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

national health authority

Key Stakeholders

- Central/ State Government
- Regulatory Authority
- Insurance Companies
- Providers (Govt/Pvt.)
- Beneficiary
- Technology Partners

Key Features of AB PM - JAY

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

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

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

04 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*

05 Institutional Structure
*Setting up of a **National Health Authority and State Health Agencies** for management and implementation of AB PM - JAY*
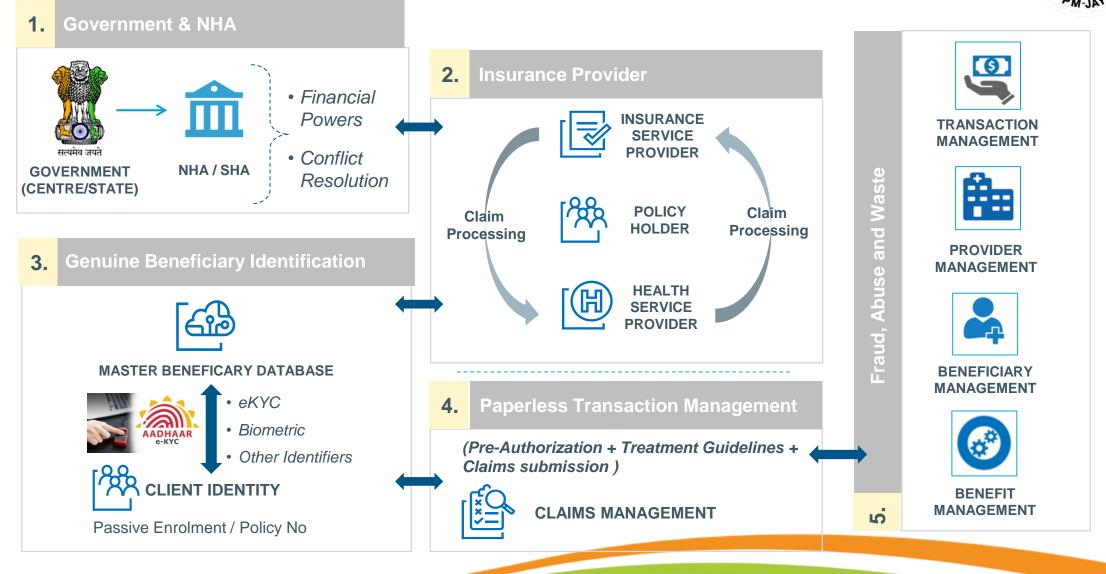
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1,393 Packages covered

All key specialties covered

No cap on family size, age or pre-existing conditions

Promotive, preventive, curative, palliative and rehabilitative aspects covered

Primary, Secondary & Tertiary Care

150,000 New Health & Wellness centers to be added

Multiple operating models Insurance / Assurance / Hybrid

Pre and post hospitalization, diagnostics, medicines, Implants etc.

Portability across the country

Access to both Public & Private Providers

Cashless & Paperless access to services

Beneficiary based on entitlement, not enrolment

No Premium, Co-Pay or OoP expenditure

Poor & Vulnerable families

Imbibes all independent State Schemes

Complete flexibility to States

Fraud & Abuse monitoring guidelines

Quality of Care managed and maintained

Data Privacy & Security

Large leap towards Universal Healthcare

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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

Claim Processing

Claim Processing

3. Genuine Beneficiary Identification

MASTER BENEFICARY DATABASE

AADHAAR e-KYC

- *eKYC*
- *Biometric*
- *Other Identifiers*

CLIENT IDENTITY

Passive Enrolment / Policy No

4. Paperless Transaction Management

(Pre-Authorization + Treatment Guidelines + Claims submission)

CLAIMS MANAGEMENT

Fraud, Abuse and Waste

TRANSACTION MANAGEMENT

PROVIDER MANAGEMENT

BENEFICIARY MANAGEMENT

BENEFIT MANAGEMENT

5.

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Roles and Responsibilities of various stakeholders

Multiple Stakeholders across the AB PM-JAY program

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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Gov. Of India

Ministry of Health

National Health Authority

State Health Agency

Insurance Company / TPA

Empanelled Hospitals

Beneficiary

Policy Level Decision

Implementation

Service Provider

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