Governance Under AB PM JAY

22nd February 2019
Ayushman Bharat’ Pradhan Mantri – Jan Arogya Yojna (PM - JAY), is one of the largest government-sponsored insurance schemes in the world.

Health Insurance Cover
Health insurance cover of up to INR 5 Lakhs per family per year for secondary and tertiary care.

Target Section
Targeting 10 Crore poor & unsecured families of India based on SECC data.

Beneficiary Coverage
Cashless treatment facility – both in empaneled private as well as government hospitals and healthcare centres.

Institutional Structure
Setting up of a National Health Authority and State Health Agencies for management and implementation of AB PM - JAY.

Funding Type
Centre-state joint funding in ratio of 90:10 and 60:40 for NE states and other states, respectively. 100% Centre funding for UTs.
The program presents a number of **Salient features** not otherwise covered under public insurance …

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
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<tbody>
<tr>
<td>1,393 Packages covered</td>
<td>All key specialties covered</td>
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<td>No cap on family size, age or pre-existing conditions</td>
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<td>Promotive, preventive, curative, palliative and rehabilitative aspects covered</td>
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<td>Primary, Secondary &amp; Tertiary Care</td>
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<td>150,000 New Health &amp; Wellness centers to be added</td>
<td>Multiple operating models</td>
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<td>Insurance / Assurance / Hybrid</td>
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<td>Pre and post hospitalization, diagnostics, medicines, Implants etc.</td>
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<td>Portability across the country</td>
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<td>Access to both Public &amp; Private Providers</td>
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<td>Cashless &amp; Paperless access to services</td>
<td>Beneficiary based on entitlement, not enrolment</td>
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<td>No Premium, Co-Pay or OoP expenditure</td>
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<td>Poor &amp; Vulnerable families</td>
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<td>Imbibes all independent State Schemes</td>
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<td>Complete flexibility to States</td>
<td>Fraud &amp; Abuse monitoring guidelines</td>
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<td>Quality of Care managed and maintained</td>
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<td>Data Privacy &amp; Security</td>
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<td>Large leap towards Universal Healthcare</td>
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21st February 2019
The Operating Model for end-to-end management of the AB PM-JAY program ...

1. Government & NHA

   GOVERNMENT (CENTRE/STATE) ➔ NHA / SHA
   - Financial Powers
   - Conflict Resolution

2. Insurance Provider

   INSURANCE SERVICE PROVIDER ➔ POLICY HOLDER ➔ HEALTH SERVICE PROVIDER ➔ CLAIMS MANAGEMENT
   - Claim Processing

3. Genuine Beneficiary Identification

   MASTER BENEFICARY DATABASE ➔ CLIENT IDENTITY
   - eKYC
   - Biometric
   - Other Identifiers
   - Passive Enrolment / Policy No

4. Paperless Transaction Management

   (Pre-Authorization + Treatment Guidelines + Claims submission)

5. Fraud, Abuse and Waste

   TRANSACTION MANAGEMENT
   PROVIDER MANAGEMENT
   BENEFICIARY MANAGEMENT
   BENEFIT MANAGEMENT

Note:
## Roles and Responsibilities of various stakeholders

### National Health Authority
- Scheme design, Policy & Guidelines
- Premium payment to states
- Institution setup at states
- Capacity Building of SHA
- Monitoring & Evaluation

### State Health Agency
- Appointment of Insurance Company / ISA
- Premium payment to Insurance Company
- Risk Coverage (in case of trust)
- Developing customized strategies
- Capacity Building of districts, hospitals, Insurance Companies, ISA, TPAs etc.
- Monitoring of program, including Fraud & Abuse minimization

### District Implementation Unit
- Hospital Empanelment
- Capacity building of hospitals
- Grievance redressal at district level

### Hospitals
- Quality service delivery on cashless basis
- Beneficiary identification and golden record generation
- Pre-authorization request generation
- Claim submission

### Insurance Companies / Trust
- Risk coverage
- Appointment of TPA
- Scheme implementation
- Pre-authorization approvals/rejections
- Claims approval/ Rejection
- Claims payment

### ISA / TPA
- Scheme implementation support
- Hospital empanelment
- Pre-authorization approvals/rejections
- Claims processing

### Beneficiary
- Get enrolled under PM JAY
- Visit Health and wellness center
- Corporate with Arogya Mitra for smooth service
- Contact Arogya Mitra for more information of service under PM JAY
- Raise issues for any discrepancy of services.

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22nd February 2019