

13th Current Issues Seminar on Health Care Insurance Mumbai 2nd Aug 2019

PM-JAY: Progress so far

PARUL NAIB

GENERAL MANAGER- FRAUD CONTROL and M&E



Ayushman Bharat Pradhan Mantri Jan Arogya Yojana



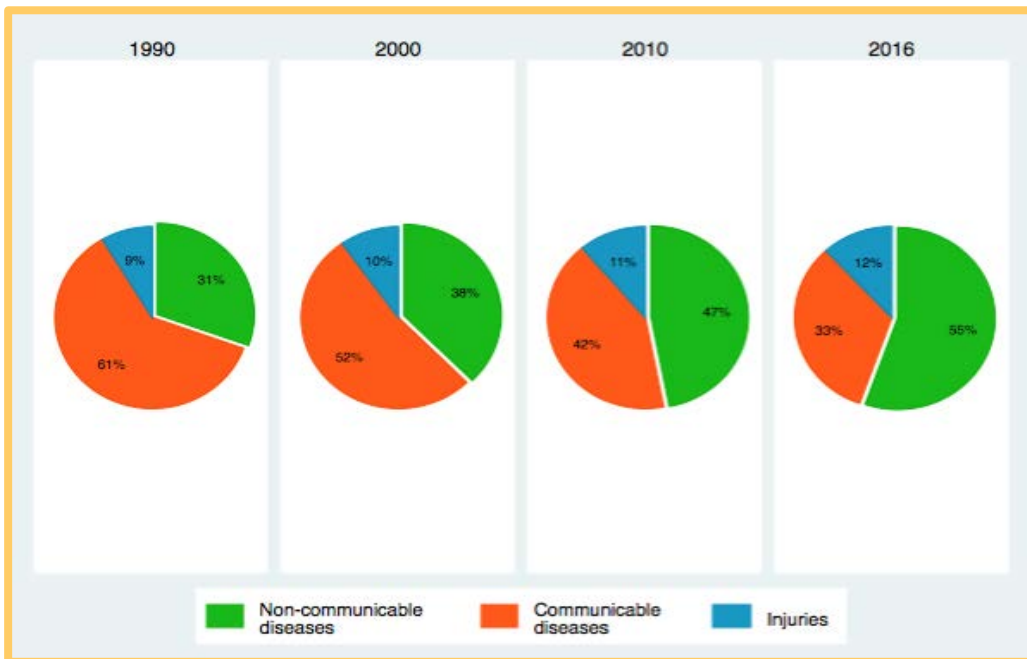
Agenda:

- Overview of PM-JAY
- PMJAY- Progress Monitoring
- Overview of NHA
- Challenges and Way forward

6 crore Indians fall below poverty line every year due to catastrophic health expenditure



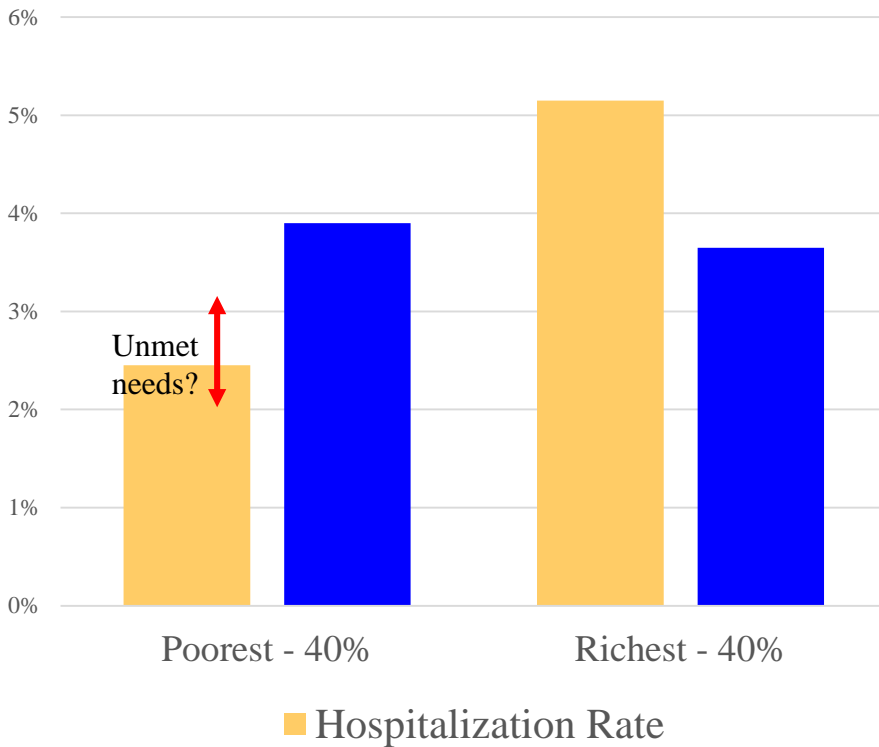
India facing triple burden of disease



- 1** An epidemiological transition from communicable diseases to non-communicable diseases
- 2** Non – Communicable Disease burden has grown from 30% to 55% between 1990 and 2016
- 3** Epidemiological trends indicate greater need for hospitalisation for serious NCDs

Source: National Health Profile 2018

Relevance of PM-JAY for India's poor



Source: Chronic morbidity: IHDS 2011-2012
Hospitalization Rate: NSSO 71st (excludes childbirth)

Unmet health care needs of poorest 40%

- Chronic Morbidity – The incidence of chronic morbidity between the poorest 40% and richest 40% is comparable
- Hospitalization Rate – It is significantly lower in poorest 40%. Reason could be related to awareness, access and affordability of health care services

PM-JAY: Overview

Benefits under PM-JAY



53.7
Crore people

Poor and Vulnerable people across 10.74 crore families

5
Lakh

Cover per family per year for serious illnesses (hospitalization)

Portable

Benefits can be availed in all empaneled hospitals across the country

No Cap

On Family Size, Age or Gender and covers pre-existing diseases

Target families under PM-JAY

- PM-JAY provides benefits to about 10.74 crore poor, deprived rural families and identified occupational category of urban workers' families as per the latest Socio-Economic Caste Census (SECC) Database 2011, both rural and urban. **(10.52 Crore)**
- Additionally, all such enrolled families under RSBY that do not feature in the targeted groups as per SECC data will be included as well. **(22 lakhs)**

Bringing States / UTs On-board



Flexibility offered to the States

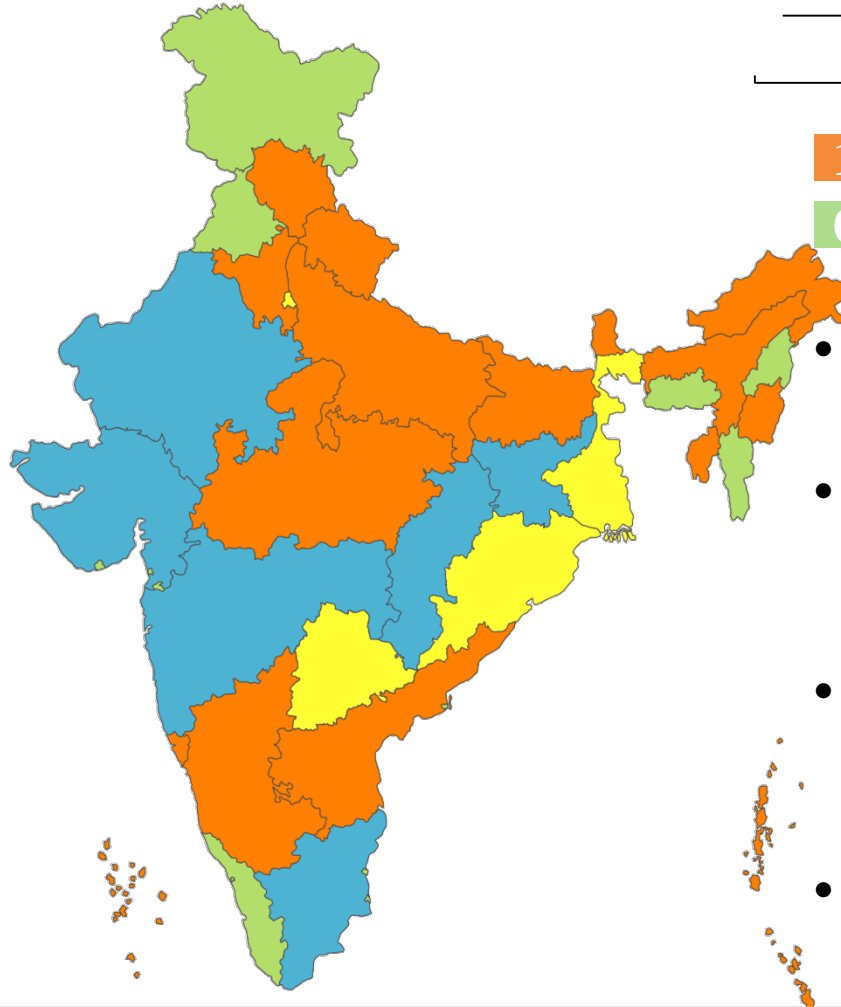
17 Trust Mode

06 Mixed Mode

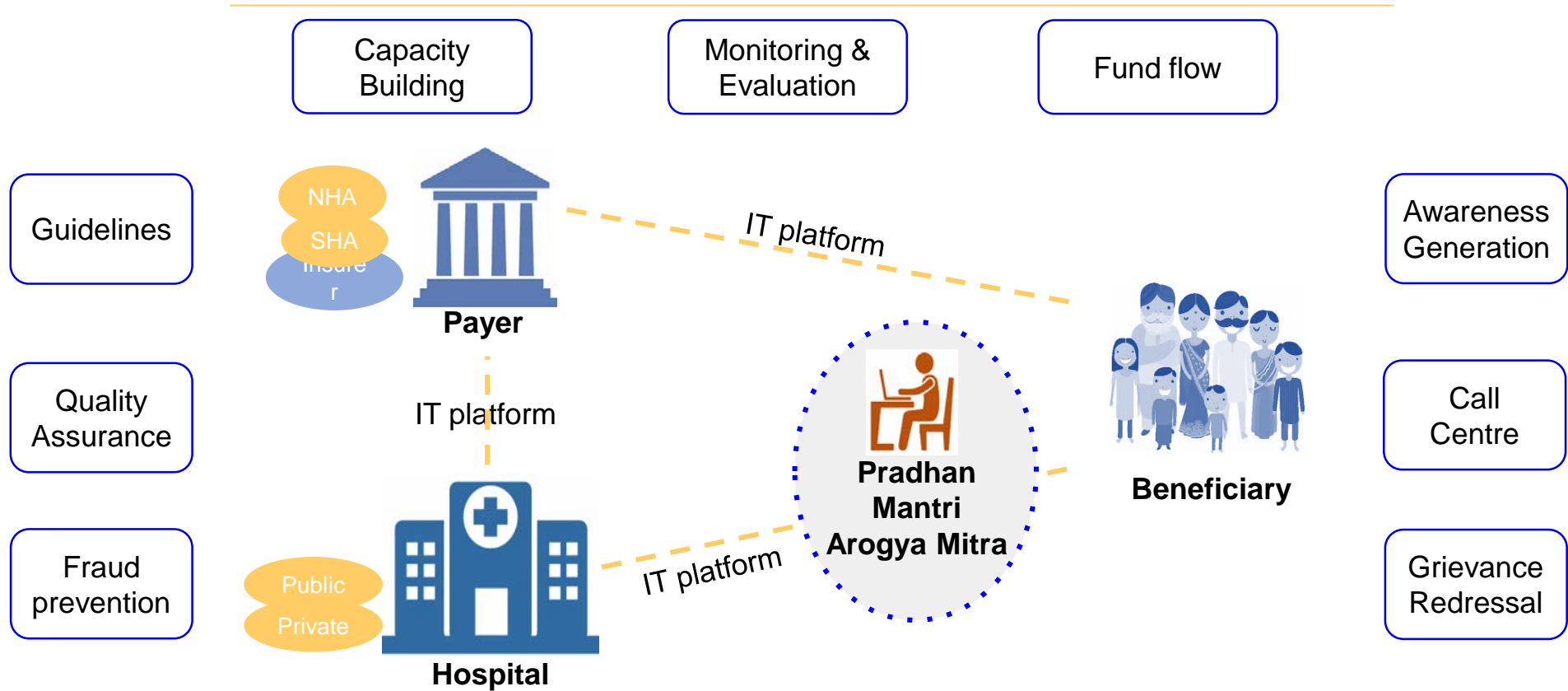
09 Insurance Mode

04 MoU to be signed/
withdrawn

- **Beneficiaries covered** – States can expand the beneficiary base to be covered
- **Packages covered** – Minimum 1393 (Secondary & Tertiary care packages), states can add more packages. Bucketing of benefit package
- **IT systems** – States can choose to get on-boarded on the NHA provided IT platform or to integrate own IT systems with NHA's
- **State specific customizations** handled in process as well as IT
- **Capacity building** workshops offered to all states



Ecosystem of PM-JAY












Progress Monitoring of PM-JAY

Live 360 Monitoring



Mera PMJAY BIS National TMS State TMS ▾ Hospital Empanelment Support Insights Case Level Data ▾

PMJAY Dashboard Suite

- 
[Operations Dashboard](#)
- 
[Hospital Empanelment](#)
- 
[Pre-Authorization Dashboard](#)
- 
[Portability Dashboard](#)
- 
[District Dashboard](#)
- 
[Operations Dashboard](#)
- 
[PM Letter Tracking](#)
- 
[Approved Hospital List](#)
- 
[SECC State Demographics](#)

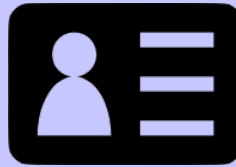
PM-JAY: Progress so far

Hospital Admissions



34.57 lakh
worth Rs. 5500
crore

E-Card (Gold Card) Issued



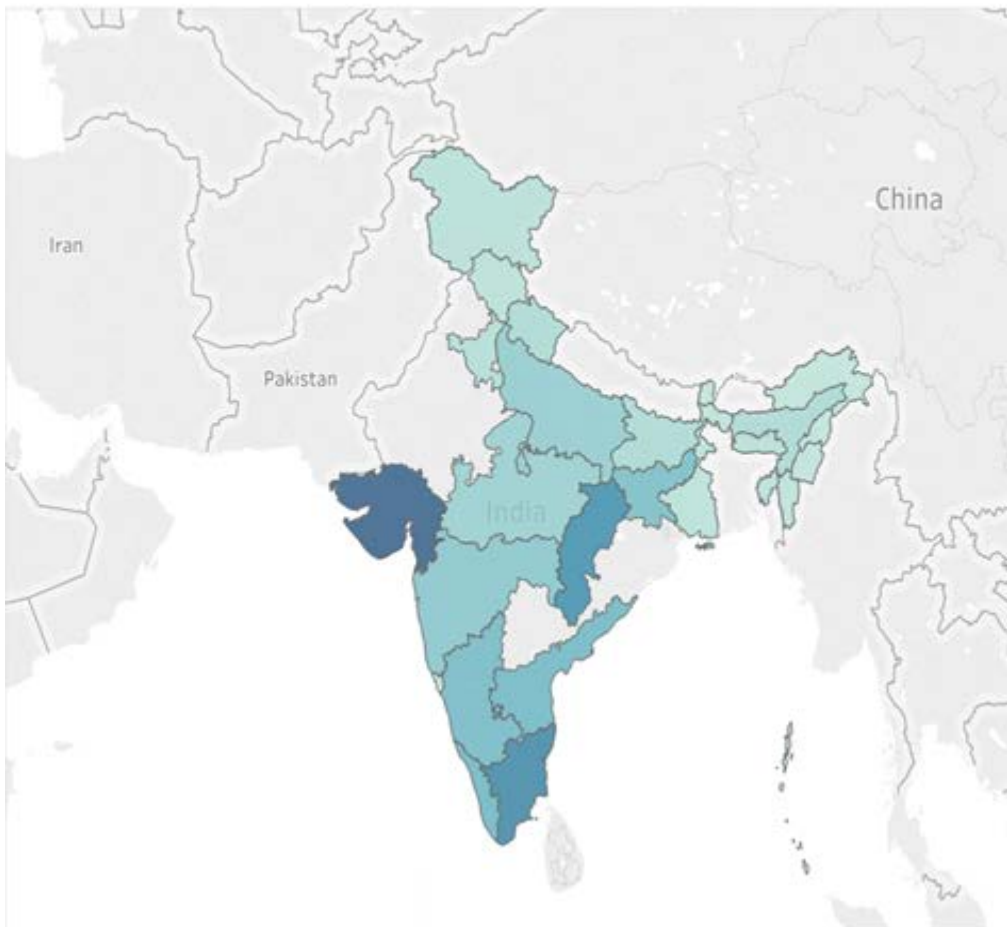
9.08 crore

Hospital Empanelment



16,078
(50% private)

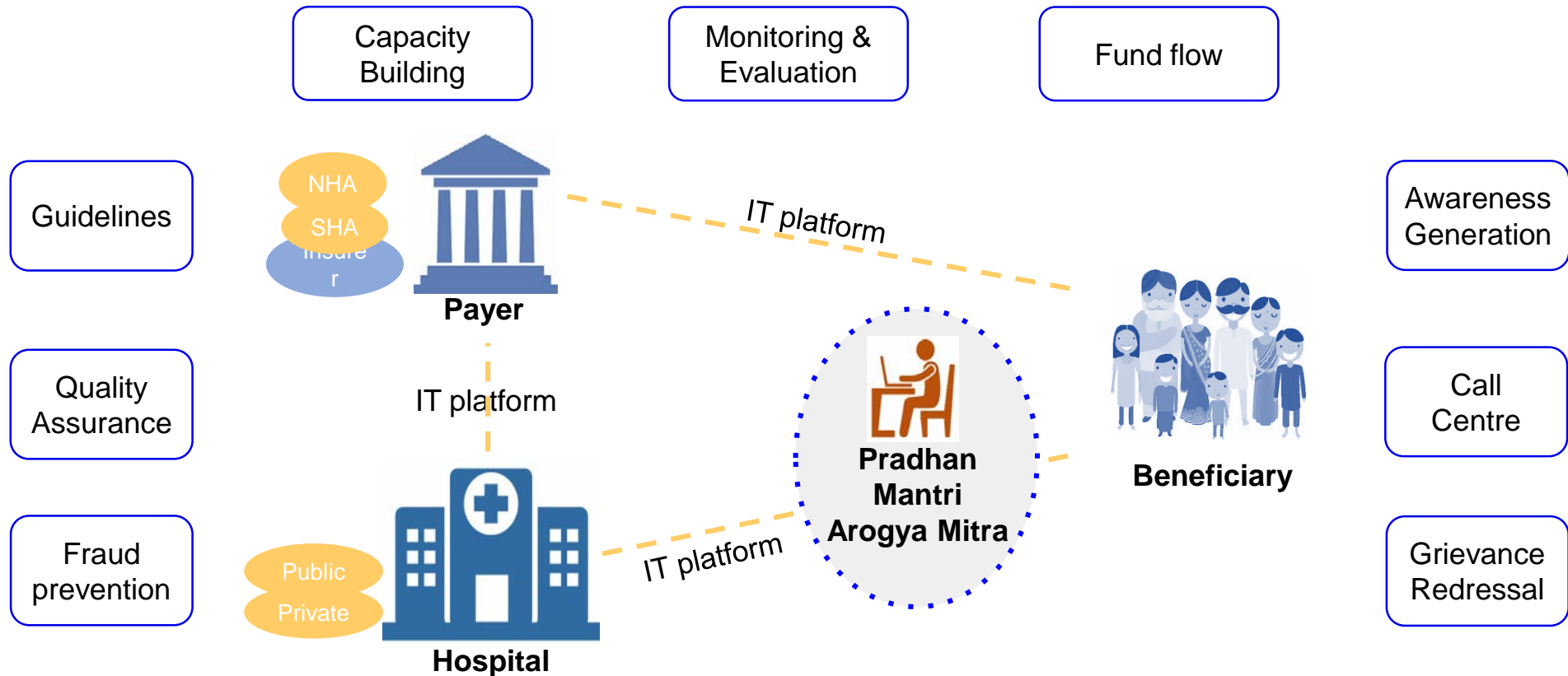
Key Utilization trends – Pre-Auth by State



Patient State	Number of Pre-Auth Raised
Gujarat	6,87,294
Tamil Nadu	5,01,019
Chhattisgarh	4,56,606
Kerala	2,55,118
Andhra Pradesh	2,53,073
Karnataka	2,39,669
Jharkhand	2,21,942
Maharashtra	1,76,174
Uttar Pradesh	1,44,703
Madhya Pradesh	1,22,154
Bihar	65,505
Assam	62,055
Uttarakhand	61,451
Haryana	36,212
Meghalaya	29,241
Jammu And Kashmir	28,191
Himachal Pradesh	24,300
Tripura	23,993
West Bengal	17,636
Mizoram	16,526
Dadra And Nagar Haveli	14,828
Goa	10,051
Daman And Diu	5,701
Manipur	4,404
Nagaland	1,693
Chandigarh	1,114
Arunachal Pradesh	800
Sikkim	230
Andaman And Nicobar Islands	24

National Health Authority: Overview

Ecosystem of PM-JAY



Functions of National Health Authority



Operational
Guidelines

Central Ceiling for
Premium

Standard Treatment
Protocols

Strategic Purchasing
of Healthcare

Convergence of
Schemes

IT Infrastructure

Continuum of Care

State Coordination

Awareness Generation

Capacity Building

Fraud Management

Monitoring of
Implementation

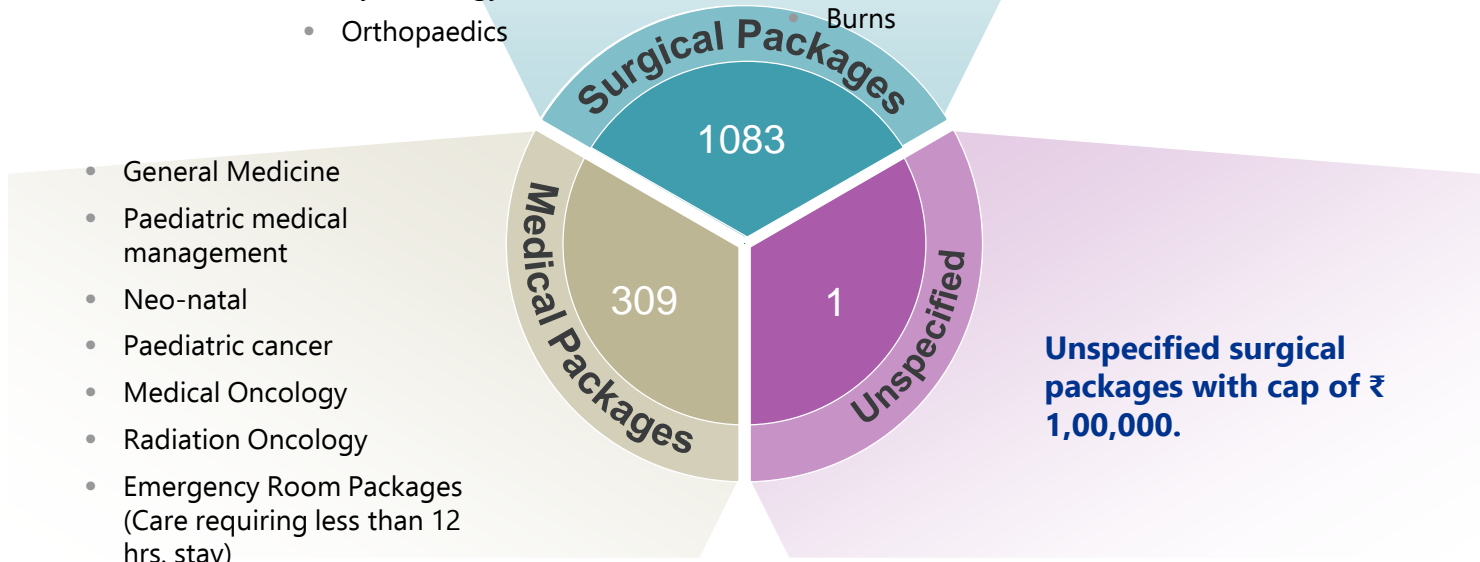
Overview of Packages



Secondary and Tertiary care services

Total Packages - 1393

- General Surgery
- ENT
- Ophthalmology
- Obstetrics & Gynaecology
- Orthopaedics
- Polytrauma
- Cardio-thoracic & Vascular surgery
- Surgical Oncology
- Urology
- Neuro Surgery
- Interventional Neuroradiology
- Plastic & reconstructive
- Burns
- management
- Cardiology
- Paediatric surgery
- Oral and Maxillofacial Surgery



- General Medicine
- Paediatric medical management
- Neo-natal
- Paediatric cancer
- Medical Oncology
- Radiation Oncology
- Emergency Room Packages (Care requiring less than 12 hrs. stay)
- Mental Disorders Packages

Top Packages by Speciality

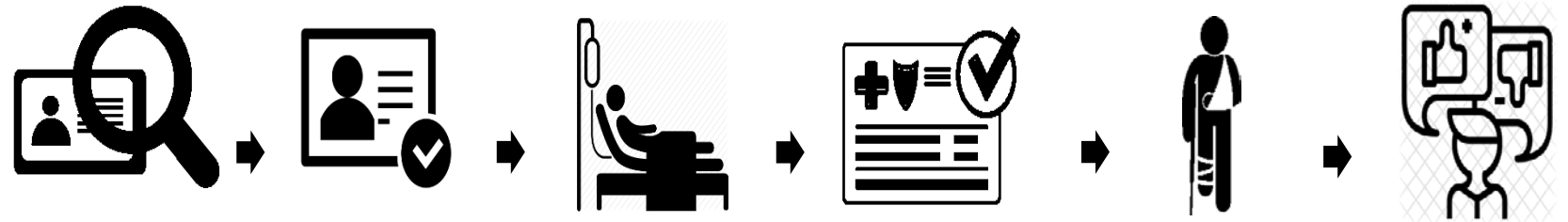


Top 5 Secondary Packages	# Pre-Auths	₹ Pre-Auths	% Public (by ₹)	# Last Week	₹ Last Week
Hemodialysis per sitting	232,608	₹ 1,268,158,198	19 %	9,074	₹ 40,078,083
Cataract with foldable hydrophobic acrylic IOL by Phaco emulsification tech	122,727	₹ 920,648,207	3 %	4,468	₹ 34,329,455
Normal Delivery/breach/Vaccum/forcep	61,681	₹ 608,732,590	89 %	2,978	₹ 28,895,810
Caesarian Delivery	57,488	₹ 601,481,940	59 %	2,330	₹ 24,506,644
GENERAL MEDICINE-Any ailments can be	83,937	₹ 403,397,500	89 %	7,271	₹ 28,802,250

Top 5 Tertiary Packages	# Pre-Auths	₹ Pre-Auths	% Public (by ₹)	# Last Week	₹ Last Week
PTCA - single stent (medicated, inclusive of diagnostic angiogram)	23,100	₹ 1,459,400,777	27 %	743	₹ 48,768,780
Coronary artery bypass grafting (CABG)	6,980	₹ 688,602,543	11 %	201	₹ 19,725,185
PTCA - double stent (medicated, inclusive of diagnostic angiogram)	6,373	₹ 600,703,712	34 %	309	₹ 29,862,000
Total Knee Replacement	7,196	₹ 497,558,500	20 %	256	₹ 18,475,100

Beneficiary Contact and Feedback

Beneficiary Communication at Various Touchpoints



Touch-point

**Beneficiary Verification:
Creation of silver record**

**Beneficiary Verification:
Creation of golden record**

**Beneficiary admission:
Pre-authorization request**

**Treatment:
Pre-authorization approved**

Discharge

Post-discharge

Medium and messaging

Automated text and voice message/pre-recorded voice call **informing that verification has started**

Welcome message and a call outlining benefits under PM-JAY

Automated text and voice message/pre-recorded voice **call regarding admission, free treatment and helpline number 14555**

Automated text and voice message/pre-recorded voice **call informing beneficiary of the package blocked and claim amount**

Automated text and voice message/pre-recorded voice call asking for **satisfaction ratings** in local language

Pre-recorded voice call asking for **feedback** in local language

NHA Call Centre – 365*7*24 Tollfree 14555



Bangalore



Hyderabad



Kolkata



Delhi



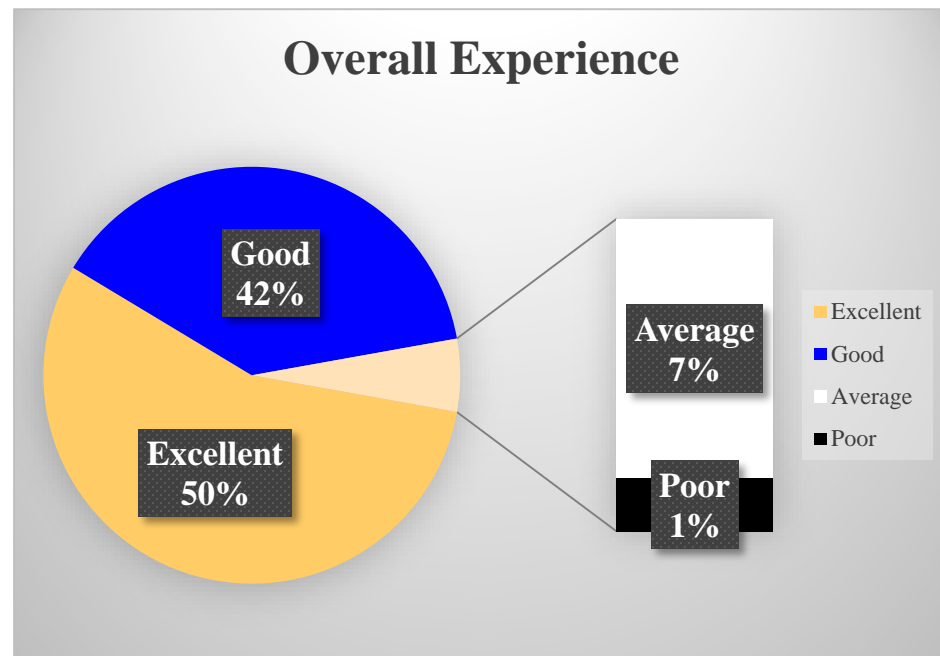
Calls
Received -
48,44,101

Calls made -
13,86,953

Agents - 532

Beneficiary Feedback (Out bound call)

- **Arogya Mitra** : 95% of beneficiaries received help from Arogya Mitra.
- **Money Collection** : 94% of beneficiaries haven't paid money to hospitals.
- **Post Discharge medicine** : 84% beneficiaries received post discharge medicine.
- **Satisfaction level** : 92% of beneficiaries are happy with the services received under the scheme.



Feedback Calls made – 2,04,541

Fraud and abuse management

Fraud and Abuse Management

**Culture of Zero
Tolerance**

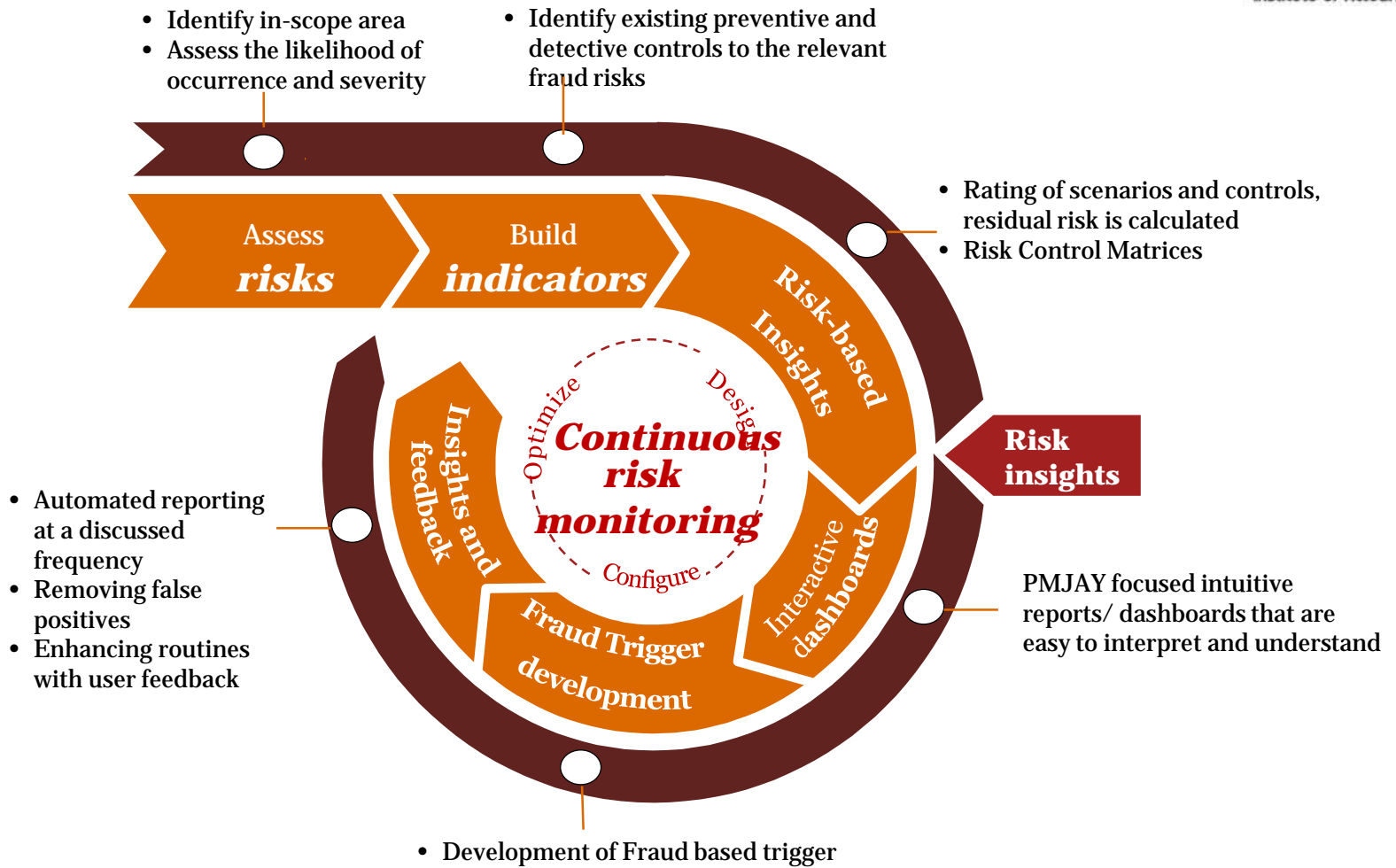
Prevention

Detection

Deterrence

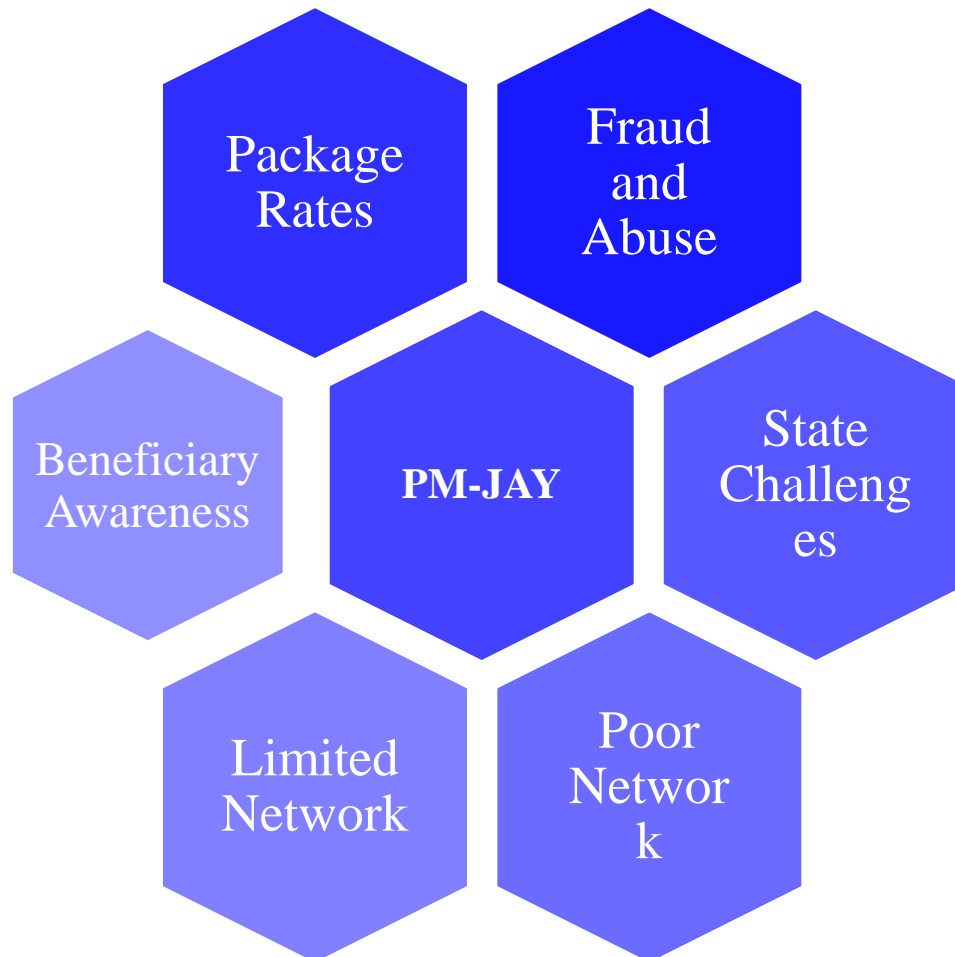
Robust and best-in-class Anti-Fraud System

Fraud Detection – Our Framework



Challenges and Way Forward: Innovations for an Ayushman Bharat

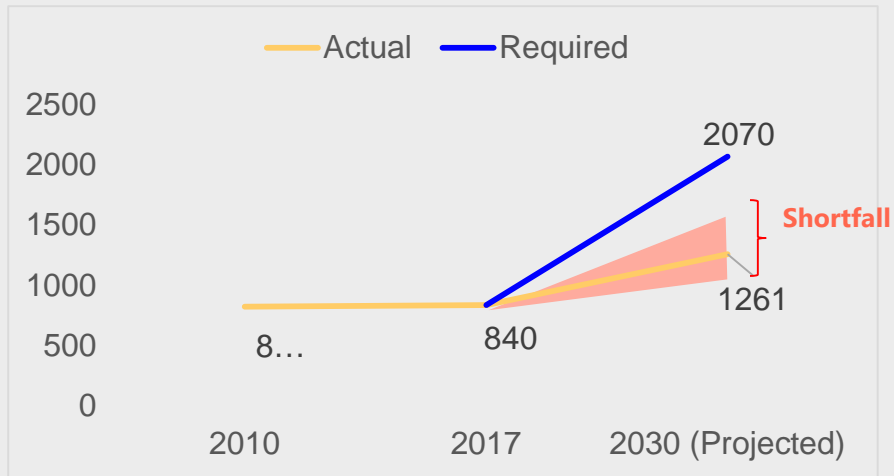
Challenges faced



Significant gaps in delivery of health care in India



No of Certified Doctors (in '000)



Shortfall of Specialists at CHC (2016)

~70%

Household expenditure including out-of-pocket expenses

PMJAY created a demand shock; Innovation is required for effective service delivery

Three main tenets of AB-PMJAY:



AB-PMJAY created a **Demand Shock** to the healthcare system by providing financial access



NHA as a strategic purchaser, has **unique insights to guide innovations** based on needs on the ground, to boost quality and affordability

Global Recognition for PM-JAY



Tedros
Adhanom
DG, WHO

“In its first 100 days, India’s ambitious Ayushman Bharat scheme has provided free care to almost 7,00,000 people. I applaud the Prime Minister and Health Minister for their visionary leadership for ‘health for all’.”

**THE
SPECTATOR**

The world’s
oldest
continuously
published
weekly.

“Ayushman Bharat ranked number one out of 18 positive stories of 2018. Prime Minister Modi has unveiled the world’s biggest healthcare programme”



Richard
Horton
Editor-in-Chief,
The Lancet

“A transformation of 1.3 billion people. Modi is the first Indian Prime Minister to prioritise universal health coverage and has grasped the importance of health as a natural right.”

Beneficiary Story: PM-JAY Impacting Lives



Case Details

State: Haryana

District: Karnal

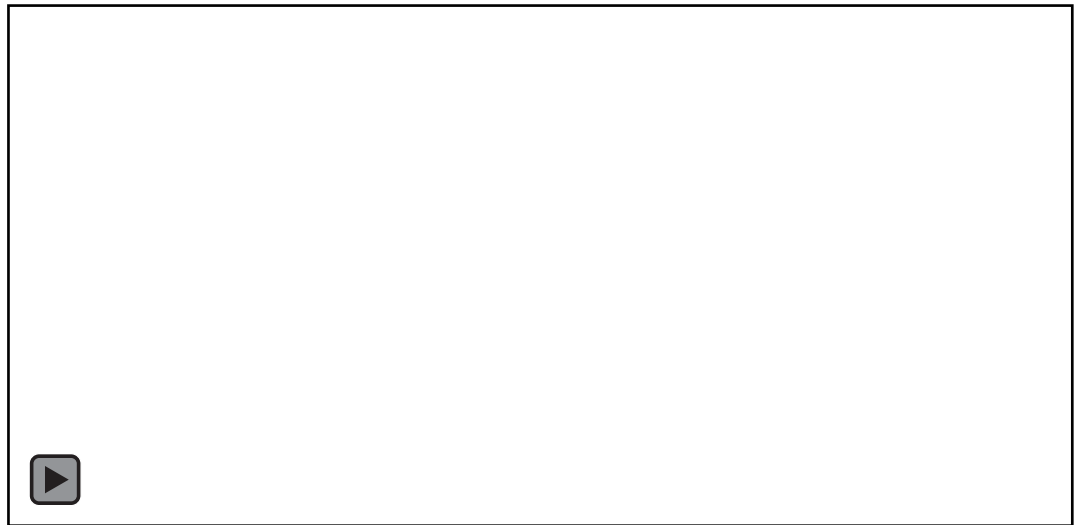
Problem: Chronic Chest Pain

Procedure: Angioplasty

Cost of Procedure: Rs. 2 Lakhs

Occupation: Auto Rickshaw
Driver

“ मेरा परिवार टूट चूका था, मेरी बीमारी के खर्चे में। मैं सिर्फ दवाई से अपना गुज़ारा कर रहा था। आयुष्मान भारत ने मुझे मुफ्त इलाज दिलवाया और मेरे परिवार को इस आपत्ति से राहत दी। ”





Thank You