

PMJAY aims at providing a health cover of ₹ five lakh per family per year for secondary and tertiary care hospitalization to over 12 crore poor and vulnerable families. Audit noted that the Scheme envisaged well-intended benefits for the deprived and marginalised beneficiaries; however, the implementation of the scheme was hindered by several issues as discussed in this report. The following recommendations are suggested for improving the implementation of the scheme:

Chapter-III: Beneficiary Identification and Registration	
<input checked="" type="checkbox"/>	Ministry and States/UTs may put a suitable mechanism for identifying State-wise beneficiaries under the Scheme and to weed out ineligible beneficiaries in a time-bound manner.
<input checked="" type="checkbox"/>	The registration process needs to be strengthened to avoid delay in registration beyond the prescribed time.
<input checked="" type="checkbox"/>	Validation checks should be in place so as to avoid invalid entries and increase the accuracy and reliability of the data.
<input checked="" type="checkbox"/>	NHA may ensure that SHAs set up a designated IEC cell to promote awareness about the scheme and maximize reach, impact and awareness amongst targeted beneficiaries.
Chapter-IV: Hospital Empanelment and Management	
<input checked="" type="checkbox"/>	There is a strong need to invest in public hospitals to improve and upgrade the quality of the existing health facilities in accordance with prescribed criteria.
<input checked="" type="checkbox"/>	NHA/SHA/DIU may encourage more private hospitals to join under the Scheme in all the Districts in order to build an effective and accountable network of health service providers as per quality standard.
<input checked="" type="checkbox"/>	Monitoring of EHCPs through physical inspections and necessary audits so that mal-practices may get detected and action may be initiated against the errant EHCPs.
<input checked="" type="checkbox"/>	NHA/SHA should have a mechanism to monitor and curb instances involving out of pocket expenditure by the beneficiaries.
Chapter-V: Claims Management	
<input checked="" type="checkbox"/>	Processing and payment of the claims must be done on time after ensuring necessary scrutiny by SHA.
<input checked="" type="checkbox"/>	SHAs must ensure that claim amount is utilized by Public/Government Hospitals for improving the overall infrastructure, functioning of the hospital, quality of services and delivery of services and for incentives to staff.
Chapter-VI: Financial Management	
<input checked="" type="checkbox"/>	NHA may exercise due diligence while releasing the grant to SHAs to ensure fulfilment of corresponding State commitments, actual expenditure against past releases and also avoid idling of funds.
<input checked="" type="checkbox"/>	Diversion of grant from one head to another should be discouraged and NHA/SHA should ensure that grant is utilized for the purpose it was released.
<input checked="" type="checkbox"/>	Amount due from Insurance companies and interest from SHAs may be recovered at the earliest.

NHA should ensure that every SHA in the State/UTs has opened designated escrow account into which their upfront share has been deposited in a timely manner.

NHA must put in a mechanism to map and identify PMJAY beneficiaries so that there is no overlap of PMJAY and state specific schemes.

PFMS may be implemented on priority to track the flow of expenditure.

Chapter-VII: Monitoring and Grievance Redressal


SHAs should ensure that District Implementing Units are formed in every District with adequate manpower and infrastructure for smooth functioning of Scheme.

Anti-fraud activities must be taken-up on urgent basis and defaulters should be penalized in a timely manner.

All the required audits/checks must be conducted by concerned authorities in order to avoid mal-practices by EHCPs so that beneficiaries may get proper treatment without undue harassment.


It must be ensured that grievances are effectively redressed and corrective measures taken for improving the working of the Scheme.

New Delhi
Dated: 28 April 2023


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Countersigned

New Delhi
Dated: 01 May 2023


(GIRISH CHANDRA MURMU)
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