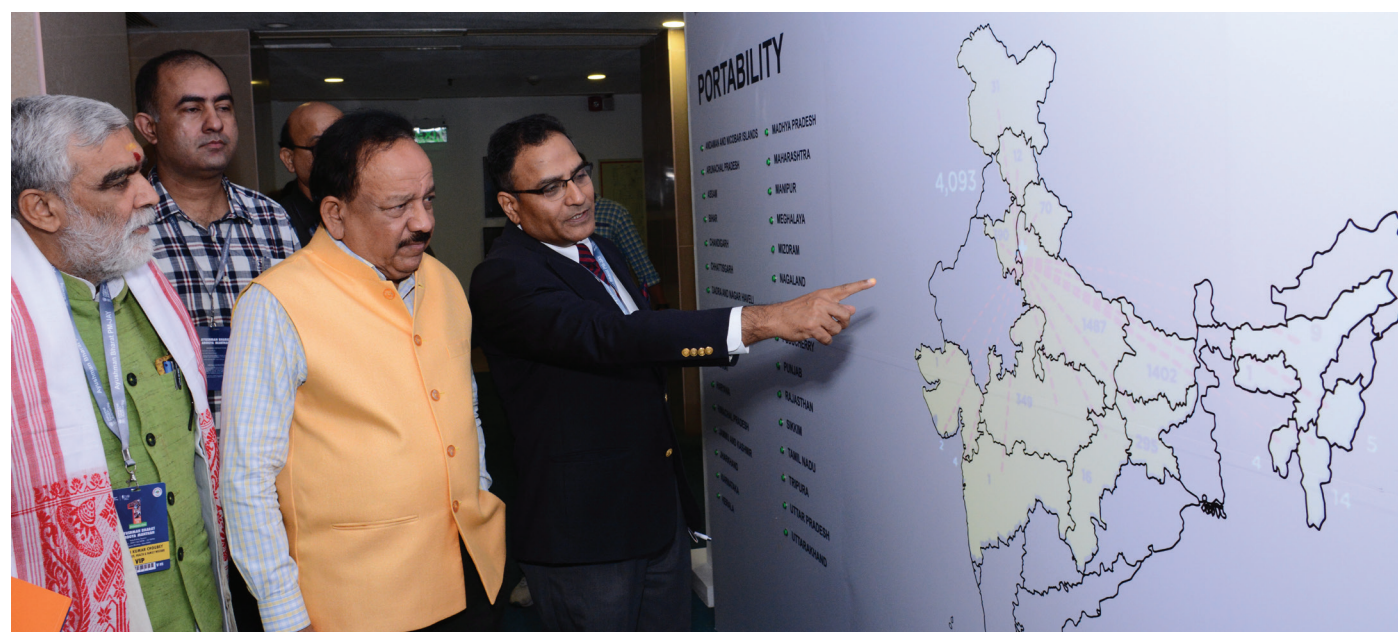




## Walkway exhibition at Arogya Manthan

The journey and highlights of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) were depicted in a walkway exhibition that was set up to mark the completion of one year of PM-JAY at the Arogya Manthan event held from 30th September to 1st October 2019 in New Delhi.

The walkway was inaugurated by Dr. Harsh Vardhan, Hon'ble Union Minister for Health and Family Welfare opening it to all participants of Gyan Sangam. The Hon'ble Prime Minister paid a visit to the walkway and was taken on a tour by the Hon'ble Union Minister for Health and Family Welfare and Dr. Indu Bhushan, CEO, National Health Authority.



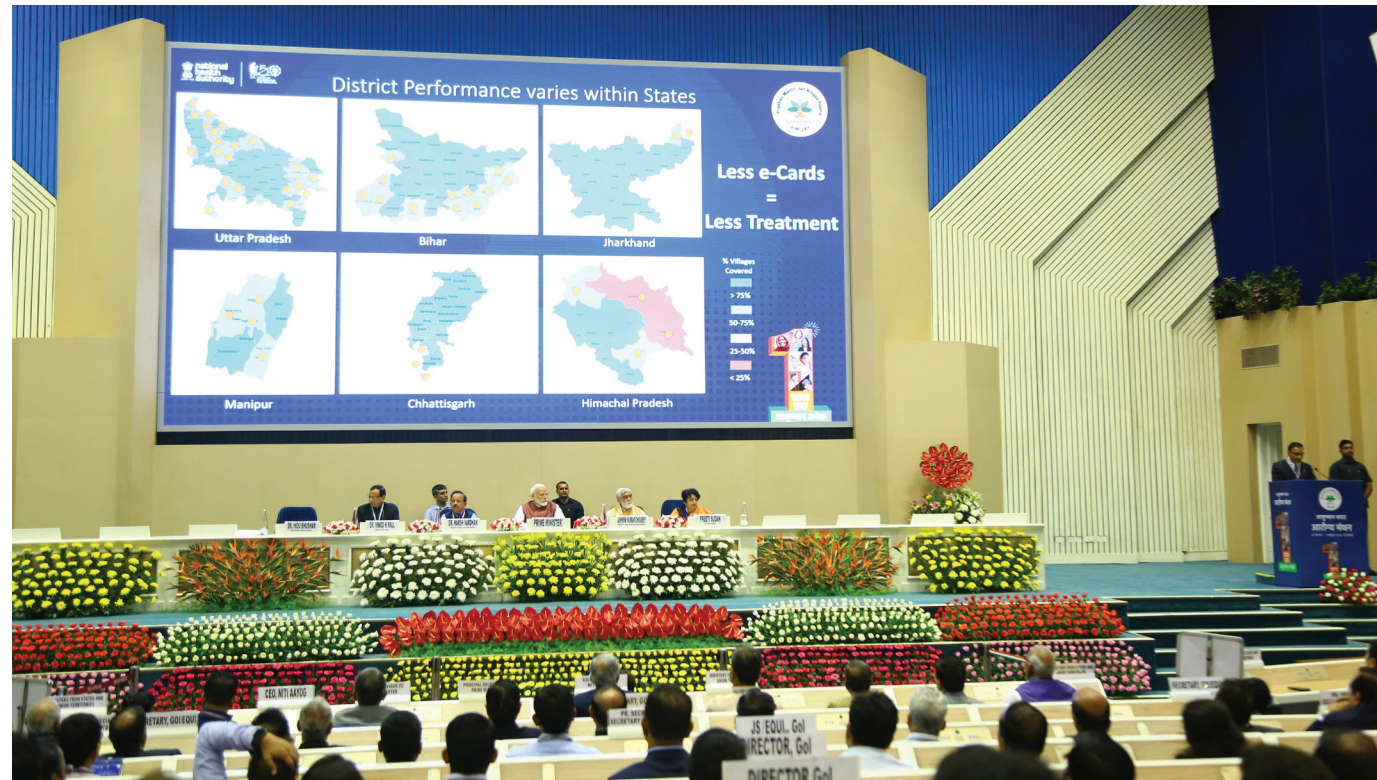
The walkway showcased using different interactive technologies with the following exhibits:

- 1. Job Creation** – This panel showcased the jobs that have been created under PM-JAY.
- 2. Capacity Building** – This panel showcased the training and capacity building exercises under PM-JAY that have taken place in the last one year.
- 3. NHA Partnerships** – This panel represented the various partner agencies that have supported NHA in successfully rolling out PM-JAY.
- 4. Taarak Mehta Ka Oolta Chashma** – A panel playing the special episodes featuring Ayushman Bharat PM-JAY on popular TV show, Taarak Mehta Ka Oolta Chashma. This was a big hit among visitors.
- 5. Interactive Heat Maps** – The interactive heat maps showcased different aspects of the scheme such as beneficiaries verified, hospitalisations and claim payment represented on the map of India.
- 6. One-year journey wall** – This interactive time-line wall showcased important milestones for PM-JAY in the last one year.
- 7. PM-JAY IT** – The PM-JAY IT panel showcased the different technology components of PM-JAY and how they inter-operate to give a seamless beneficiary experience.
- 8. Beneficiary Empowerment** – This panel showcased the various measures PM-JAY has taken towards empowering beneficiaries such as the call centre, grievance portal etc.
- 9. Fraud Control and Artificial Intelligence** – Interactive view showcased the different components of NHA Fraud detection and prevention systems. In addition, a panel on RADAR, was set up highlighting the package utilisation at a hospital level, anywhere in the country, and identifying aberrations to prevent fraud and abuse.
- 10. Portability** – Interactive map of India showcased the movement of PM-JAY beneficiaries between different States/UTs in India availing care under the portability feature of the scheme.





## PM-JAY Lessons Learned and Way Forward



As the scheme approaches its one year of completion, it is important to build upon the lessons learned during this period. Based on these lessons, it is critical to draw pragmatic pathways in increasing efficiency and effectiveness of current delivery mechanism and also widening population coverage under the scheme. One of the most critical aspects of scheme implementation is effective IEC strategy and increasing awareness amongst beneficiaries. It is seen that in districts and States where awareness levels amongst the beneficiaries is higher, the utilisation and take up of the scheme is also high. Along with increasing awareness about the scheme, it is also important to empower the beneficiary about his/her entitlements, choice of care providers and in availing avenues to launch grievances or provide feedback regarding the care they received under the scheme.

Robust and comprehensive IT system has played a very significant role in the implementation of the scheme. It has enabled implementation of such a large scheme on cashless and paperless basis. Though it is easy to use at the user end, back end IT architecture integrates complex processes and modules. There is pressing need to constantly upgrade the system to incorporate upcoming technological innovations and evolutions and integrate security and privacy settings. PM-JAY IT 2.0 system envisages to incorporate the same and also be scalable and interoperable with in built fraud control, Artificial Intelligence and e-health modules amongst others. National Health Authority has zero tolerance policy for fraud and abuse in the scheme. In order to implement robust fraud control policy, NHA has put in place strict checks and balances so there is no scope for abuse by any stakeholder and strict measures if caught. Going forward, NHA has laid down various measures which includes developing comprehensive clinical protocols and its compliance, applying of artificial intelligence and data analytics solutions to monitor and identify frauds in the system and stricter protocols of action against the fraud including naming and shaming of providers who are involved in fraud and abuse. NHA will also provide support to appropriate bodies and agencies to make strict legal provisions for fraud and abuse in health insurance sector on the lines of international experience.



One of the objectives of the scheme is to strengthen the supply side of care, especially in the aspirational districts where majority of population is entitled for the scheme but have to travel or move to avail health services due to non-availability of providers. Understanding the huge unmet needs of the population residing in these areas, NHA has envisaged to promote private sector investment in these areas by exploring healthcare PPP models to establish facilities in these areas.

The scheme will serve as additional source of funding for existing public health facilities which often face resources constraints and these funds can be used to fill in the gaps faced by public facilities. One of the most important aspects on which NHA is working upon is convergence of various state and central schemes with PM-JAY.

Though various schemes have converged with the PM-JAY, there are several State schemes which operate independently. These schemes have tremendous potential to improve efficiency and cost effectiveness by leveraging the existing platform of largest health assurance scheme of the world. This collective non fragmented and diverse pool will increase collective bargaining power of NHA and has potential to elicit positive provider behaviour ensuring quality and price in check.



## Ayushman Bharat PM-JAY Startup Grand Challenge inviting start-ups to solve healthcare's most pressing problems

Ayushman Bharat PM-JAY Startup Grand Challenge is a call to action for the Indian start-up community to generate cutting-edge solutions for supporting more effective implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) and empowering 500 million people to gain access to affordable healthcare. Launched by the National Health Authority, Government of India, in partnership with BIRAC and Startup India, it is a unique, first-of-its-kind opportunity for start-ups to be a critical participant and stakeholder in AB PM-JAY, the largest government-funded health assurance scheme in the world.

Start-ups engaged in sectors such as Medical Devices, Digital Health, Health Communications, Hospital services and Hospital Management, Medical workforce training and capacity building, among others are invited to solve a set of problem statements reflecting critical implementation challenges of AB PM-JAY. Following a rigorous review process, the best-in-class, potentially game changing solutions that have shown measurable impact or impact potential, will be selected for funding and supported on accelerated development and deployment. The winners will be recognised on the national platform and will be rewarded with cash prizes, business acceleration, mentorship, funding connect and get opportunities for pilots and validation and public procurement support. The final winners will be connected with the State Governments to explore opportunities for adoption and deployment in the field.

### PROBLEM STATEMENTS

Startups are invited to provide solutions to the following implementation challenges:

- Problem Statement 1: How to reduce the cost of services at the point of care?
- Problem Statement 2: How to ensure quality of care?
- Problem statement 3: How to maximise beneficiary awareness?
- Problem statement 4: How to maximise pre and post-treatment engagement?
- Problem Statement 5: How to enhance the quality and security of data?
- Problem statement 6: How to build and maximise capacities of health workforce?
- Problem statement 7: How can we develop robust and real time fraud and abuse detection systems leveraging Artificial Intelligence/Machine learning ?



**BENEFITS**

Top 7 Startups selected after a 3 stage evaluation process will get the following benefits:

- I. Cash prize
  - a. As a way to reward and recognize promising innovations with high impact potential, winners will be given cash prizes worth Rs. 14 lakh.
- II. Opportunity for testing and validation
  - a. Connect with healthcare providers and facilitate quick access to test beds and validation opportunities.
- III. Technology development and refinement support
  - a. Facilitate connections with relevant industry stake holders for technology development, refinement, and manufacturing support
- IV. Procurement support
  - a. Facilitate fast-tracked public procurement support for start-up products
- V. Connect with State Government
  - a. Facilitate connect with state governments implementing PM-JAY and encourage procurement and deployment of start-up products/services.
- VI. Mentorship support
  - a. Facilitate acceleration and/or mentorship support to the winning start-ups to refine their technology for business scale-up and help them integrate their solutions/products in solving the challenges as highlighted by NHA.
- VII. Investor connect
  - a. Connect the winning start-ups with investors, VCs to help start-ups raise necessary finance to help them commercialise and/or scale-up their product/service.



**ELIGIBILITY**

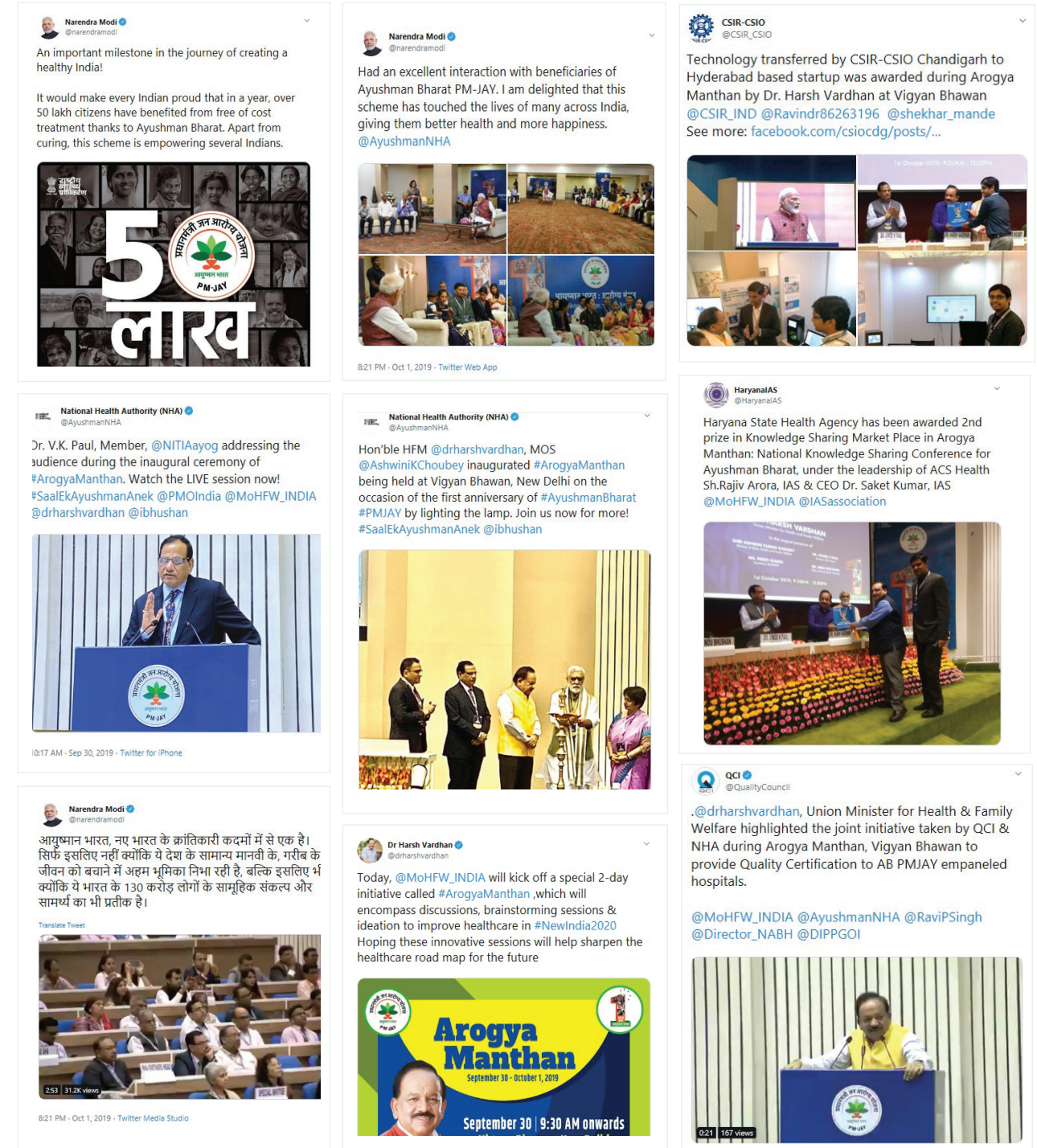
Start-ups must meet the below eligibility criteria:

1. Start-ups as per definition set by Department for the Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce, Government of India and Start-ups recognized by DPIIT.
2. Innovative product/service that has showcased some measurable impact potential. For TRL level information, please click here.
3. The innovation must address one of the problem statements as highlighted under the Ayushman Bharat PM-JAY Start-Up Grand Challenge.
4. In case of medical technology (bio-medical) device start-ups, the product or service must be of Technology Readiness Level (TRL) 5 level and above as specified by BIRAC and should have CDSCO/FDA/CE or equivalent certification.

For more details and to apply visit the Ayushman Bharat PM-JAY Start-up Grand Challenge website <https://www.pmjay.gov.in/GC/>. For specific application-related queries, please write to us at [sgc@nhaindia.in](mailto:sgc@nhaindia.in)



**PM-JAY in Social Media**



**Narendra Modi** (@narendramodi)  
An important milestone in the journey of creating a healthy India!  
It would make every Indian proud that in a year, over 50 lakh citizens have benefited from free of cost treatment thanks to Ayushman Bharat. Apart from curing, this scheme is empowering several Indians.

**Narendra Modi** (@narendramodi)  
Had an excellent interaction with beneficiaries of Ayushman Bharat PM-JAY. I am delighted that this scheme has touched the lives of many across India, giving them better health and more happiness.  
@AyushmanNHA

**CSIR-CSIO** (@CSIR\_CSIO)  
Technology transferred by CSIR-CSIO Chandigarh to Hyderabad based startup was awarded during Arogya Manthan by Dr. Harsh Vardhan at Vigyan Bhawan  
@CSIR\_IND @Ravindr86263196 @shekhar\_mande  
See more: [facebook.com/csioecd/posts/...](https://www.facebook.com/csioecd/posts/)

**National Health Authority (NHA)** (@AyushmanNHA)  
Dr. V.K. Paul, Member, @NITIAYog addressing the audience during the inaugural ceremony of #ArogyaManthan. Watch the LIVE session now!  
#SaalEkAyushmanAnek @PMOIndia @MoHFW\_INDIA @drharshvardhan @ibhushan

**National Health Authority (NHA)** (@AyushmanNHA)  
Hon'ble HFM @drharshvardhan, MOS @AshwinikChoubey inaugurated #ArogyaManthan being held at Vigyan Bhawan, New Delhi on the occasion of the first anniversary of #AyushmanBharat #PMJAY by lighting the lamp. Join us now for more!  
#SaalEkAyushmanAnek @ibhushan

**Haryana IAS** (@HaryanaIAS)  
Haryana State Health Agency has been awarded 2nd prize in Knowledge Sharing Market Place in Arogya Manthan: National Knowledge Sharing Conference for Ayushman Bharat, under the leadership of ACS Health Sh.Rajiv Arora, IAS & CEO Dr. Saket Kumar, IAS  
@MoHFW\_INDIA @IASAssociation

**QCI** (@QualityCouncil)  
.@drharshvardhan, Union Minister for Health & Family Welfare highlighted the joint initiative taken by QCI & NHA during Arogya Manthan, Vigyan Bhawan to provide Quality Certification to AB PMJAY empaneled hospitals.  
@MoHFW\_INDIA @AyushmanNHA @RaviPSingh @Director\_NABH @DIPPGOI

**Narendra Modi** (@narendramodi)  
आयुष्मान भारत, नए भारत के क्रांतिकारी कदमों में से एक है। सिर्फ इसलिए नहीं क्योंकि ये देश के सामान्य मानवी के, गरीब के जीवन को बचाने में अहम भूमिका निभा रही है, बल्कि इसलिए भी क्योंकि ये भारत के 130 करोड़ लोगों के सामूहिक संकल्प और सामर्थ्य का भी प्रतीक है।

**Dr Harsh Vardhan** (@drharshvardhan)  
Today, @MoHFW\_INDIA will kick off a special 2-day initiative called #ArogyaManthan ,which will encompass discussions, brainstorming sessions & ideation to improve healthcare in #NewIndia2020 Hoping these innovative sessions will help sharpen the healthcare road map for the future





## Blast from the Past


**President of India** @rashtrapatibhn

Happy to note that within the first three months of the launch of Ayushman Bharat – PMJAY, over 6 lakh persons needing secondary or tertiary care have been admitted to hospitals across the country and an amount of 800 crore has been authorised for their treatment #PresidentKovind

1:15 AM - 22 Dec 2018

**Narendra Modi** @narendramodi

At the 3rd session of the #G20, emphasised on healthcare including India's traditional healing measures, Yoga and our present efforts like the world's largest healthcare programme, Ayushman Bharat.



**Anil Swarup** @swarup58

PMJAY as a part of Aayushman Bharat holds enormous potential and has begun well under the inspired leadership of @ibhushan & @drdineshias There will be challenged in future but this team is capable of handling them. Scheme could be a game changer

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**Visit us:** www.pmjay.gov.in

**Follow us on twitter** @AyushmanNHA

**Dr. Indu Bhushan** @ibhushan

Reaching the last beneficiary. Drive by Railways to identify PMJAY beneficiaries at Mumbai railway station. Thank you @RailMinIndia @PiyushGoyal. @drharshvardhan @PMOIndia



**National Health Authority (NHA)** @AyushmanNHA

This #WorldHealthDay we reaffirm our commitment to make healthcare accessible to 500 million citizens. An open letter to all from @ibhushan, CEO @AyushmanNHA #AyushmanBharat #PMJAY #HealthForAll



**National Health Authority (NHA)** @AyushmanNHA

On the occasion of #WorldHealthDay, we want everyone to know that at @AyushmanNHA our spirits are as high as the Everest. We are here to ensure health is accessible, equitable and affordable for every Indian. #NoMoreBarriers #HealthForAll #NHASpirit



**Bill Gates** @BillGates

Congratulations to the Indian government on the first 100 days of @AyushmanNHA. It's great to see how many people have been reached by the program so far. @PMOIndia

**Dr Dinesh Arora** @drdineshias

Heartening to see @DrTedros, Director General of @WHO, speaking on how #AyushmanBharat #PMJAY is changing lives of millions of citizens in India. Thank you @DrTedros for the kind words. I am certain, through #PMJAY we will accelerate towards UHC! @JPNadda @ibhushan @amitabhk87

**World Health Organization (WHO)** @WHO

Then Bolu discovered that he was eligible for free surgery under #India's Ayushman Bharat insurance programme, which was launched last year, with support from WHO. A week later, Bolu had the operation and began physiotherapy. He's now back on his feet



**Narendra Modi** @narendramodi

A major milestone for Ayushman Bharat! In 80 days, over 5 lakh families got free healthcare services worth Rs. 700 crore. We are continuously working towards creating a healthy India!

**Chowkidar Narendra Modi** @narendramodi

Ayushman Bharat has transformed lakhs of lives across India. Here is a book that chronicles a hundred such stories, of those who lead a healthier life thanks to Ayushman Bharat. Read, get inspired and share widely with others.

[pmjay.gov.in/sites/default/...](http://pmjay.gov.in/sites/default/...)

**AYUSHMAN BHAVA: 100 stories of Joy, Hope and Triumph**