



प्रशासनिक सुधार और लोक शिकायत विभाग
DEPARTMENT OF
ADMINISTRATIVE REFORMS &
PUBLIC GRIEVANCES



AYUSHMAN BHARAT – PRADHAN MANTRI JAN AROGYA YOJANA - JAMMU AND KASHMIR



Administrative Staff College of India
Leadership through Learning

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1. Background

1.1. About the Initiative

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana was launched in Jammu and Kashmir on 1st December, 2018. After successful implementation of AB-PMJAY in the UT of J&K, Universalization of Health Insurance Scheme under AB-PMJAY-SEHAT was launched by the Hon'ble Prime Minister of India on 26th December 2020 having National Portability.

1.2. Key Features

- PM-JAY is the world's largest health insurance/ assurance scheme fully financed by the government.
- It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empaneled hospitals in India.
- Over 5.97 lakh poor and vulnerable entitled families (approximately 30.89 lakh beneficiaries) are eligible for these benefits.
- PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- PM-JAY envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year.
- It covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines.
- There is no restriction on the family size, age or gender.
- All pre-existing conditions are covered from day one.
- Benefits of the scheme are portable across the country, i.e., a beneficiary can visit any empaneled public or private hospital in India to avail cashless treatment.
- Services include approximately 1,393 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.
- Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

1.3. Objectives

- Provide Cashless Health Services which require hospitalization
- Access to free and quality healthcare for all irrespective of socio-economic status
- Reduce overall out of pocket expenditure

- Augment the Health Infrastructure of Public Empaneled Hospitals by utilizing the claims amount
- Ensure positive trend of health seeking behavior
- Increase transparency inhealthcaremanagementusingtechnology-identification/authentication
- SDG Goal 3: Good Health and Well- Being
- Reduce future health and social costs
- Coordinate, optimize information sharing. Trends in health care established
- Fund Pool in Public EHCPs created for infrastructure upgradation, etc.
- Enhance pricing transparency

1.4. Eligibility

PMJAY focusses on poor and vulnerable people who do not typically have access to health insurance. Under the scheme, the identification of eligible households is based on the latest Socio-Economic and Caste Census (SECC) data for both rural and urban areas, as well as active families under RSBY.

In rural areas, the scheme covers the following households: (a) households with only one room with kutchha walls and roof; (b) no adult members between the ages of 16-59; (c) households without adult male member aged between 16-59 years; (d) households with members with disabilities and no able-bodied adult member; (e) Scheduled Caste/Scheduled Tribe households; and (f) landless households deriving a major part of their income from casual labour.

In addition, those who are destitute/living on alms, manual scavengers, tribal groups, or legally released bonded labour are automatically included. In urban areas, 11 categories of workers have been included. They are ragpickers, beggars, domestic workers, street vendors, construction workers and other labourers, sanitation workers, electricians, home-based workers, transport workers, shop workers, electricians, mechanics, etc. While age and family size are not criteria for enrolment under the scheme, it does aim to prioritise girls, women, and senior citizens. All persons that fall under these categories are automatically enrolled post verification of their identity.

2. Project Formulation / Conceptualisation

2.1. Business Model

In Jammu and Kashmir, this initiative has been implemented through insurance mode and Private Bajaj Allianz GIC is the implementing agency for Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) and AB PM-JAY SEHAT in Jammu & Kashmir. This is for the first time that a publicly funded Health Insurance Scheme meant for the entire population is being implemented in the UT of Jammu and Kashmir.

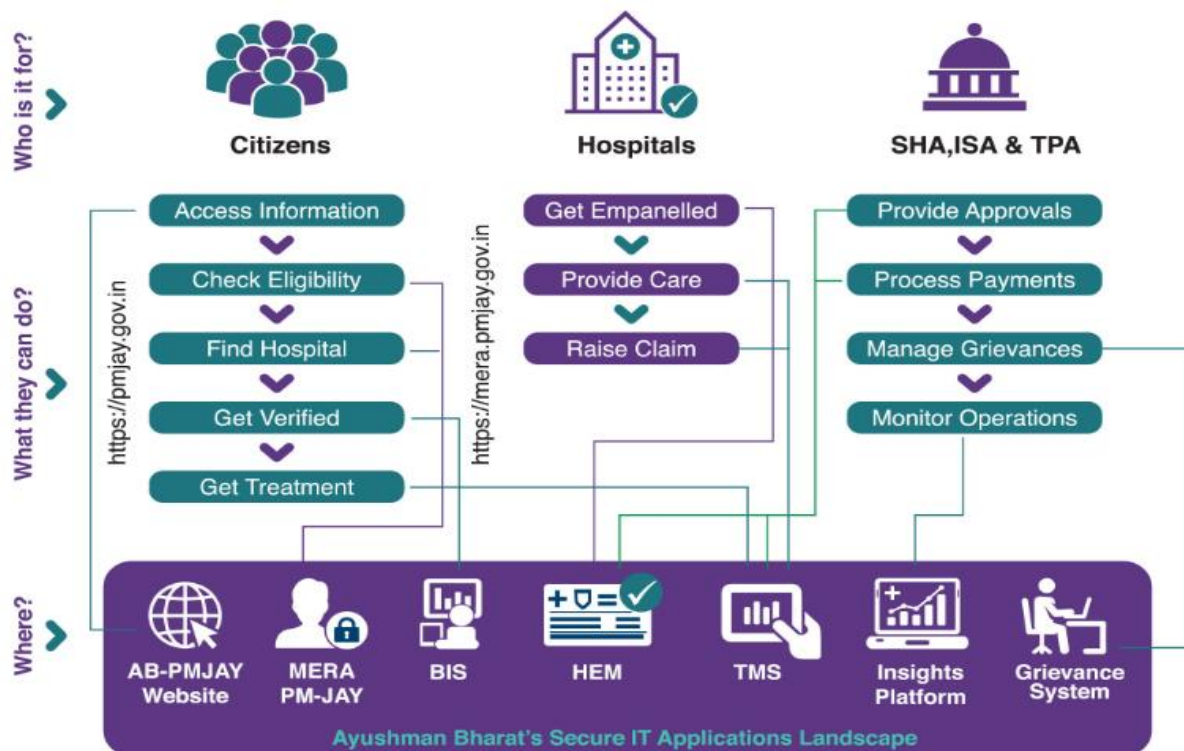
- Ayushman Bharat "Pradhan Mantri Jan Arogya Yojana" (PMJAY) - SEHAT primarily focuses on financial protection from catastrophic health expenditures, which is the pillar of Universal Health Coverage. It is delivered through both public and private health care providers for providing secondary and tertiary care, health services.
- The scheme provides a cover of Rs. 5 lakh per family per year. All Medical and surgical conditions are included with minimal exclusions.
- It covers both pre and post hospitalization expenses.
- All pre-existing conditions are covered from day one.
- Socio Economic Caste Census (SECC) 2011 database (rural and urban areas) has been used for both AB-PMJAY and AB PM-JAY SEHAT.
- There is no family size and age limit.
- Public hospitals are to be deemed empaneled. Private Health care facilities have been empaneled based on defined criteria (including specialty specific criteria).
- National Portability concept has been used.
- All identified beneficiary families to get benefits from day one.
- Aadhaar will be primary mode of personal identification of beneficiaries.

2.2. Redesigned Process

- The State Health Agency (SHA) in league with district administration has already established facilities at various places to issue golden cards where people are facilitated, guided and educated about the benefits of the scheme and are issued Golden cards. To intensify the registration process, SHA utilized various mediums to raise awareness among people to register themselves for golden cards.
- A constant awareness campaign by the administration through various mediums including TV, radio and print and social media is already ongoing. The accessibility for the golden cards too has been simplified so that everyone gets it in his or her locality.

- To provide much needed relief to the people of J&K, the SEHAT Scheme was launched in convergence with AB-PMJAY by the Prime Minister, Narendra Modi. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT Scheme in Jammu and Kashmir provides health insurance cover of Rs 5 lakh per family per year to all the residents at empaneled hospitals. The scheme covers up to three days of pre-hospitalization and fifteen days of post-hospitalization expenses including diagnostics and medicines.
- Under the initiative of ‘Gaon Gaon Ayushman, State Health Agency (SHA) has also started’ to reach out to even last mile villages which remain cut from the rest of the world due to adverse weather conditions so as to percolate the benefits of the scheme down to every beneficiary.
- In order to ensure hassle-free registration of all eligible beneficiaries under the scheme, the State Health Agency (SHA) has set up a network of more than 8000 Common Service Centres (CSCs) in Jammu and Kashmir. The VLE Centres are also being stationed in villages for ensuring 100% registration and awareness activities at the grassroots level in association with PRI representatives and ASHA workers.

2.3. Current IT Enablement



2.4. What is the Change / Transformation

- Access to health care by all irrespective of socio-economic status.
- Elimination of false beneficiaries under SECC data.
- Better quality of health care – more empaneled hospitals – more competition and incentive to provide quality service under the scheme/ more choice for the beneficiary.
- Realization of health care trends in the state for better decision making in health sector.
- First UT in the country to insure its entire population.

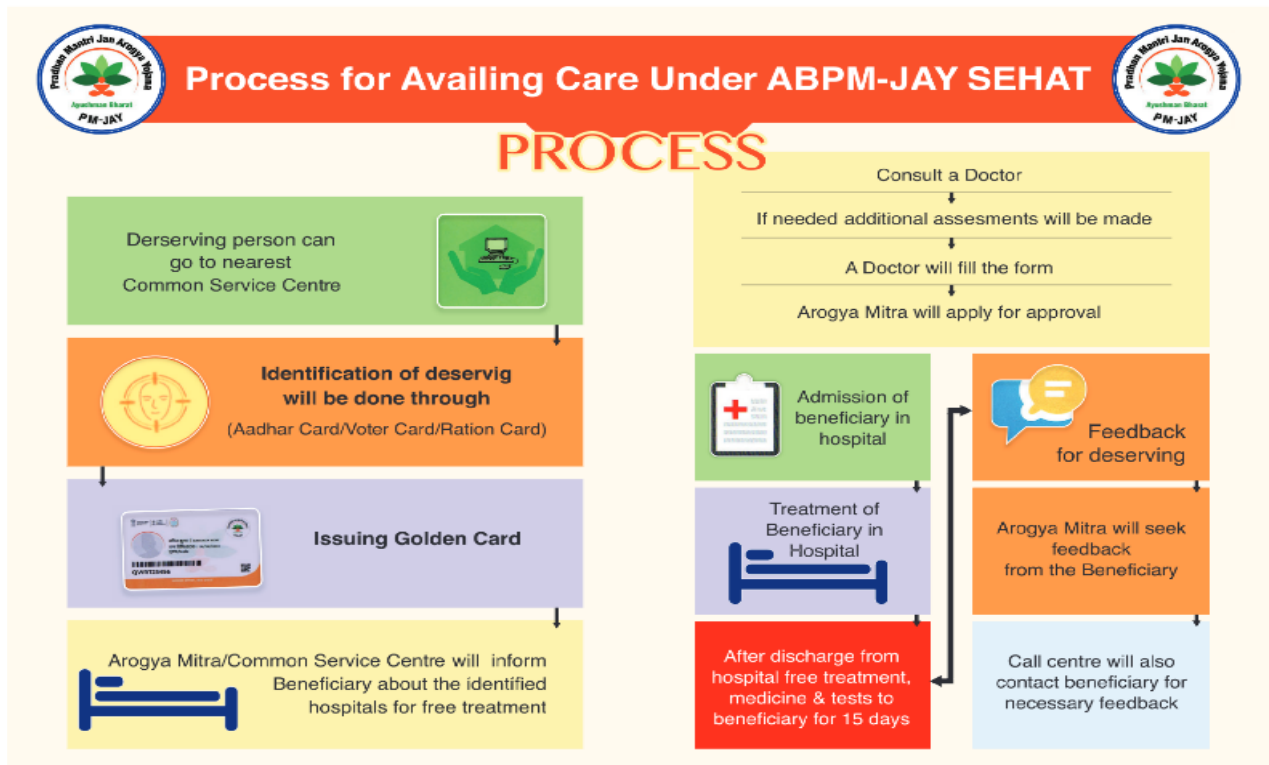
3. Department / Agencies Involved

Sl. No.	Stakeholder	Responsibilities
1.	Ministry of Health & Family Welfare	MoHFW has decided to use latest Socio-Economic CasteCensus (SECC) data as a source/base data for validation of beneficiary families under the AB PM-JAY. Based on SECC data, number of families in each State, that will be eligible for central subsidy under the AB PM-JAY, will be identified.
2.	Govt. of J&K	<ul style="list-style-type: none">• Ensure the availability of requisite hardware, software and allied infrastructure required for beneficiary identification and AB PM-JAY e-card printing. Beneficiary Identification Software/ Application/ platform will be provided free of cost by MoHFW/NHA. Specifications for these will be provided by MoHFW/NHA.• Ensure availability of printed booklets, in abundant quantities at each Contact point, which will be given to beneficiaries along with the AB PM-JAY e-cards after verification.

3.	State Health Agency	<ul style="list-style-type: none"> • State/State Health Agency (SHA) shall identify and set-up team(s) which shall have the capacities to handle hardware and basic software support, troubleshooting etc. • Informing Beneficiaries on what to bring for Identification • Beneficiary identification Contact Points – Infrastructure and Locations.
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The State Health Agency (SHA) Jammu and Kashmir, a registered society under the Jammu and Kashmir Societies Registration Act, 1941 (AD) (Reg. No.: D18C/7188- RS/916, has been implementing Ayushman Bharat Pradhan Mantri -Jan Arogya Yojana (AB PM-JAY), a centrally sponsored scheme, since 1stDecember, 2018 in the Union Territory of Jammu and Kashmir. The State Health Agency (SHA) Jammu and Kashmir is also implementing AB PM-JAY SEHAT Scheme that was launched by Hon’ble Prime Minister of India on 26thDecember 2020 in the Union Territory of Jammu and Kashmir to provide Universal Health Coverage, free of cost, to all the residents of Jammu and Kashmir.

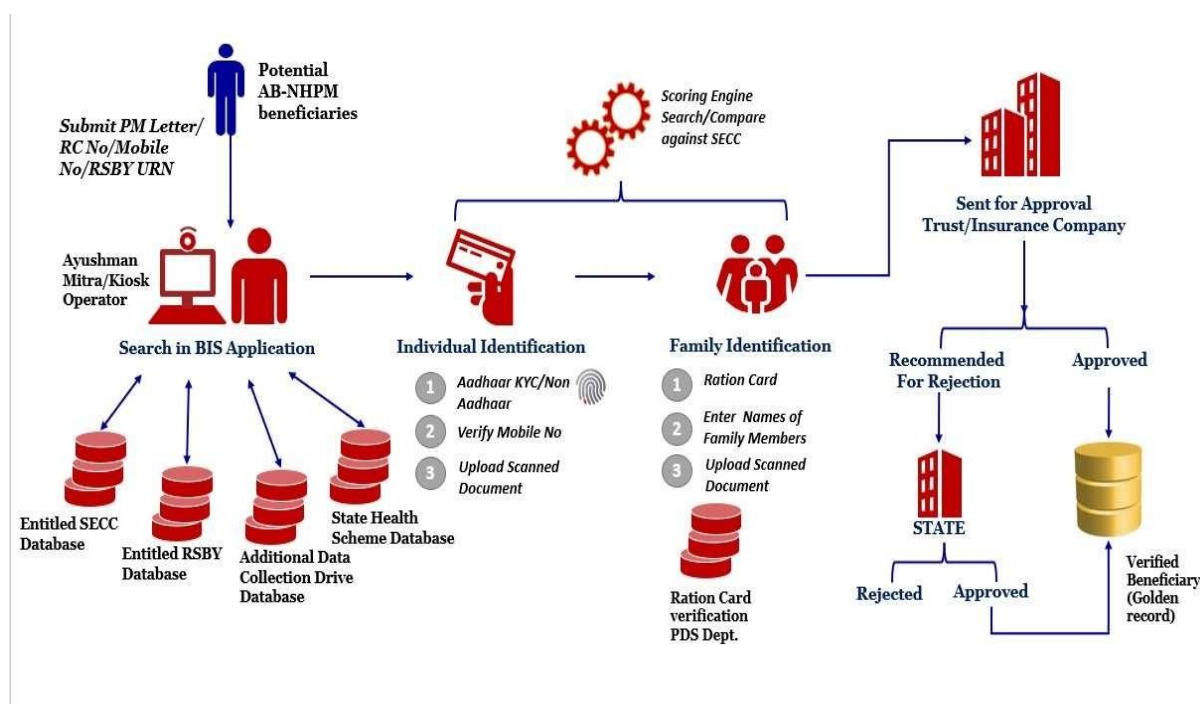
4. Process Flow



4.1. Insurance Model of Implementation

- i) UT of J&K implemented AB PM-JAY SEHAT in Insurance Mode wherein premium is being paid to Insurance Company for all the households.
- ii) UT of J&K migrated to NFSA database as there were data fidelity issues in SECC database.
- iii) UT provides free services to all residents of Jammu & Kashmir irrespective of their socio-economic status.
- iv) IFFCO Tokio GIC engaged in UT of J & K w.e.f. 15th Mar'22.
- v) Insurance Company carries out claims management against the Health Benefit Packages.

4.2. Beneficiary Identification System (BIS)



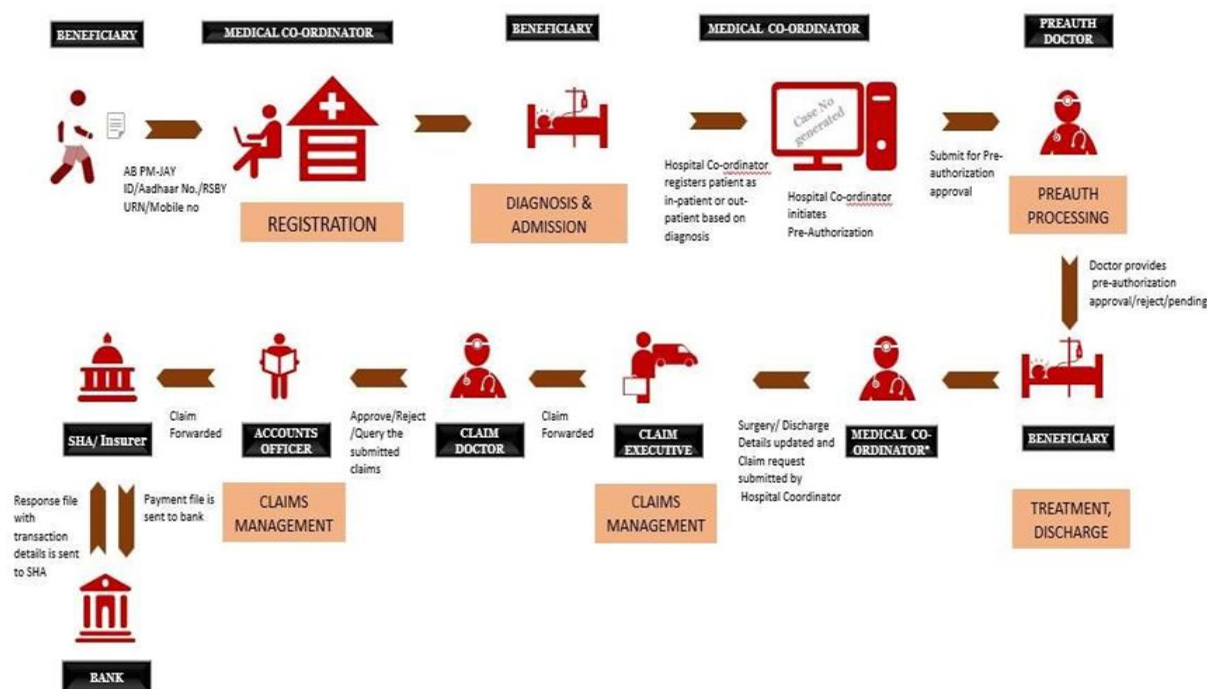
Registration for Golden Card and Golden Card Generation: There is a well-defined process for registration and generation of golden cards. The process is facilitated by an online system known as Beneficiary Identification System (BIS). The process for approval of registration for golden card is as follows:

After registration of an entitled beneficiary, the record goes for auto-approval at first hand. If the record is not approved automatically due to discrepancies in the data entered at the time of registration, the record then goes to Insurance Company for approval. If the record is not approved at Insurance Company level, then it finally comes at SHA level where the record is either approved or rejected, depending on the quality of the registration data. The approval/rejection of the registrations for golden cards under AB PM-JAY and AB PM-JAY SEHAT scheme occurs on FIFO basis and the golden cards for approved registrations can be collected from the place/Centre where the registration has been done.

An entitled beneficiary can get Golden card free at any Empanelled hospital or by providing Rs. 30 at a Common Service Centre.

With the migration of BIS portal from BIS 1.0 to BIS 2.0, the beneficiaries can avail free of cost Ayushman card through an agency namely Colorplast, which is an NHA empaneled agency for registration and generation of Ayushman cards.

4.3. Transaction Management System(TMS)



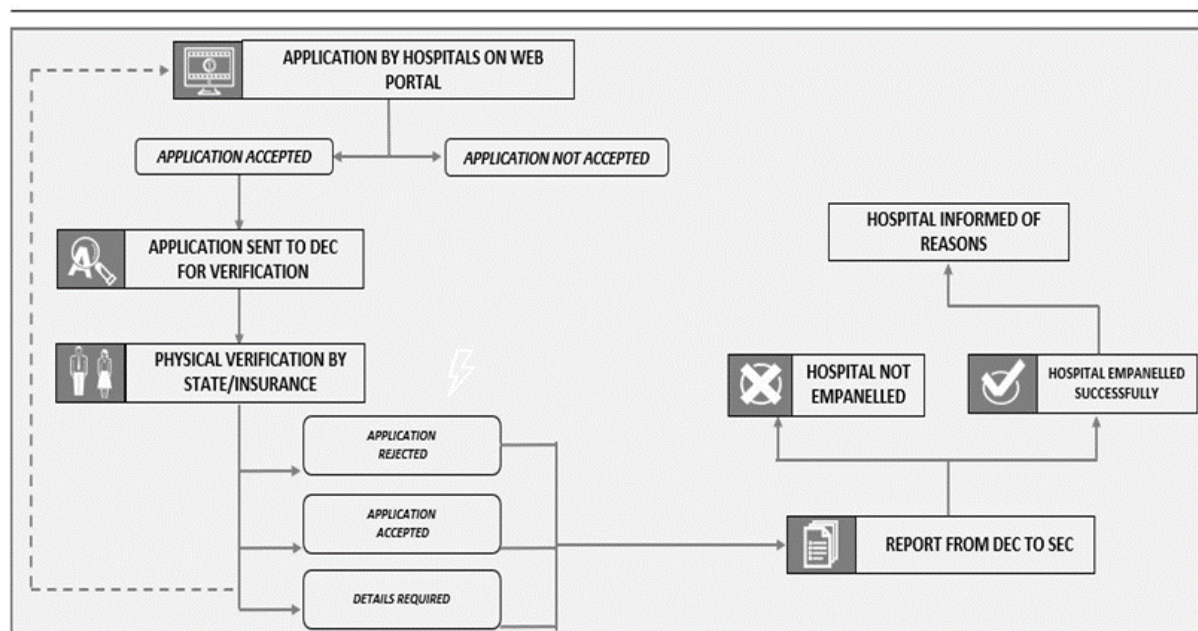
*Medical Coordinator: MEDCO/ Pradhan Mantri Arogya Mitra

Free and Cashless treatment: A beneficiary with a golden card is entitled for free and cashless treatment at any Empanelled Hospital across the country. The process of getting free and cashless treatment is facilitated by an online system known as Transaction Management System (TMS). After admission of an entitled beneficiary patient in an Empanelled hospital, the requisite treatment is covered through well-structured treatment packages known as Health Benefit Packages. A claim is raised by the hospital on TMS and accordingly hospital is paid the claim amount as per the standard Health Benefit Package chosen for a specific treatment.

Key highlights of TMS

- All transactions under AB PM-JAY/AB PM-JAY SEHAT scheme are maintained online on TMS in order to ensure real-time claim management & reporting.
- Features like Biometric Authentications/Face Authorizations at the time of patient registration.
- Real Time Tracking of Claims, Repository of relevant medical records
- Important Resource for decision making- trends in health behaviour, common ailments, etc.
- IT support system by National Health Authority, New Delhi.

4.4. Hospital Empanelment Management (HEM)



- There is a Web-based platform Hospital Empanelment Management (HEM) for registration of a healthcare provider willing to get empanelled under AB PM-JAY.
- State Public Health facilities equipped with inpatient services (SDH/CHC & above) are deemed empaneled.
- Currently, 263 hospitals are empaneled in the UT of J&K under AB PM-JAY/AB PM-JAY SEHAT scheme: Public: 115, Private: 71, GoI (Security Forces): 77
- As per the guidelines, a SEC (State Empanelment Committee) and DEC (District Empanelment Committees) have been established in the UT of J&K concerned with the empanelment and de-empanelment of healthcare providers.
- Efforts are being made to maximise the number of empaneled public and private EHCPs.

4.5. Grievance Redressal Mechanism

AB PM-JAY & AB PM-JAY SEHAT has a multi-tier grievance redressal structure to ensure timely redressal of grievances. SGRC at State level & DGRC at District level are responsible for redressing grievances in a time bound manner.

Any grievance under AB PM-JAY can be raised through following means:

- (i) CGRMS (Central Grievance Redressal Management System)
- (ii) CPGRMS (Centralized Public Grievance Redress & Monitoring System)

(iii)JKIGRMS (J&K Integrated Grievance Redressal & Monitoring System)

(iv)Offline

UT of J&K received Certificate of Appreciation from National Health Authority for 100% quality closure of grievances for fourth quarter of FY 2021-22.

4.6. Anti-fraud Mechanism

- State Health Agency established State Anti-Fraud Unit headed by CEO, SHA, J&K.
- State Anti-Fraud Unit (SAFU) in place for prevention, detection & deterrence of fraud & abuse under AB PM-JAY SEHAT.
- The team consists of people from medical as well as data analytical domain.

4.7. Monitoring Mechanism

State Health Agency (SHA), J&K is continuously monitoring various processes under AB PM-JAY & AB PM-JAY SEHAT as summarized below:

- Monitoring of Key Performance Indicators of the Insurance Company
- Monitoring of services, pre – authorizations, claims submission and fraud and abuse control.
- Monitoring of grievances received.
- Continuous assessment of ongoing activities as well as examination of the effectiveness.
- As per the schedule 12 of the Contract signed with Insurance Company, following Key Performance Indicators (KPIs) is being reviewed quarterly by State Health Agency:

S. No.	Key Performance Indicator
1	Initial Setting Up(Infrastructure)
2	Performance (E-Card Verification & Approval, Pre-Authorization, Claim Processing & Payment of the Claims, Delays in compliance of Grievance Redressal Committee)
3	Audit (Pre-Authorization Audits, Claims Audit, Medical Audit, Death Audit, Beneficiary Audit-Hospitalization, Beneficiary Audit-on-Phone, Beneficiary Audit-Home Visit)
4	Payment (Premium Refund by IC, Payment of Penalties by IC)
5	Productivity of PPD, CEX & CPD

5. Financials

5.1. Cost of implementation

Rs. 473.29 Crores for the present Policy with Expenditure Pattern of 90:10 for AB PMJAY and 100% for AB PMJAY-SEHAT.

5.2. Financial Savings

Earlier there was a huge out of pocket spending on healthcare. The AB PM-JAY has helped reduce out of pocket spending on healthcare. Since the inception of the scheme, private hospitals have provided 265045 number of hospital admissions worth amount Rs. 418.40 crores. In Public hospitals, 377210 number of hospital admissions worth amount Rs. 594.87 crores have been provided to the entitled beneficiaries under the scheme. Assuming that roughly 50% of the services are provided under the scheme in public hospitals which amount to Rs. 297.435 Crores, it is evident that an amount of **Rs. 715.835 crores** (418.40 Cr.+ 297.435 Cr.) have been saved which could otherwise have translated into out-of-pocket expenditure on healthcare.

6. Challenges Faced

- i. Financial Sustainability of the Scheme: Sustainability of Universal Health Coverage is the prime objective of World Health Organization. Financial Sustainability is one of the key aspects of Universal Health Coverage. UHC systems require the establishment of a pool of finance with which to fund the health services to be made available. A sustainable Universal Health Coverage requires constant review and revision, as new evidence emerges, new technologies are developed, and national circumstances evolve. It must be an ongoing process, and an important part of ensuring sustainable Universal Health Coverage is to put in place well-governed institutions and processes that ensure that revisions are implemented in an orderly and coherent fashion. Financial sustainability of the scheme is still a challenge in the UT of J&K, though SHA J&K is in process of pooling the resources as well as strengthening the Anti-Fraud Mechanism which shall lead to the sustainability of the scheme in the UT of J&K.
- ii. IT related issues: – As SHA J&K is using the IT platform devised by National Health Authority, there are several instances where portals like Beneficiary Identification System, Transaction Management System, etc. are either very slow or there are unexpected downtimes. This has been one of the biggest challenges while implementing AB PM-JAY & AB PM-JAY SEHAT in the UT of J&K.

7. Impact of the Initiative

Under AB-PMJAY & AB-PMJAY-SEHAT, 80% of the families have at least one Ayushman card in their families. More than 71 lakh Ayushman Cards have been issued to the beneficiaries under AB PM-JAY and AB-PMJAY-SEHAT in the UT of J&K.

Item	Current Policy Term
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Total Families	2572243
Total Premium	Rs.473.29croresoutofwhichRs.212crores have been paid to the insurance company
No.of Pre-Auth Raised	19206
Amount of Pre-Auths Raised	Rs.292 Cr

8. Lessons Learnt

8.1. Benefit cover under PM-JAY

PM-JAY provides cashless cover of up to Rs 5,00,000 to each eligible family per annum for listed secondary and tertiary care conditions. The cover under the scheme includes all expenses incurred on the following components of the treatment.

- Medical examination, treatment and consultation
- Pre-hospitalization
- Medicine and medical consumables
- Non-intensive and intensive care services
- Diagnostic and laboratory investigations
- Medical implantation services (where necessary)
- Complications arising during treatment
- Post-hospitalization follow-up care up to 15 days

8.2. Arogya Manthan

Arogya Manthan was organized by National Health Authority on the completion of one year of PM-JAY on 30thSeptember and 1st October in 2019. Hon'ble Prime minister, Shri Narendra Modi presided over the valedictory function. All the States and Union Territories participated in the Manthan. State Health Agencies showcased the best practices adopted in the respective States. State Health Agency, J&K also participated by showcasing the best practices adopted in the successful implementation of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana in J&K. J&K got the best learning and sharing space award during the event. J&K covered 60 % of the beneficiary families, with regard to golden card generation, in less than first six months of its implementation.

8.3. Ayushman Bharat Diwas

Ayushman Bharat Diwas is celebrated every year on April 30 in India to achieve twin missions, viz., to promote health and wellness to the poor and also to provide insurance benefits to them.

The day aims to promote affordable medical facilities in remote areas of the country based on the Socio-Economic Caste Census database. State Health Agency, Jammu and Kashmir celebrated Ayushman Bharat Diwas on 23rd September 2019 at Government Medical College, Jammu.

8.4. 'Gaon Gaon Ayushman' Campaign

The unique initiative of State Health Agency 'Gaon Gaon Ayushman' aims to provide Ayushman Bharat Cards to Universal population in J&K is witnessing enthusiastic participation from people. The initiative was started in one Block each in District of Doda, Kathua, Kishtwar, Poonch, Rajouri, Anantnag, Budgam, Bandipora, Baramulla and Ganderbal. To ensure all eligible beneficiaries are registered under Ayushman Bharat PM-JAY- SEHAT Scheme, camps are set-up for on spot registration of beneficiaries by CSC's where VLE's are also being stationed for ensuring 100% registration and awareness activities at grass root level are done by PRI involving VLE's with door-to-door campaign by ASHAs. The drive is being conducted in coordination with District Development Council Chairpersons of respective areas.

8.5. Felicitation Ceremony

The Government of Jammu and Kashmir felicitated the best performers (PMAMs, Empanelled Health Care Providers) in the Union Territory of Jammu and Kashmir, celebrating one year of successful implementation of AB PM-JAY on 18th January 2020.

9. Sustainability

The design of the initiative allows flexibility, including the choice of procedures, packages, entitlements, and portability across the country. States and UTs can also choose implementation modalities such as through an insurance company, or directly through a trust/society/Implementation Support Agency (ISA), or adopt a mixed approach.

- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT has crossed a major milestone of providing 5 lakh free treatments to the citizens of J&K UT.
- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT Scheme has become a ray of hope for poor families who couldn't afford health treatment at prestigious and well-known medical institutes of the country.
- Chief Executive Officer Ayushman Bharat, Ayushi Sudan said that under the visionary leadership of Lieutenant Governor Manoj Sinha, Chief Secretary, Dr Arun Kumar

Mehta and Principal Secretary Health and Medical Education, M K Diwedi, State Health Agency J&K has crossed the significant milestone of providing 5 lakh free treatments under Ayushman Bharat PMJAY Sehat Scheme.

- CEO SHA has emphasised on launching IEC activities to create mass awareness among the people so that more and more people get registered for SEHAT scheme and are provided free treatment.
- Special drives will be launched by SHA to ensure that no one is left without a golden card so that they are entitled to the benefits of the Golden Card.
- Recently a special initiative was launched for women and their families associated with JKRLM to provide them free treatment.
- Notably, to ensure hassle-free registration of all eligible beneficiaries under the scheme, the State Health Agency (SHA) has set up a network of more than 8000 Common Service Centres (CSCs) in Jammu and Kashmir. The virtual learning environment (VLE) Centres are also being stationed in villages for ensuring 100% registration and awareness activities at the grassroots level in association with PRIs and ASHA workers.
- Recently Ayushman Bharat Pradhan Mantri Jan Arogya Yojana State Health Agency organised a special week-long drive for J&K Bank Headquarters in Srinagar, Jammu for registration and generation of Golden cards.
- The registration drive was also organised by the State Health Agency (SHA) in collaboration with SMC and JMC aimed to bring every sanitation worker of Municipal cooperation under the health care safety net.

10. Situation before and after Implementation

Head	Status before implementation	Status after implementation
Corruption reduction	No such study done yet	No such study done yet
Service improvement	Catastrophic Health Expenditures are a huge burden on public hospitals There was no way to improve infrastructure of public healthcare delivery system	Reduction in health expenditure from out-of-pocket beneficiaries are now empowered to avail services in private hospital and in turn reducing extra burden on public hospitals Improvement in infrastructure of public healthcare delivery system

11. Performance Indicators

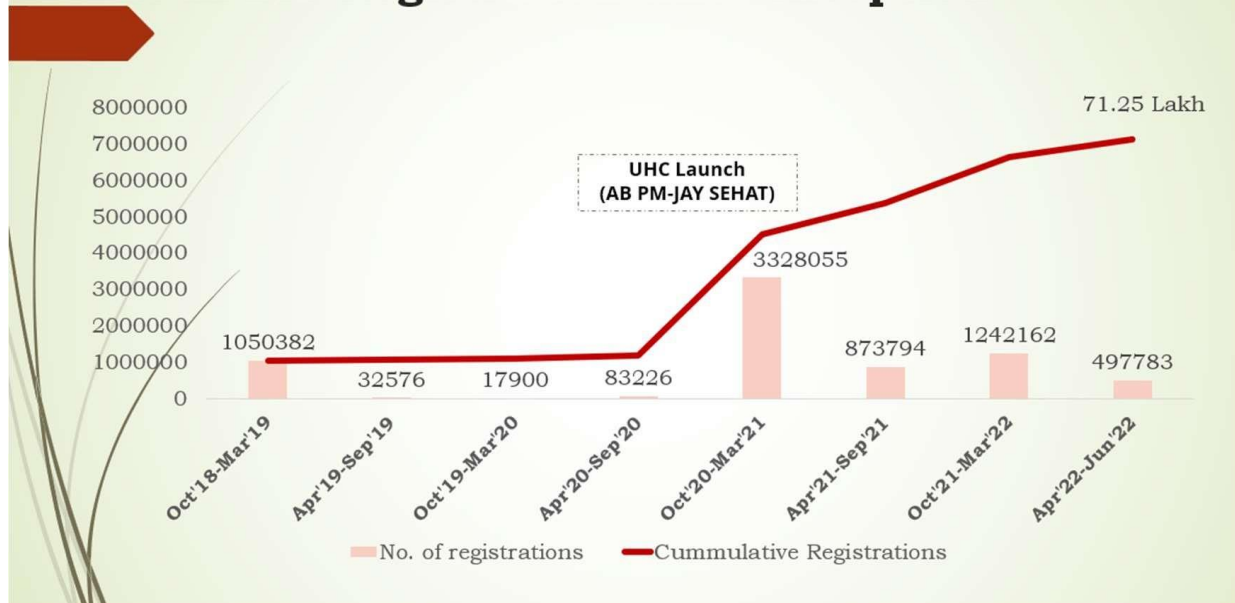
Insurance Model of Implementation

Beneficiary Category	Total families covered	Funding model
AB PM-JAY Eligible families	5,97,969	Government funding (90% by NHA & 10% by UT)
AB PM-JAY SEHAT Eligible families	19,74,274	Government funding (UT)
Inclusion of Missing Migrant families	Approx. 50,000 estimated	Government funding (UT)
Total	Approx. 26,22,243	

Beneficiary Identification System

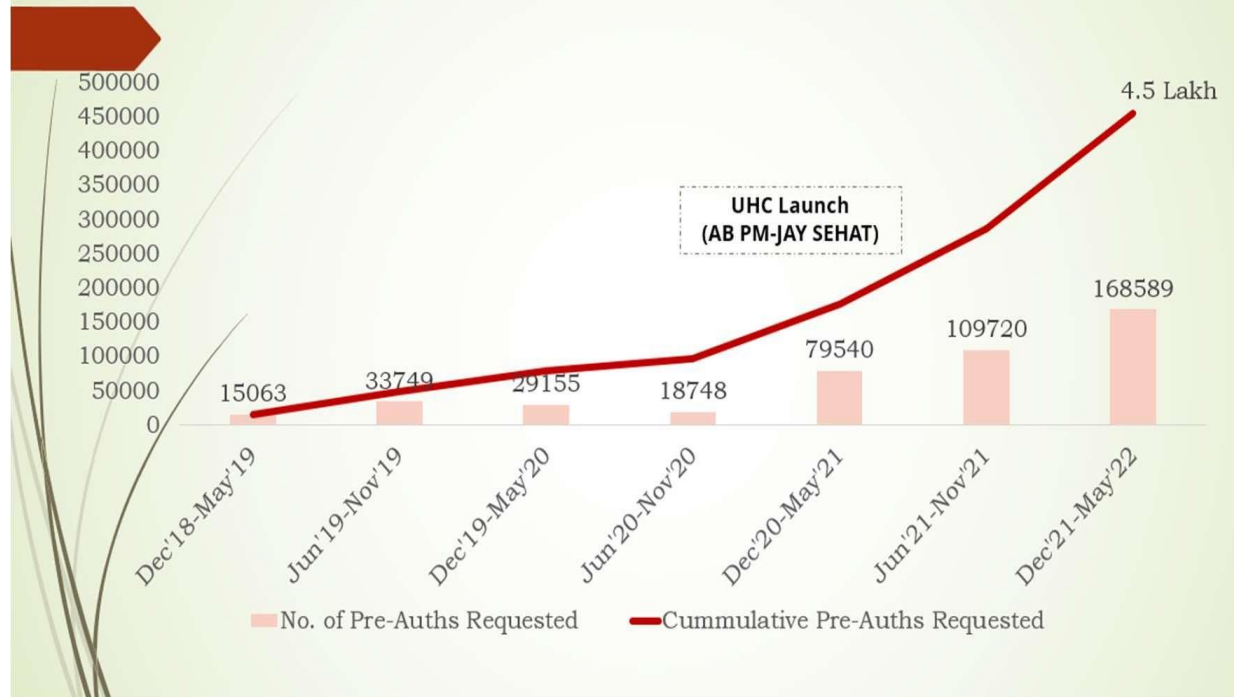
BIS Registration Status as Per NFSA	
Total beneficiaries verified in AB PM-JAY & SEHAT:	7313712
% Age of beneficiaries verified as on date:	71.38%
Total No. of E-cards issued in AB PM-JAY and SEHAT:	7311255
Total no. of families with at least 1 member verified in AB PM-JAY & Sehat:	2086006
% Age of families with at least 1 E-card in AB PM-JAY & Sehat:	81.09%

Trends in BIS Registration since inception



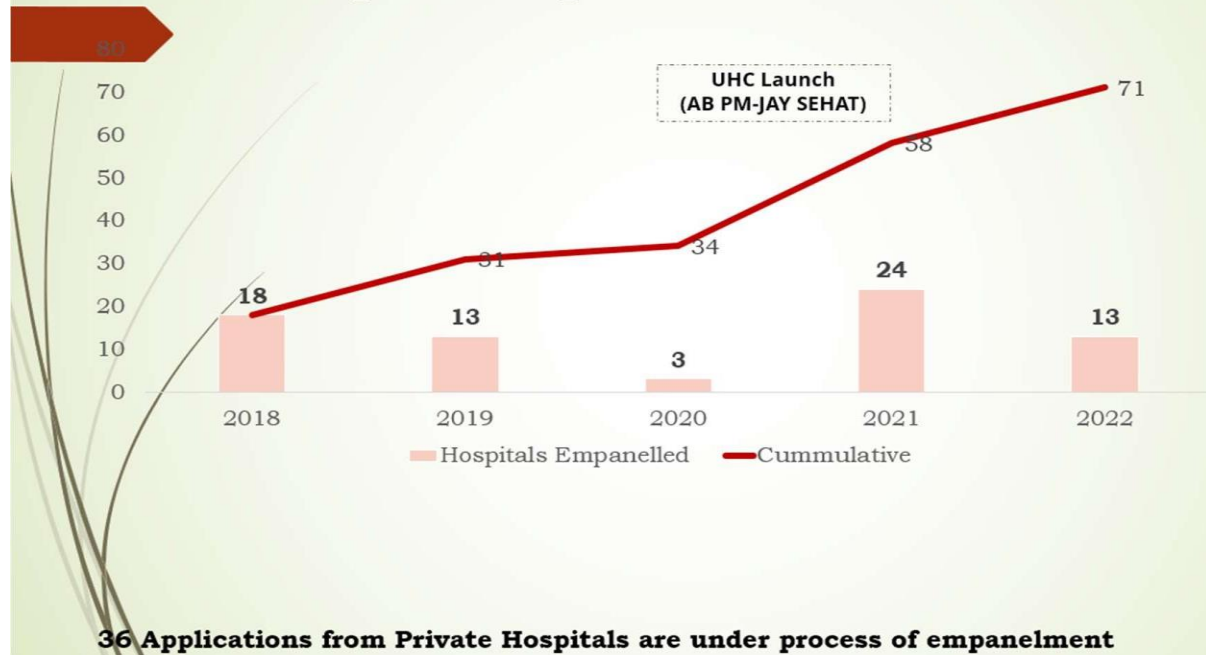
Transaction Management System

Trends in Pre-Authorisations since inception



Hospital Empanelment System

Trends in Hospital Empanelment



Grievance Redressal

Head	Total Grievance received	Total resolved and closed	Pending
Jammu & Kashmir – Integrated Grievance Redress and Monitoring System (JKIGRAMS)	478	474	4
Central Grievance Redressal and Management System (CGRMS)	3395	3386	9
Centralised Public Grievance Redress and Monitoring System (CPGRAMS)	72	72	0
Offline	4	4	0

Anti-fraud Mechanism

Total Cases received by SHA	Total Suspicious cases processed by SHA	Confirm Fraud TMS Transaction apart from SAFU	Total No. of cases Marked as Abuse	Confirm Fraud BIScards	Hospitals Fined	Fines Levied	Cases sent for Medical Audit
12240	10910	25	739	137	7	Rs.44,75,702	1330

12.Outcomes

12.1. High End Specialisations

S. No.	High End Surgery Specializations	Count	Amount (In Rs.)
1.	Cardiology(Un-Specified)	6973	51,48,26,481
2.	MedicalOncology	28196	45,15,54,873
3.	Urology(Un-specified)	11325	31,57,36,735
4.	Orthopaedics	9436	21,20,73,694
5.	Radiation Oncology	915	8,73,90,792
	TOTAL	56845	158,15,82,575

12.2. Common Ailments

S.No.	Procedure
1.	Haemodialysis
2.	Cholecystectomy
3.	Cataract Surgery

Outcomes

Pre-Authorizations

No. of Pre-Auths requested: 4,96,049

Amount of Pre-Auths requested: Rs.747.16 Cr



Grievances

Total Grievances Received: 3949

Total Grievance Resolved: 3936

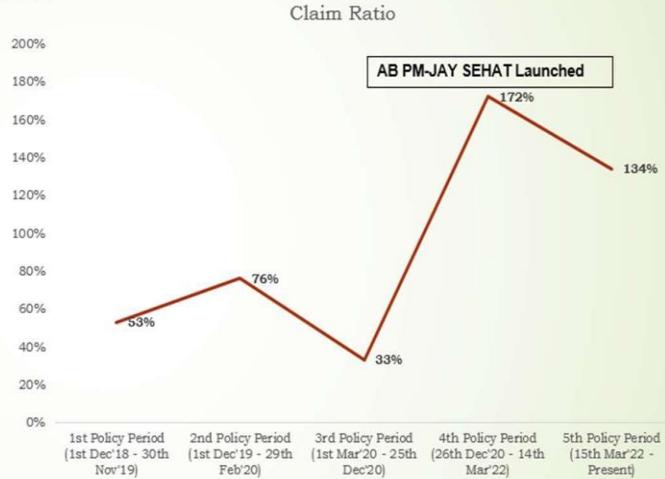
Total Pending: 13

Private Hospitals Empaneled

Pre-SEHAT: 34

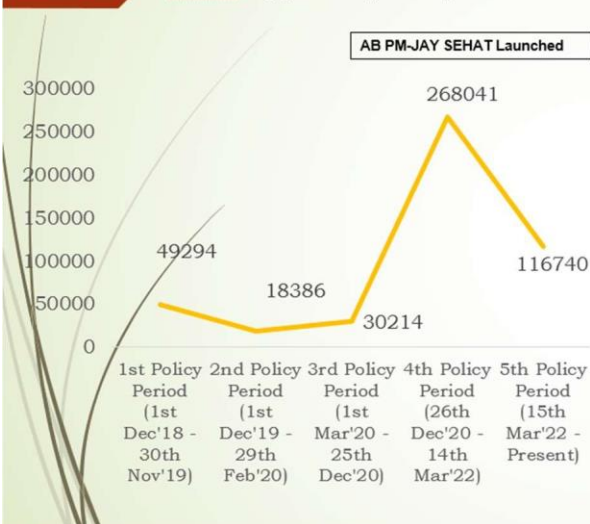
Post-SEHAT: 37

Commitment of the Govt – rise in claim ratio pre and post SEHAT:



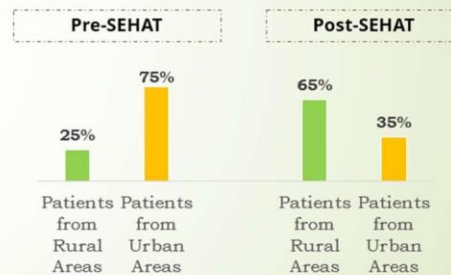
Outcomes

Trend of Pre-Auths Approved pre & post SEHAT





Profile of the patients receiving treatments in Private Hospitals:

As per the data received from one of the private hospital namely Triveni Nursing Home there was an increase in patients from Rural areas than the Urban Areas post launch of AE PM-JAY SEHAT in J&K.



12.3. Success Stories

<p>Beneficiary Name: M. Shafi Malik</p> <p>Age: 69 years</p> <p>Package Name: Permanent Pacemaker</p> <p>Implantation: Double Chamber</p> <p>Package Amount: Rs. 1,29,360</p> <p>“The procedure was costly and it could have drained my savings which I have saved for my children as I am retired now and need to think about the future of my wards.”</p>		<p>Name: GHULAM QADIR MIR</p> <p>Package Amount: Rs 4,00,000</p> <p>Procedure Name: Lead Extraction</p> <p>“I am really thankful to the Ayushman Bharat <u>Sehat</u> scheme for covering my medical expenses. In today’s time covering and managing medical expenses for middle-class families is not easy, especially when the amount is 4lacs, had it not been covered by AB PMJAY SEHAT Scheme, it would have been really impossible for me to arrange this amount, and get treatment.”</p>	
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13. Awards Received

UT has received SKOCH order of merit award in the month of February 2019 for innovative implementation of Ayushman Bharat. UT has been appreciated by National Health Authority for noteworthy accomplishments. J&K has issued e-cards covering 57% of families in the state in less than 6 months with 150% growth in utilization of services which is highest by any state in the country. Hon’ble Home Minister of India appreciated on the floor of the Parliament efforts put in by SHA, J&K. SHA, J&K received 1st prize in Learning and Space Sharing event of Arogya Manthan organized by NHA on 30th September and 1st October 2019.

14. Annexures

Annexure – I: List of Public Empanelled Health Care Providers in UT of Jammu and Kashmir

Sl No	Hospital Name	Hospital Contact	Email Id
Anantnag			
1	M & C C H	7006505765	mcchanantnag@gmail.com

2	MMABM HOSPITAL	9906644555	mmabmhospital@gmail.com
3	SDH KOKERNAG	9797809800	bpmlarloo@gmail.com
4	CHC BIJBEHARA	9419003380	bpmbijbeharaa@gmail.com
5	SDH DOORU	9906244664	sdhdooru120@gmail.com
6	SDH SEER	9419600007	mosdhseer@gmail.com
7	SDH Shangus	7889408736	bmoshangus@gmail.com
Bandipora			
8	GOVT. DISTRICT HOSPITAL	9906720727	amdhbpr@gmail.com
9	CHC HAJIN	9419090121	bpmuhajan@gmail.com
10	CHC GUREZ	9469029381	bpmugurez@gmail.com
11	CHC SUMBAL	9419090121	bpmuhajan@gmail.com
Baramulla			
12	District Hospital	9419400084	arshclinicd@gmail.com
13	CHC Chandoosa	7006977396	mudasirgulistan91@gmail.com
14	CHC KREERI	7006308498	bhatibrahim123@gmail.com
15	Sub District Hospital Uri	9906969784	bpmuuri@gmail.com
16	CHC Pattan	7780893865	bpmupattan@gmail.com
17	CHC TANGMARG	7006175042	bmotangmarg@gmail.com
18	CHC SOPORE	9419055855	bmosopore111@gmail.com
Budgam			
19	ASYM DISTRICT HOSPITAL	9858443518	medsupdhh@gmail.com
20	CHC Khansahib	9419014245	bpmkhansahib@gmail.com
21	CHC Chadoora	7006658058	bmochoora@gmail.com
22	CHC Kremshore	9419014245	bpmkhansahib@gmail.com
23	CHC Beerwah	9596438230	bpmbeerwah@gmail.com
24	CHC Chattergam	9419093475	bmochoattergam13@gmail.com
25	SDH Magam	7780833844	bmomagam33@gmail.com
26	CHC Chrari Shrief	9797100434	bpmucs@gmail.com
27	CHC Pakherpora	9797100434	bpmucs@gmail.com
28	SDH Nagam	9797676687	bpmnagam@gmail.com
Doda			
29	CHC THATHRI	9906066466	bmothathri@gmail.com
30	CHC Bhaderwah	8493899622	bmobhad2013@gmail.com
31	CHC GANDOH	9906073811	bmogandoh@gmail.com
32	District Hospital	8803017179	dhdodanhm@gmail.com
Ganderbal			
33	DH GANDERBAL	9797018484	msdhganderbal@gmail.com
34	Trauma Hospital Kangan	9419721018	traumakangan@gmail.com

Jammu			
35	Govt. Hospital Gandhinagar	9419134325	ghgandhinagar@gmail.com
36	Government Hospital Sarwal Jammu	9419201135	govthospitalsarwaljammu@rediffmail.com
37	CHC SOHANJANA	9419112798	bmosohanjana@gmail.com
38	CHC Bishnah	9419183313	bmobishna@gmail.com
39	CHC R.S.PURA	9419101916	bmorspura@gmail.com
40	CHC AKHNOOR	9419105698	bmoakhnoor@gmail.com
41	CHC Marh	9419796716	bmomarh@gmail.com
42	SMGS Hospital Shalamar	9419234045	ms.smgshospital@gmail.com
43	SMGS	9419143831	ms.smgshospital@gmail.com
44	GOVT. MEDICAL COLLEGE HOSPITAL	9419168938	drdarasingh786@gmail.com
45	GOVT. CHEST DISEASES HOSPITAL	9419176868	mcsdh2017@gmail.com
46	psychiatric diseases hospital Govt. Medical College	9419042442	psyhjmu@gmail.com
47	Super Speciality Hospital Govt Medical College	9419149246	drarunkerni@gmail.com
Kargil			
48	DH Kargil	9419858698	cmokgl@gmail.com
49	CHC DRass	9419858698	dpmkgl@gmail.com
50	CHC Sankoo	9419858698	dpm@gmail.com
51	CHC Padum Zanskar	9419858698	dpmkgl@gmail.com
52	CHC Chiktan	9419858698	dpmkgl@gmail.com
Kathua			
53	CHC Billawar	9419142187	bmobillaw@gmail.com
54	CHC Basohli	9906901253	bmobash09@gmail.com
55	CHC PAROLE	7006964727	bmopar@gmail.com
56	GOVT. DISTRICT HOSPITAL	9419210485	medsupdtdhk@gmail.com
57	CHC Bani	9622309670	bmeobani@gmail.com
58	CHC Hiranagar	9419255605	bmohira@gmail.com
59	MGH Kathua	9419210485	mghkathua26@gmail.com
Kishtwar			
60	Kishtwar	9596714151	cmokishtwar@gmail.com
61	CHC Marwah	9419299850	bmodachhan786@gmail.com
Kulgam			
62	CHC D H Pora	9906513960	abnhpmdhpora@gmail.com

63	E H Qazigund	7006104064	ehqazigundpmjay@gmail.com
64	CHC Yaripora	9906787437	bpmuyaripora@gmail.com
65	D H Kulgam	7006147613	dmhpkulgam@gmail.com
Kupwara			
66	Government Community Health Centre Zachaldara	9419037254	bmozachaldara@gmail.com
67	Government Community Health Centre Kralgund	9797951566	bmeolangate@gmail.com
68	Government Community Health Centre Kralpora	9906807773	bamkralpora@gmail.com
69	Government Sub District Hospital Tangdar	8491075691	bmeotangdar@gmail.com
70	Government Sub District Hospital Sogam	9622858558	bmololab@gmail.com
71	Government Sub District Hospital Kupwara	9906940510	deokup1@gmail.com
72	District Hospital Handwara	9419068967	d.h.handwara@gmail.com
73	Government Community Health Centre Langate	9797951566	bmeolangate@gmail.com
Leh			
74	SNM HOSPITAL LEH	9622651378	tanvr.ahmad@gmail.com
75	chc khalti	9469877078	kunay_14@yahoo.co.in
76	CHC Nubra	9469131612	nubranrh@gmail.com
77	CHC Skurbuchan	9469877078	kunay_14@yahoo.co.in
Poonch			
78	CHC Mendhar	9797511211	bmomdrp@gmail.com
79	Raja Sukhdev Singh District Hospital Poonch	9797558821	amdhpooch@gmail.com
80	Sub District Hospital Mandi	9697140014	bmoofficemandi@gmail.com
81	Sub District Hospital Surankote	8493881844	bmosurankote@gmail.com
Pulwama			
82	SDH TRAL	9419019628	bpmutral@gmail.com

83	District Hospital Pulwama	9622222018	dhpulwama@gmail.com
84	Community Health Centre Pampore	9419028330	bmopampore@gmail.com
85	Community Health Center	9906966911	bmojcrajpura@gmail.com
Rajouri			
86	District Hospital Rajouri	9419170195	medsupdhraj@gmail.com
87	CHC Darhal	9797562347	bpmu.drl@gmail.com
88	CHC Kalakote	9596716769	bmokalakote@rediffmail.com
89	CHC Thanamandi	9622325186	bpmu.drl@gmail.com
90	block Manjakote	8082101315	bmomanjakote@gmail.com
91	CHC Nowshera	7006283631	bmonowshera12@gmail.com
92	SDH Sunder Bani	9419391146	bmosunderbani@gmail.com
93	CHC Kandi	7006063984	bmeokandi@gmail.com
Ramban			
94	community health centre banihal	7006453906	bmobanihal337@gmail.com
95	Community Health centre batote	7006011050	batote.bmo@gmail.com
96	district hospital ramban	9419134439	ms.dh.ramban@gmail.com
97	Community health centre Gool	9906810217	bmogool128@gmail.com
Reasi			
98	District Hospital Reasi	9419271246	reasidh@gmail.com
99	CHC KATRA	9419958631	bmeokatra@gmail.com
100	CHC MAHORE	9596608281	bmomahore@gmail.com
Samba			
101	District Hospital Samba	9419190500	dhsamba1111@yahoo.com
102	EMERGENCY HOSPITAL VIJAYPUR	9419158399	hospitalvijaypur1@gmail.com
103	CHC Ramgarh	9419112651	blockramgarh1@gmail.com
104	CHC GHAGWAL	9419162500	ahghagwal@gmail.com
Shopian			
105	District Hospital Shopian	7006777048	deicmanagershopian@gmail.com
106	CHC ZAINPORA	7006270436	wamiqy13@gmail.com
107	CHC KELLER	7006270436	wamiqy13@gmail.com

Srinagar			
108	JLNM Hospital	7006747751	msjlnm@gmail.com
109	SDH Haztabal	9906562429	bmohazratbal786@gmail.com
110	Government Gousia Hospital	7006242592	medgousiams@gmail.com
111	GBPANT CHILDREN HOSPITAL	9906673152	msgbphsk@gmail.com
112	SKIMS	9419415196	janfaro@gmail.com
Udhampur			
113	DISTRICT HOSPITAL	9419216042	msudh1@rediffmail.com
114	CHC Ramnagar	9596881144	bmoramnagar@rediffmail.com
115	SDH CHENANI	9419163246	mohammad.yaseem321@gmail.com

Annexure – II: List of Private Empanelled Health Care Providers in UT of Jammu and Kashmir

Sno	Hospital Name	Hospital Email Id
Ananthnag		
1	ALNOOR HOSPITAL	alnoorhospitalang@gmail.com
2	Wani nursing home	wanihospital@gmail.com
3	Interferon kidney care Diabetes and dialysis super speciality centre at uranhall Anantnag	interferonkidneycare@gmail.com
4	SOUTH CITY NURSING HOME	khandayaaru33378@gmail.com
5	AL HAYAT MATERNITY AND LAPROSCOPIC HOSPITAL	firdousparrey52@gmail.com

Budgam		
6	Ibn sina hospital	weibnsina@gmail.com
Jammu		
7	Acharya Shri Chander College of Medical Sciences and Hospital	ascomstpa@gmail.com
8	NATIONAL HOSPITAL	harbinder1516@gmail.com
9	Kamal Nayan Vision centre	visionkunal@gmail.com
10	TRIVENI NURSING HOME	triveninursinghome92@gmail.com
11	K.D EYE CLINIC	kdhospitaljammu@gmail.com
12	jammu city oncology clinic with interventions	drashutoshgupta15@gmail.com
13	SUDAN HEART CARE CENTRE	sudan.heart_care_centre@yahoo.com
14	sachdeva netralaya	sanjaysachdeva1960@yahoo.co.in
15	CHC JOURIAN	bmoakhnoor@gmail.com
16	INDRA GANDHI GOVERNMENT DENTAL COLLEGE AND HOSPITAL JAMMU	gdhjammu040@gmail.com
17	BEE ENN GENERAL HOSPITAL	bngh@beeenngroup.com
18	centre for eye sight	centreforeyesight07@gmail.com
Kathua		
19	Gupta Hospital & Research Centre	guptainst_kth@rediffmail.com
Kulgam		
20	Lords hospital and diagnostic centre	bismajan2000@rediffmail.com
Kupwara		

21	Waseem Memorial Multi Speciality Nursing Home	drshameem142@gmail.com
22	QUALITY HEALTH CARE HOSPITAL	DR_WANI_MAJID@YAHOO.CO.IN
23	North Kashmir Nursing Home & Hospital	northkashmirhospitalhandwara@gmail.com
Pulwama		
24	Mercy kidney care diabetic and dialysis center	mubjaloo2015@gmail.com
25	CARE DIALYSIS AND DIAGANOSTIC CENTER	rahiumar72@gmail.com
Reasi		
26	Shri Mata Vaishno Devi Narayana Superspeciality Hospital	rohitkumar.sharma@narayanahealth.org
Samba		
27	St Joseph Community hospital Bari Brahamana	sjchospital@gmail.com
28	Shree Aum Multispeciality Hospital	shreeaumhospital@gmail.com
Shopian		
29	SHADAAB MEMORIAL HOSPITAL	faizan.smhs@gmail.com
Srinagar		
30	ASG Hospital Pvt Ltd	empnl_final.asg@gmail.com
31	NOORA HOSPITAL	cashless.noora@gmail.com
32	Govt. Lalla Ded Hospital Srinagar	ldhospitalsgr@gmail.com
33	Bone and Joint Hospital Srinagar	drnuzhatbashir@gmail.com
34	superspeciality hospital	ka.musadiq_07@yahoo.in

35	GOVERNMENT PSYCHIATRIC DISEASES HOSPITAL SRINAGAR	psychosp786@gmail.com
36	Khyber Medical Institute	khybermedical@gmail.com
37	Shri Maharaja Hari Singh hospital	smhsh@gmail.com
38	Govt Chest Diseases Hospital Srinagar	cdhospital@gmail.com
39	GOVERNMENT KASHMIR NURSING HOME	knh.gmc@gmail.com
40	Al Imdaad Dialysis Centre	draleemnaqshbandi@gmail.com
41	SKIMS MEDICAL COLLAGE HOSPITAL BEMINA SRINAGAR	ms.skimsbemina@gmail.com
42	Ahmad Hospital	ahmadhospital@gmail.com
43	Illahiya Dialysis Center	illahiyadialysiscenter@gmail.com
44	WELL CARE DIALYSIS CENTRE	masoodhassanmalik@gmail.com
45	KIDNEY HOSPITAL SONWAR SRINAGAR	kidney.hospital11@gmail.com
46	AL HUDA RENAL CARE AND DIALYSIS CENTRE	shahmuzee@rediffmail.com
47	florence hospital	aqibimtiyaz13@gmail.com
48	KASHMIR MEDICO	kashmirmedico@gmail.com
49	Sharp Sight Centre	director.rs@jk.gov.in
50	Kidneycare& diagnostic centre	drrashid11@yahoo.com
51	NEW CITY HOSPITAL	newcityhospital@gmail.com
52	SHIFA MEDICAL CENTRE	shifamcsgr@gmail.com
Udhampur		
53	KLSM Rotary Eye & ENT Hospital	rotaryeyehosp.udh@gmail.com

