



AYUSHMAN BHARAT

PRADHAN MANTRI JAN AROGYA YOJANA

EXCELLENCE IN GOVERNMENT PROCESS REENGINEERING FOR
DIGITAL TRANSFORMATION



DESIGNING AYUSHMAN BHARAT

RE-ENGINEERING HEALTHCARE AND HEALTH INSURANCE IN INDIA

PRADHAN MANTRI JAN AROGYA YOJANA



54
crore people

Poor and Vulnerable
people across 10.7
crore families

INR 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



RE-ENGINEERING HEALTH INSURANCE

Roll-Out and
Implementation

Fraud and Abuse
Control

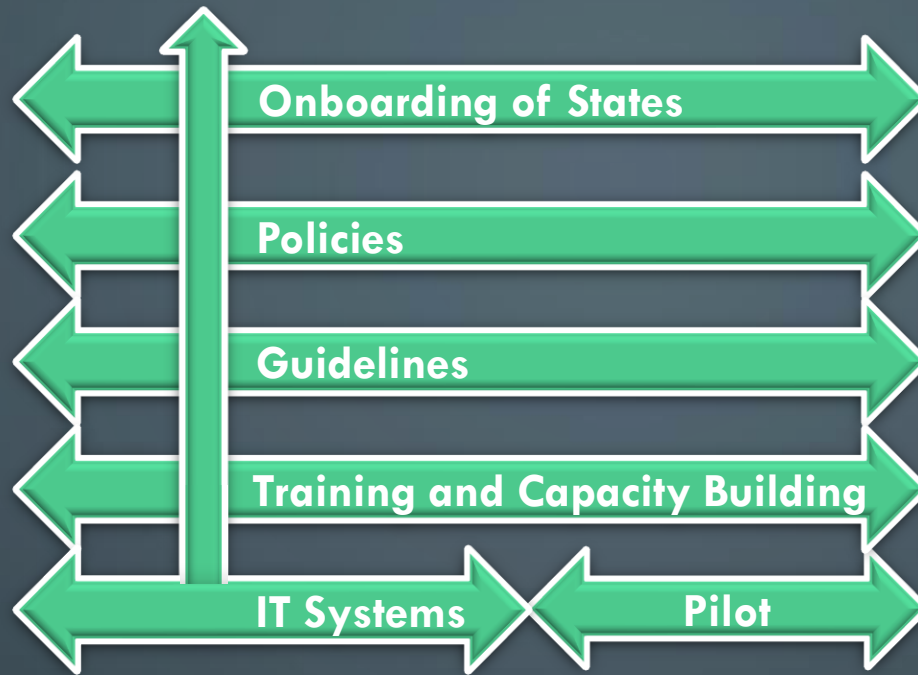
Technologies and
Claim Processing

Analytics and
Monitoring

Beneficiary
Empowerment



RE-ENGINEERING ROLL-OUT AND IMPLEMENTATION



70 lakh treatments across 33 States/UTs

10 Crore Cards in Sept, 19

7.5 Crore Cards in first 6 months

15 lakh treatments till March, 2019

Scheme rolled out in 22 States/UTs at launch date

January 2020



01 February, 18



21 March, 18



11 May, 18



15 August, 18

23 September, 18

March 2019

RE-ENGINEERING TECHNOLOGIES

Benefit Packages

Capacity Building

Monitoring & Evaluation

Financial flow

Portability

Guidelines

NHA
SHA
Insurer



Payer

IT platform

Quality Assurance

IT platform



Pradhan Mantri Arogya Mitra



Beneficiary

Awareness Generation

Call Centre

Fraud prevention

Public
Private



Hospital

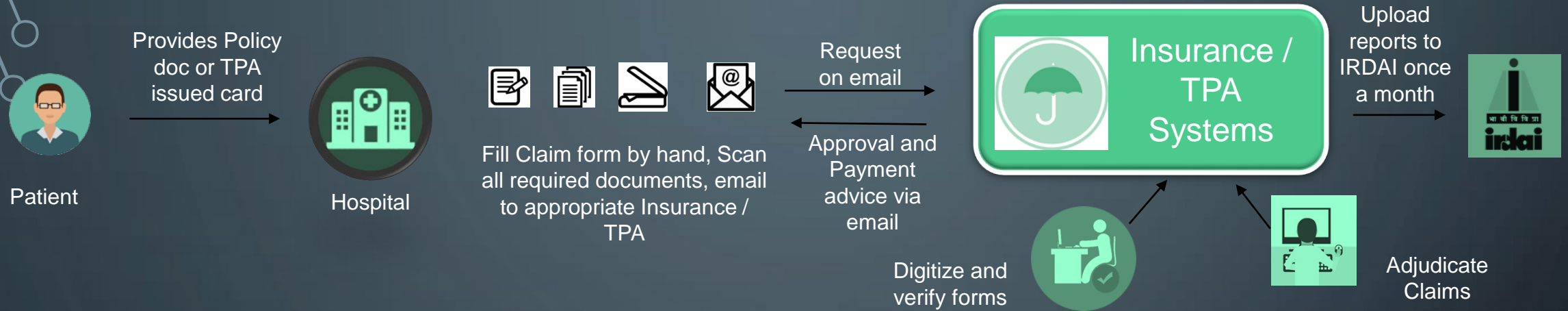
IT platform

Grievance Redressal



RE-ENGINEERING TECHNOLOGIES AND CLAIM PROCESSING

INDIAN PRIVATE HEALTH INSURANCE SYSTEM



In 2018, The insurance industry processed **1.2 Crore** health claims using a **paper** and **email** based process

System is inefficient and does not provide end to end transparency for all stakeholders

EXAMPLES OF FORMS USED TODAY

Scan of hand filled pre-auth form sent via email

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Request for Cashless Hospitalisation for Medical Insurance Policy

PATIENT DETAILS:
Name of the Patient: Basavaraj
Date of Birth: 19/04/63
Gender: Male
Policy No: 1006002818P102705867

DOCTOR DETAILS:
Name of the Treating Doctor: DR. S. RAJESH BABU
Specialty: OPHTHALMOLOGIST

DIAGNOSIS:
Diagnosis: LE CATARACT

REQUESTED SETTLEMENT:
Requested Settlement: 30,000/-

Settlement info sent by Insurance company on email

Cashless Settlement Letter : Patient Name : Basavaraj (Father) ; Employee Name : Gangadharayya B K ; Employee ID : 96

donotreply@fhpl.net
to abbesh, me, model

Mon, Mar 18, 5:45 PM

Dear Ms. Driшти Eye Hospital

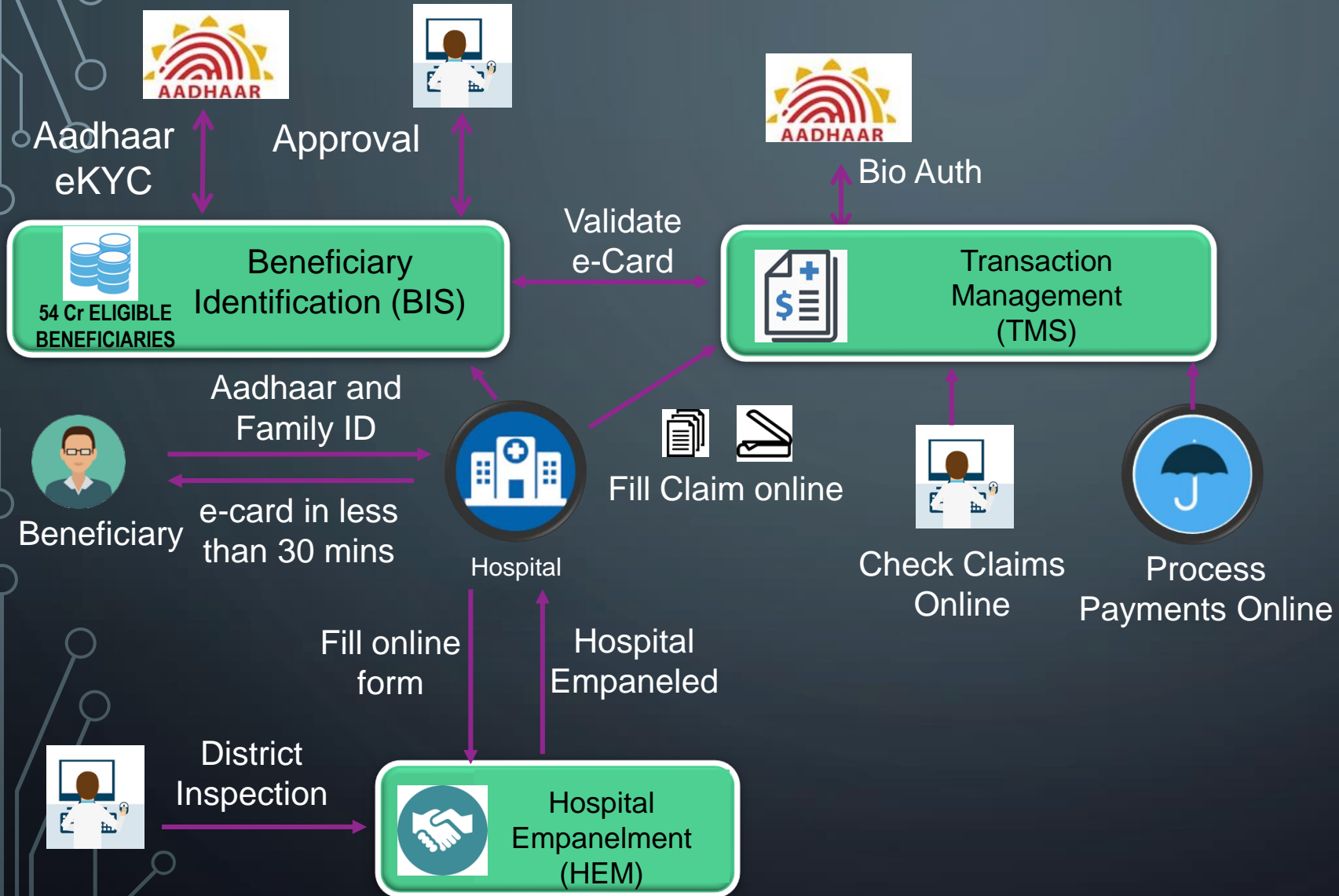
Good wishes from United India Insurance Co Ltd

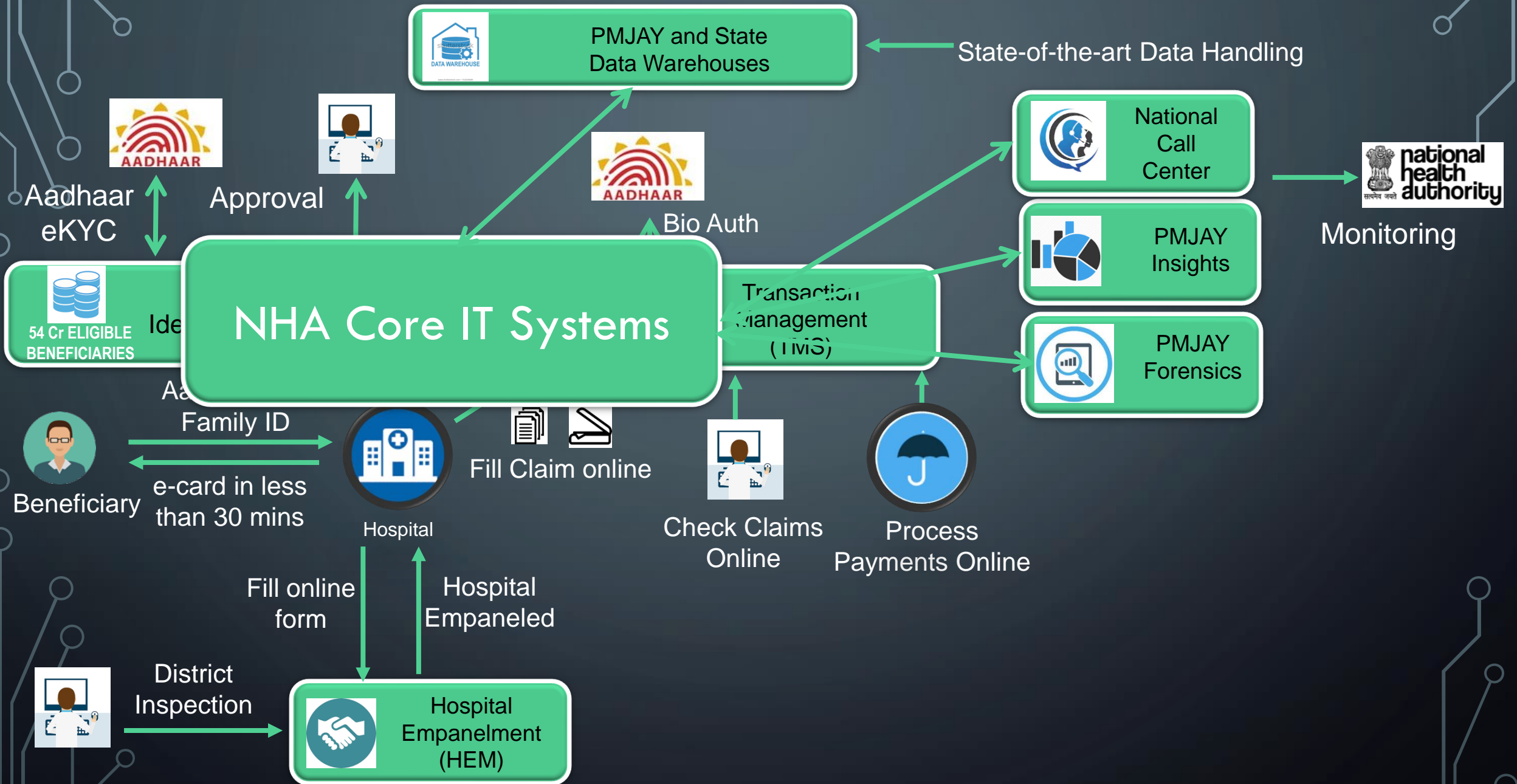
Your claim bearing No 2272199 against policy issued by United India Insurance Co Ltd has been settled for Rs. **27000** against the amount claimed for Rs. 30000 towards Medical Expenses incurred or treatment of RE CATARACT at Driшти Eye Hospital for the period from 24 Jan 2019 to 25 Jan 2019 vide NEFT transaction number **19937620699** dated **12 Mar 2019**.

Claim Of	: Basavaraj	Insured Name	: Gangadharayya B K
Policy No.	: 1006002818P102705867	Card No.	: 17900459
Payee Name	: Disha Medical Services Pvt Ltd	Claim Type	: Cashless
Bill No	: 01	IP No.	: 01
Employee ID	: 96	Claim ID	: 2272199
Hospital Name	: Driшти Eye Hospital	Diagnosis	: RE CATARACT
Date of Admission	: 24 Jan 2019	Date of Discharge	: 25 Jan 2019
Relation	: Father	Corporate Name	: Model Infra Corporation Pvt Ltd

Industry cannot take benefit of AI and newer technologies without first digitizing the basics

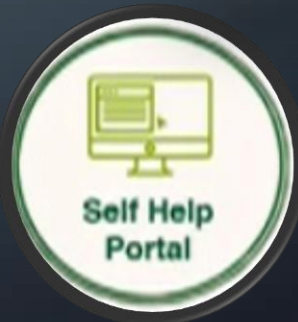
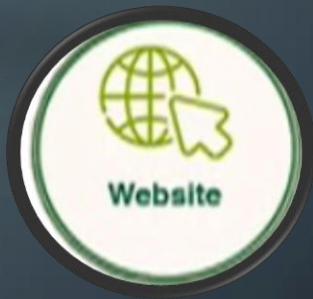
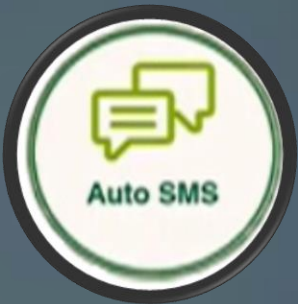
RE-ENGINEERING CLAIM PROCESSING

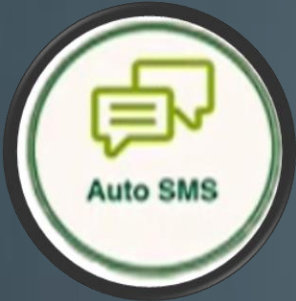






RE-ENGINEERING BENEFICIARY EMPOWERMENT

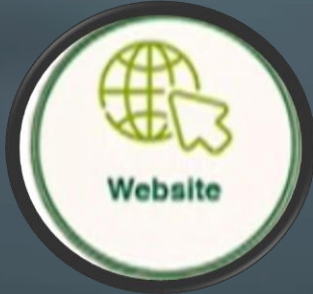




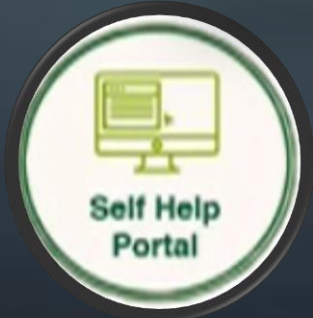
Auto SMS



Call Center



Website



Self Help Portal



PM-JAY Mobile App



Grievance



Beneficiary Feedback



PM Letter

IT-enabled Automatic Triggers

Region and Language Specific

SMS AT EVERY TOUCHPOINT



Request for e-Card

महोदय,
प्रधानमंत्री जन आरोग्य योजना की सेवाओं के लिए आपकी पात्रता को सत्यापित करने हेतु आपका आवेदन प्राप्त हुआ है। अनुमोदन के अधीन आपका ई कार्ड शीघ्र ही आपको जारी कर दिया जाएगा जो आपके द्वारा एकत्र किया जा सकता है। यदि ये आवेदन आपके द्वारा नहीं किया गया तो कृपया राज्य SHA हेल्पलाइन या 14555 पर संपर्क करें।



Approval / Rejection

महोदय, आपको हार्दिक बधाई।, प्रधानमंत्री जन आरोग्य योजना की सेवाओं के लिए आपका PMJAY गोल्डन रिकॉर्ड बनाया गया है। आपका ई-कार्ड नंबर PNEDD4YI है। अब आप ई-कार्ड एकत्र कर सकते हैं और इस योजना के अंतर्गत सूचीबद्ध अस्पताल में प्रति वर्ष पांच लाख रुपये तक का मुफ्त इलाज करवा सकते हैं। नजदीकी सूचीबद्ध अस्पतालों से संबंधित जानकारी, किसी तरह की सहायता, समस्या या सुझाव हेतु कृपया अपने राज्य (SHA) की हेल्पलाइन या 14555 से संपर्क करें।



Admission

महोदय,
हमें AllMS New Delhi से ASD Device Closure (S1200014) के इलाज के लिए रुपये रु. 80000 का 20.09.2019 को 10.00 AM बजे निवेदन प्राप्त हुआ है। निवेदन के अधिकतम 6 घंटे में मंजूर होने की उम्मीद है। किसी भी मदद के लिए कृपया राज्य SHA हेल्पलाइन या 14555 पर कॉल करें।



Treatment Approval

महोदय,
वर्तमान में आप AllMS New Delhi में ASD Device Closure (S1200014) का इलाज करा रहे हैं और रु. 80,000/- के लिए ASD Device Closure (S1200014) जो पैकेज अवरुद्ध किया गया है उसे मंजूरी दे दी गई है। कृपया ध्यान दें कि आपका इलाज पीएम-जेएवाई के तहत बिल्कुल मुफ्त है। आपको अपने अस्पताल में भर्ती होने या उससे संबंधित सेवाओं या उपचार के लिए कोई पैसा देने की आवश्यकता नहीं है। यदि कोई धनराशि की मांग की जाती है, तो कृपया राज्य SHA हेल्पलाइन या 14555 पर कॉल करें और उसके बारे में सूचित करें।



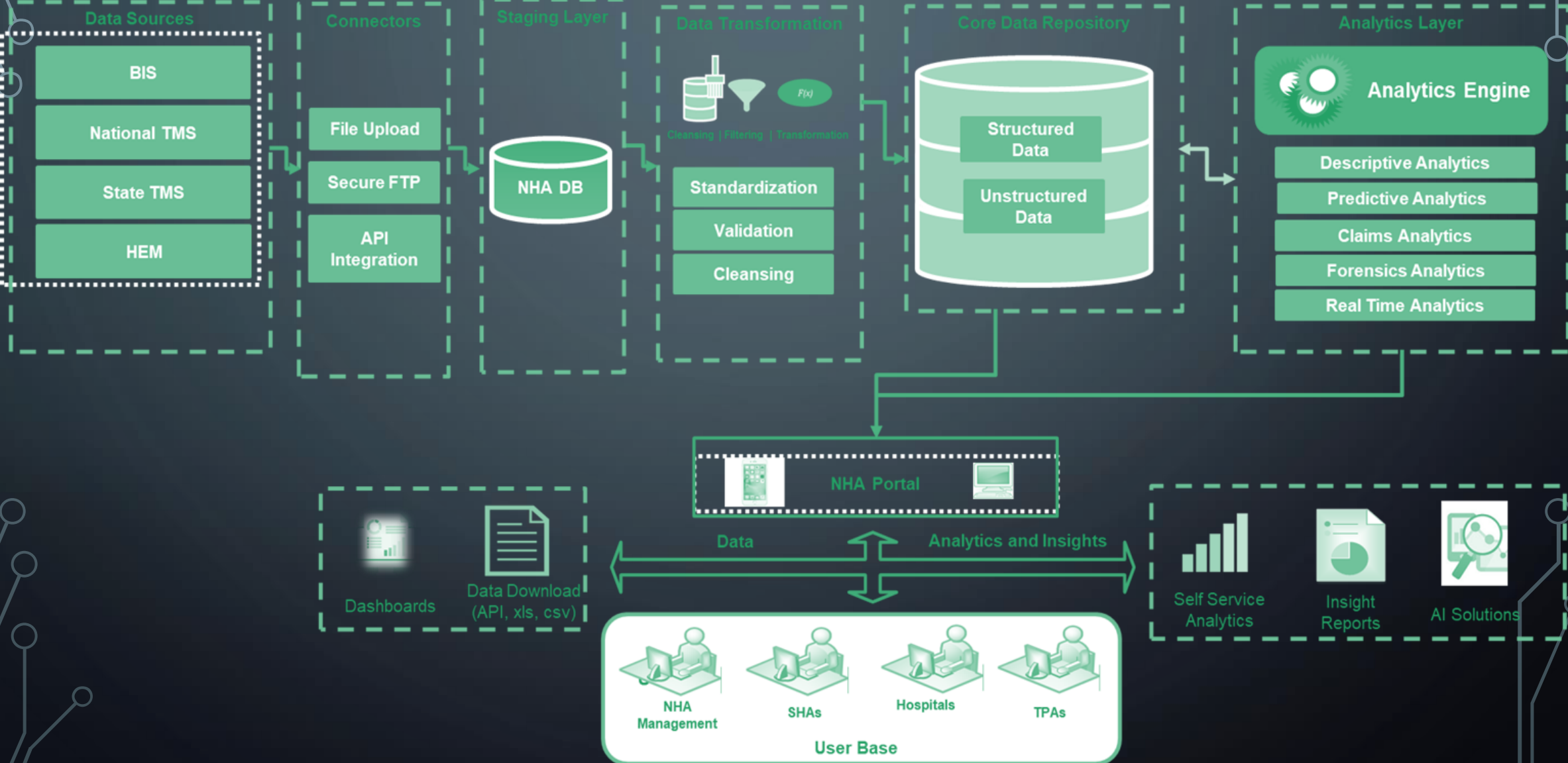
Discharge

महोदय,
हमें आपका डिस्चार्ज अनुरोध मिला है। कृपया ध्यान दें कि आपका इलाज निःशुल्क है। यदि आपको कोई भुगतान करने के लिए कहा गया है तो कृपया राज्य SHA हेल्पलाइन या 14555 पर कॉल करें।



RE-ENGINEERING ANALYTICS AND MONITORING

RE-ENGINEERING ANALYTICS



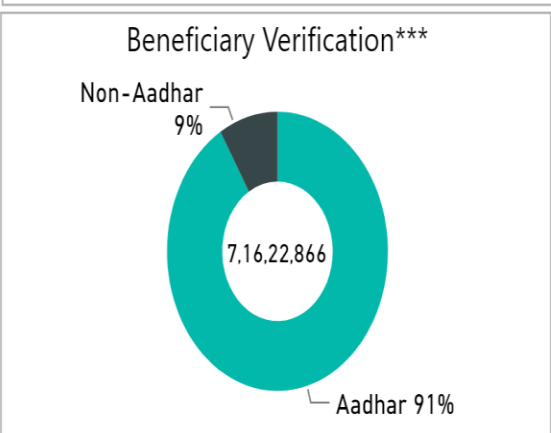
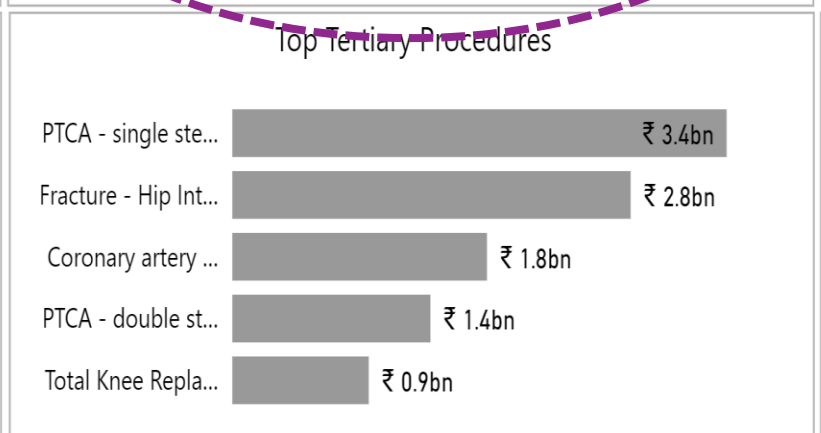
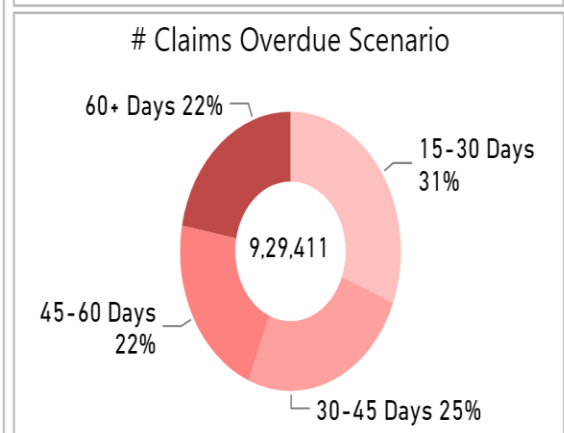
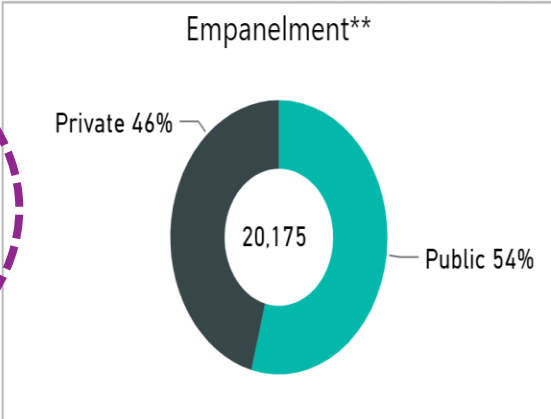
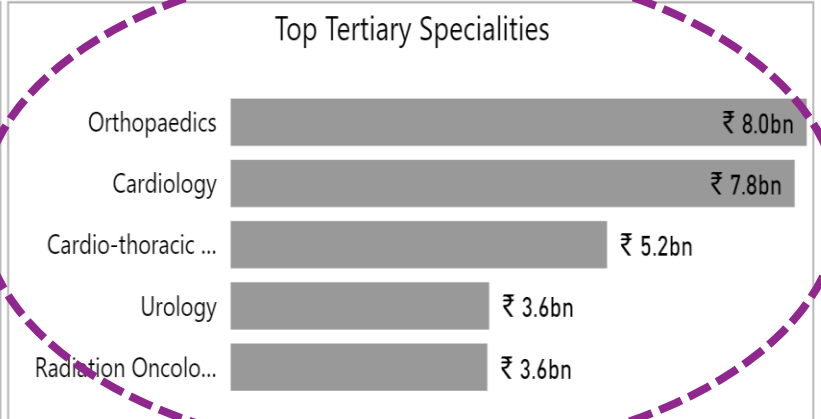
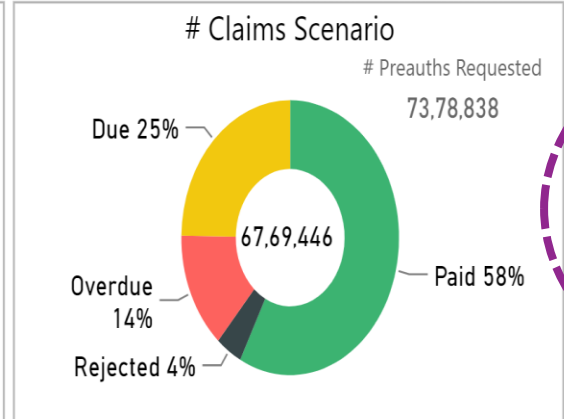
Operations Dashboard

Beneficiaries Verified 97,643 7.2 Cr <small>Today Till Date</small>	BIS Approval Pending (Blank) (Blank) <small>at ISA at SHA</small>	Preauth Requested Count 13,588 73.79 L <small>Today Till Date</small>	Preauth Requested Amt ₹12 Cr ₹1058... <small>Today Till Date</small>	Hospital Admission Count 8,509 72.46 L <small>Today Till Date</small>	Hospital Admission Amt ₹4 Cr ₹8965 Cr <small>Today Till Date</small>	Claim Submitted Count 12,735 67.69 L <small>Today Till Date</small>	Claim Submitted Amt ₹14 Cr ₹9087 Cr <small>Today Till Date</small>
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Financial Year	Patient State	PR Today	PR Till Date	PR Amt Today	PR Amt Till Date	HA Today	HA Till Date	HA Amt Today	HA Amt Till Date	CS Today	CS Till Date	CS Amt Today	CS Amt Till Date
All	All	46%	53%	54%	64%	53%	53%	63%	67%	50%	55%	60%	69%
Patient District	Metric	Hospital admissions per minute* 11			Beneficiaries verified per minute* 105			Hospitals empanelled per day* 43					
All	Preauths Requeste...	● % Private											

State wise metrics

Gujarat	11,91,361
Tamil Nadu	8,15,757
Chhattisgarh	7,61,539
Kerala	7,47,095
Rajasthan	6,29,858
Andhra Prad...	5,79,247
Karnataka	4,98,771
Jharkhand	4,21,815
Uttar Pradesh	2,81,442
Maharashtra	2,74,303

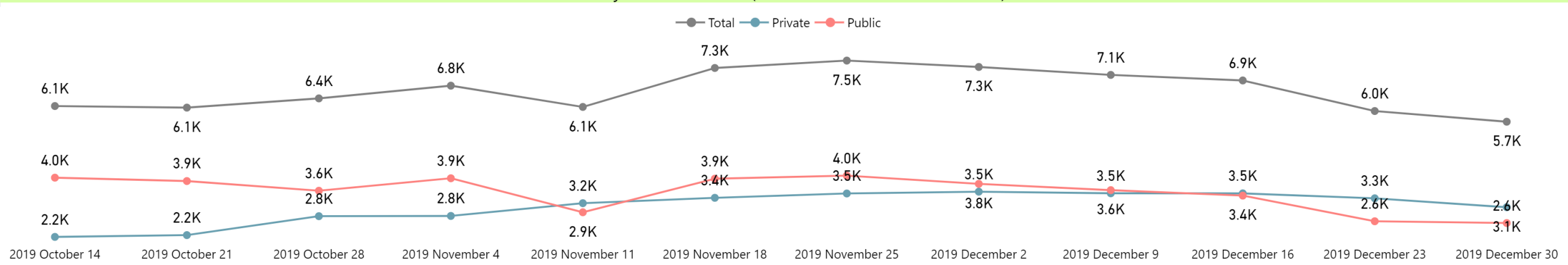


State and District Performance Overview

Last refreshed at : 07-01-2020 17:46:52

PATIENT STATE		PATIENT DISTRICT			PRE-AUTHS/LAKH POP (LAST 9 WEEKS)			NHA's SHARE OF ₹ PRE-AUTHS		FUNDS TRANSFERRED		MORE FUNDS REQUESTED			
Punjab		All			Weeks 7-9	Weeks 4-6	Weeks 1-3	₹ 28.3 Cr		Grant in Aid	Admin Cost	Y / N	Amount Req.		
					32	35	29			₹ 24 Cr	₹ 2.2 Cr	N	₹ Cr		
Pre-Auths	#	Claims-Submitted	#	Avg ₹	Claims-Paid	#	Claims-Overdue	#	% Till Date	Portability	# Outgoing	# Incoming	% Surgical	By #	By ₹
	1,06,345		91,825			62,342			12,865		14 %	4,035	1,350	46 %	56 %
	₹		₹	₹ 11,758		₹		₹ 65.9 Cr	₹		% Prev Week	₹ Outgoing	₹ Incoming	% Tertiary in Surgical	By #
	₹ 131 Cr		₹ 108 Cr			₹ 22.6 Cr	19 %	₹ 11.2 Cr	₹ 1.5 Cr	22 %	62 %				

Weekly Pre-Auth Trend (X Axis shows start date of week)



Top Packages (by Pre-Auth + Enhancement Amount)

Top Secondary Packages	# Preauths	₹ Preauths	% Public (by ₹)	# Last Week	₹ Last Week	Top Tertiary Packages	# Preauths	₹ Preauths	% Public (by ₹)	# Last Week	₹ Last Week
Unspecified Surgical Package	10,020	₹ 8,40,92,755	81 %	775	₹ 70,44,871	Total Knee Replacement	1,115	₹ 9,43,63,200	10 %	10	₹ 8,48,800
Caesarian Delivery	4,533	₹ 4,08,04,200	100 %	336	₹ 30,24,000	PTCA - double stent (medicated, inclusive of diagnostic angiogram)	881	₹ 8,59,86,000	30 %	67	₹ 66,34,800
Hemodialysis per sitting	18,260	₹ 3,81,63,220	9 %	1,825	₹ 38,50,880	PTCA - single stent (medicated, inclusive of diagnostic angiogram)	557	₹ 3,90,91,000	16 %	38	₹ 26,72,800
Laparoscopic Cholecystectomy	2,159	₹ 3,28,69,800	32 %	54	₹ 8,17,500	Total Hip Replacement (cementless)	271	₹ 2,51,74,800	29 %	13	₹ 12,64,500
Acute febrile illness	4,403	₹ 3,22,62,498	73 %	154	₹ 9,21,960	Total Hip Replacement (cemented)	247	₹ 1,89,45,000	7 %	11	₹ 8,55,000
Severe sepsis/Septic shock	1,631	₹ 3,14,59,500	11 %	126	₹ 20,22,138	Critical Care Neonatal Package	174	₹ 1,83,97,400	2 %	12	₹ 8,19,000
Pyrexia of unknown origin	4,516	₹ 2,78,12,565	83 %	108	₹ 6,12,360						

CLAIMS PROCESSING ACROSS INDIA

70000+ Portable Treatments in 1 Year
worth ₹ 180 Crore +

9100+

Beneficiaries from
Bihar
got treated in

22 States



RE-ENGINEERING FRAUD AND ABUSE CONTROL


RE-ENGINEERING FRAUD CONTROL

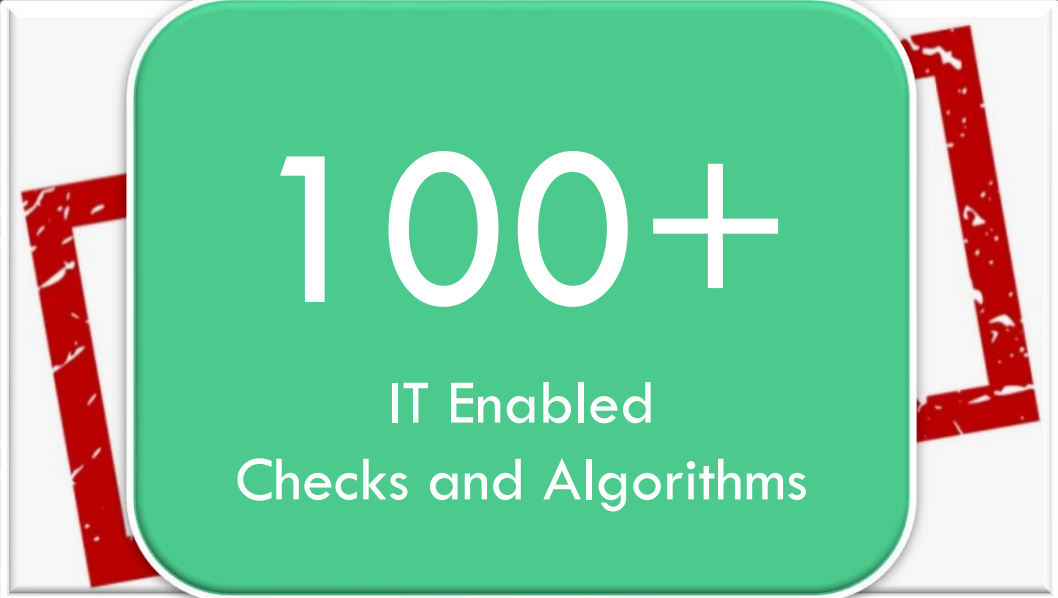
 Mandatory Biometrics

 Age Mismatch

 Gender Mismatch

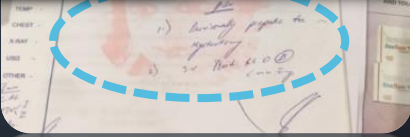
 Package Mismatch

 Multiple Instances of once in a lifetime procedures



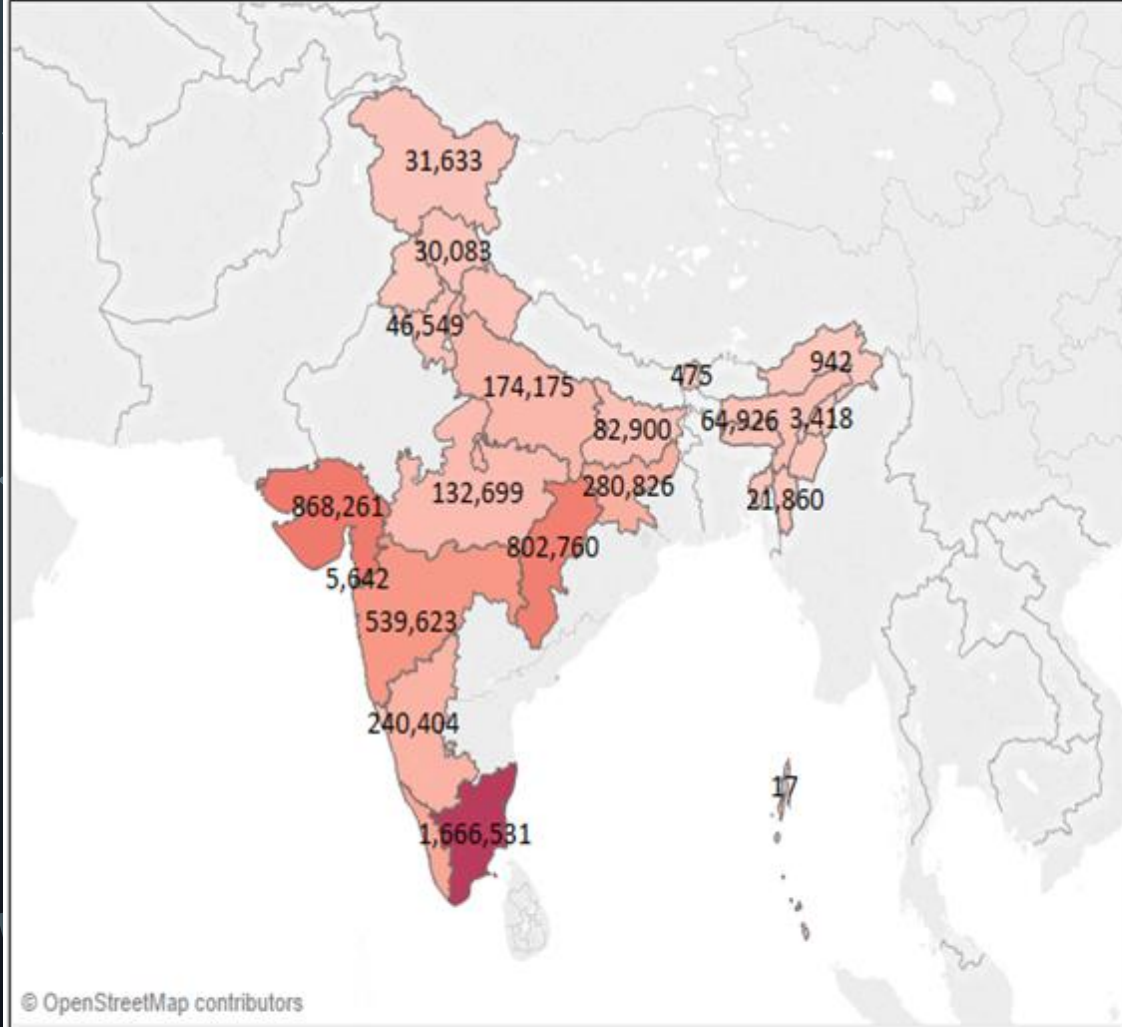
100+

IT Enabled
Checks and Algorithms

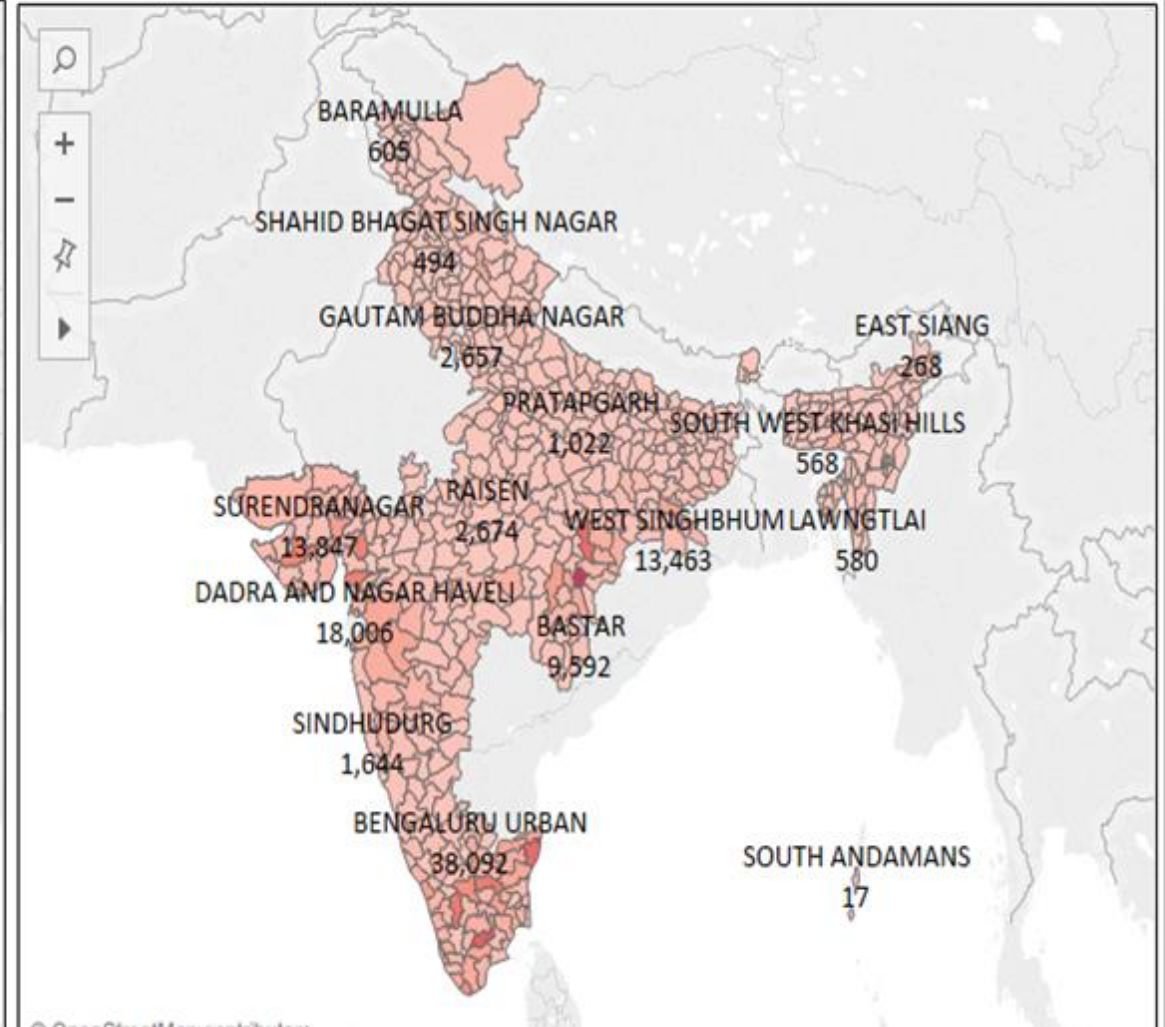


Diagnosis
Mismatch

State View



District View



Filters

- Normalized
- Absolute

Metric

- Case count
- Claim amount

Patient State

(All) ▼

Hospital Type

(All) ▼

Date Range

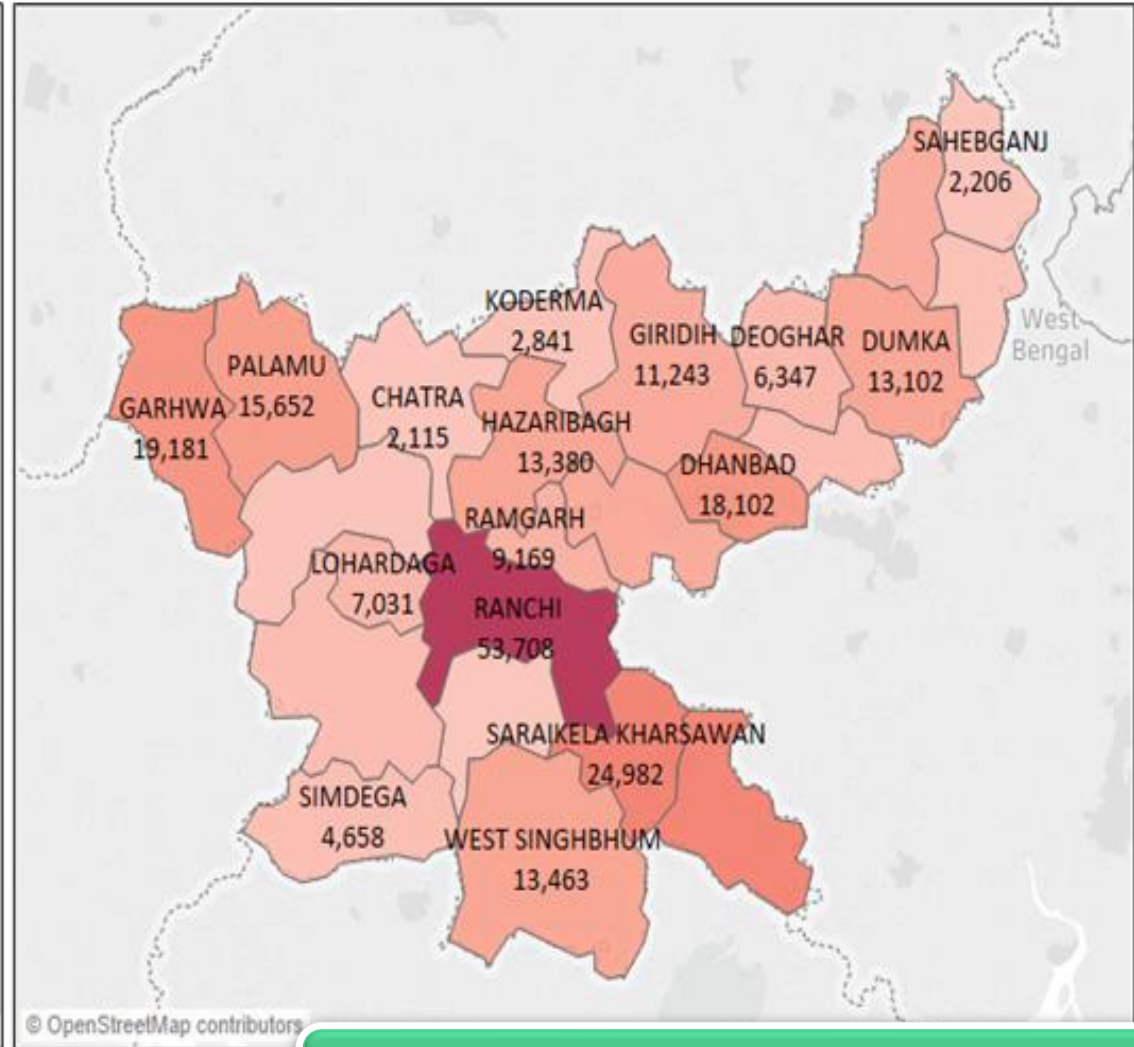
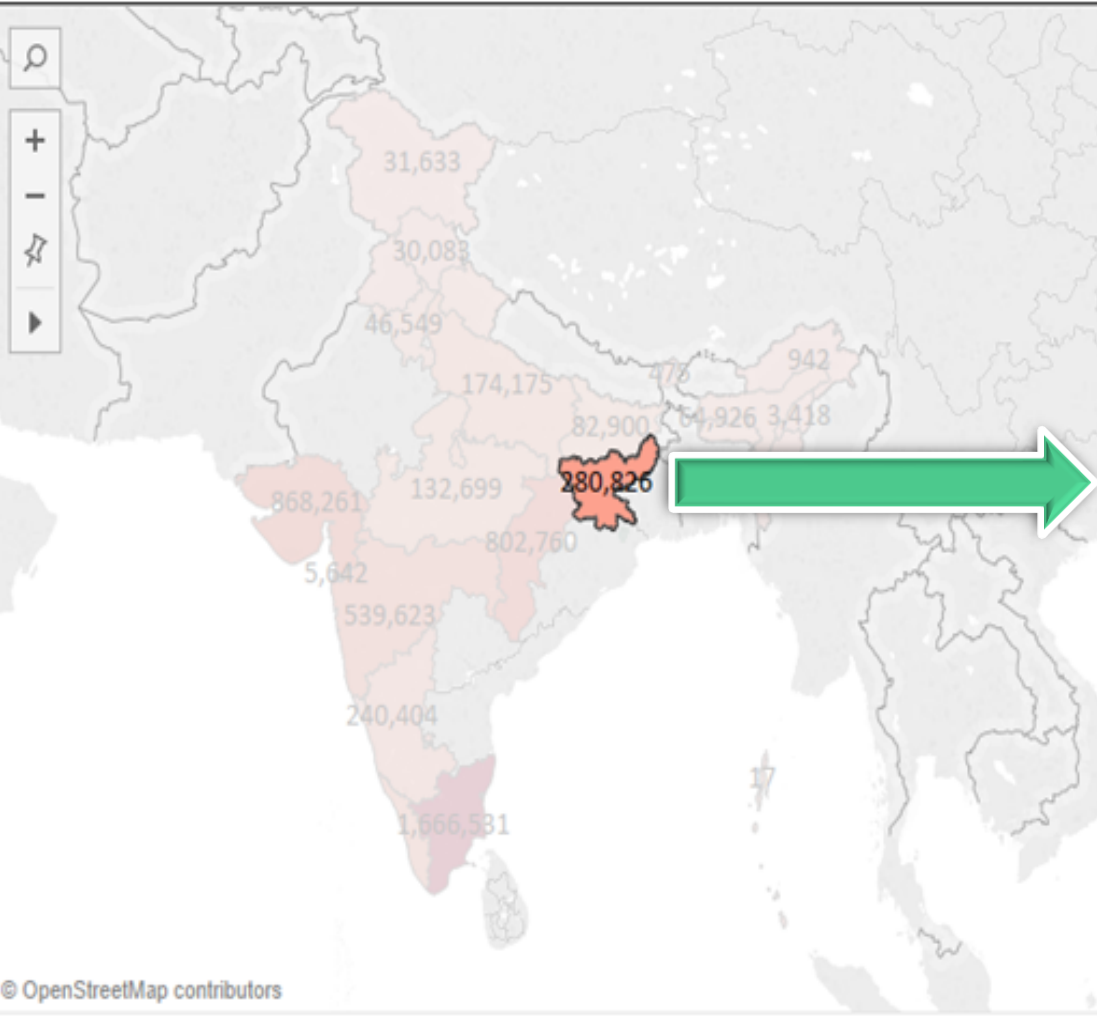
20-08-2018 23-09-2019

Scheme Utilization Check across India

State View

District View

Filters



Normalized
 Absolute

Metric
 Case count
 Claim amount

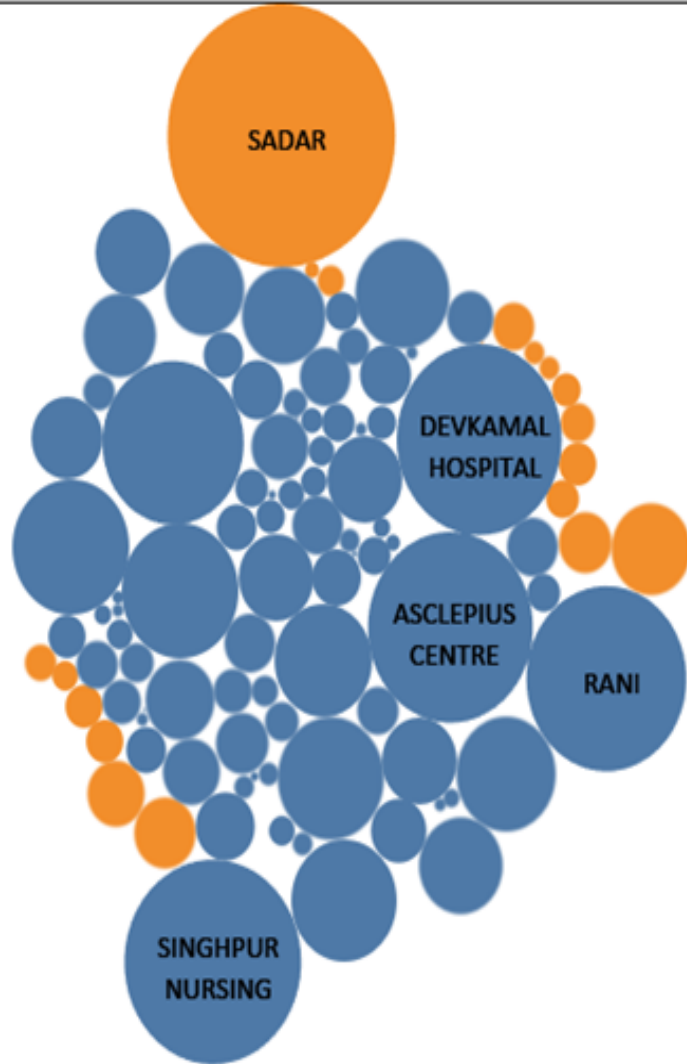
Patient State
(All) ▼

Hospital Type
(All) ▼

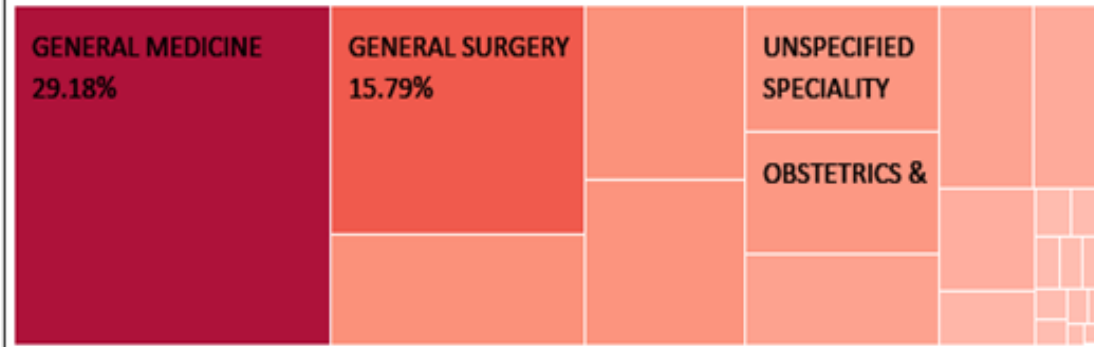
Date Range
20-08-2018 23-09-2019

Automatic Highlight of Over-Utilization

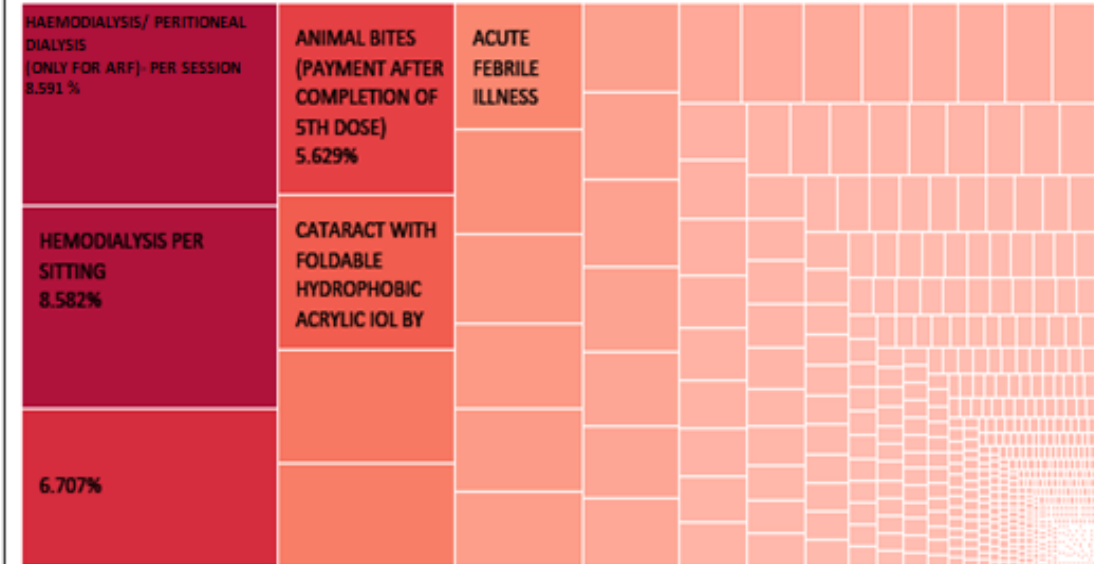
Hospital View



Speciality View



Procedure View



Filters

Hosp State

(All) ▼

Hosp District

RANCHI ▼

Hospital Type

(All) ▼

Category

(All) ▼

Speciality

(All) ▼

Procedure

(All) ▼

Age - Range

(All) ▼

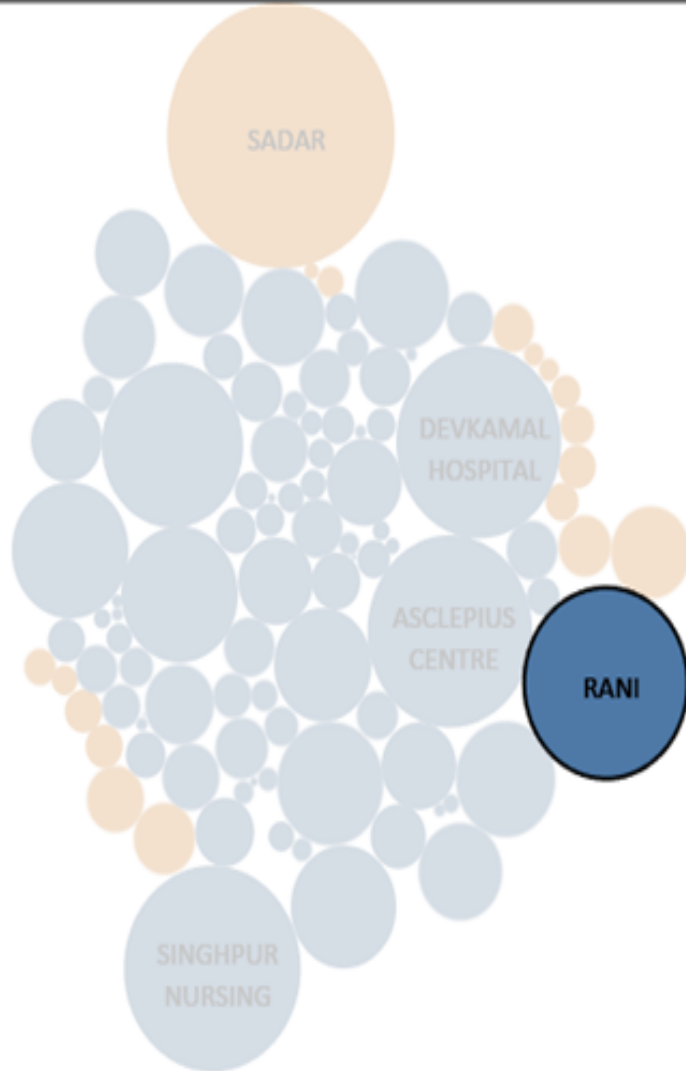
Gender

(All) ▼

Speciality

(All) ▼

Hospital View



Speciality View

PAEDIATRIC MEDICAL MANAGEMENT
54.89%

NEO-NATAL
41.47%

Procedure View

BLOOD AND BLOOD COMPONENT TRANSFUSION UP TO A LIMIT OF 2 DAYS
25.05%

ADVANCED NEONATAL CARE PACKAGE
11.90%

BLOOD AND BLOOD

ACUTE

CRITICAL CARE NEONATAL PACKAGE
17.80%

INTENSIVE NEONATAL CARE PACKAGE (RS. 5000 PER DAY, MAXIMUM OF RS. 50,000 – PRE-AUTH IS NEEDED AFTER 5 DAYS)BABIES WITH

CHRONIC CARE PACKAGE

RESPIRATORY FAILURE DUE TO ANY CAUSES (PNEUMONIA, ASTHMA,

Filters

Hosp State

(All)

Hosp District

RANCHI

Hospital Type

(All)

Category

(All)

Speciality

(All)

Procedure

(All)

Age - Range

(All)

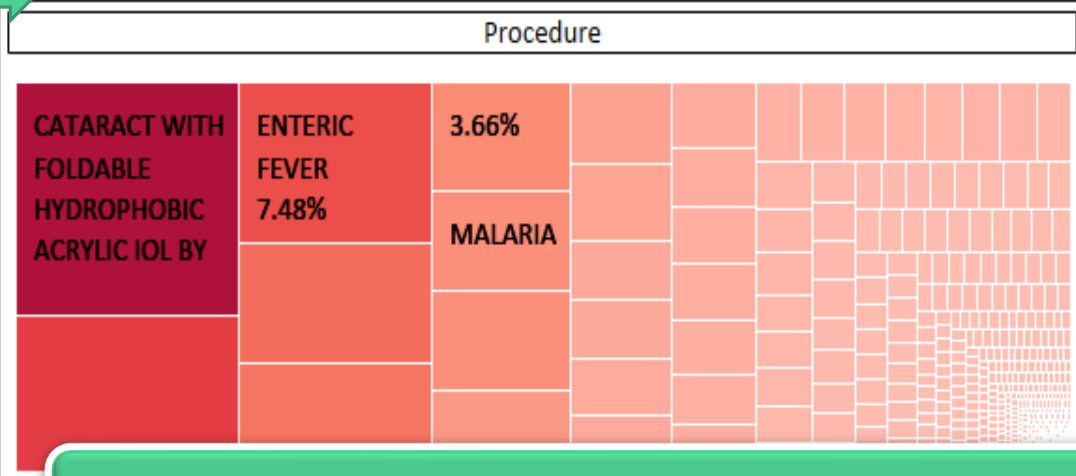
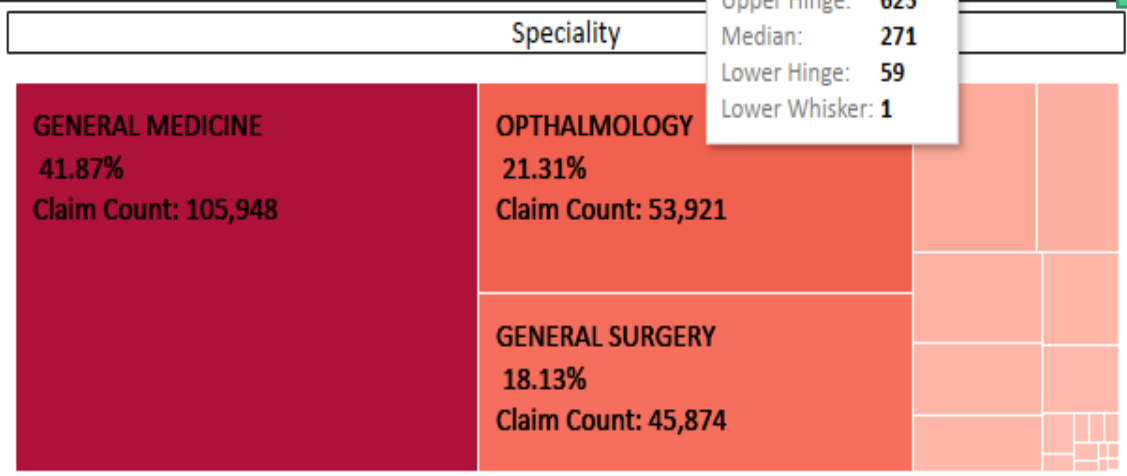
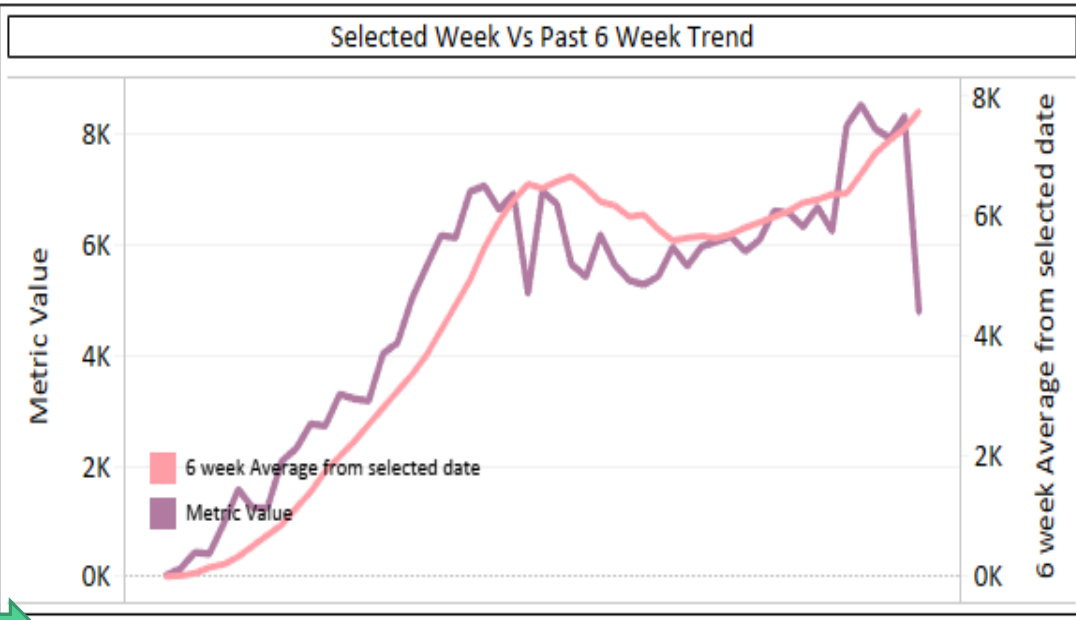
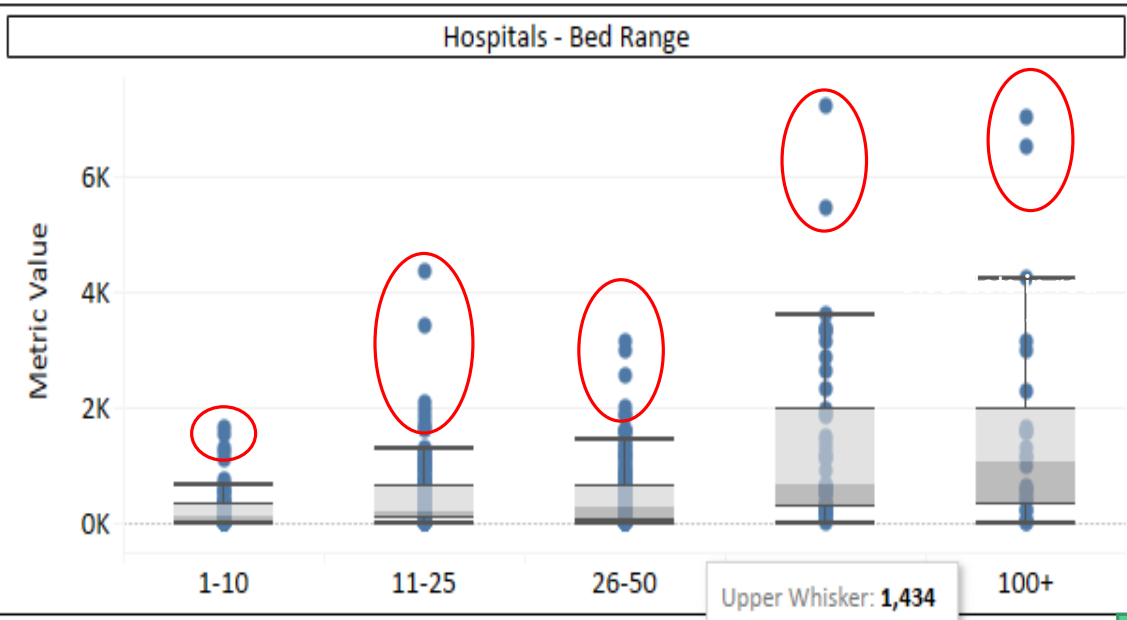
Gender

(All)

Speciality

(All)

Objective: The purpose of this view is to highlight the hospitals which are showing abrupt pattern of utilization on the basis of the metric value selected by the user.
Upon clicking a particular hospital the user can see the the trend of past 6 weeks w.r.t to select week.
Further the data can be dissected through multiple dimesions as listed in the filters on the right.



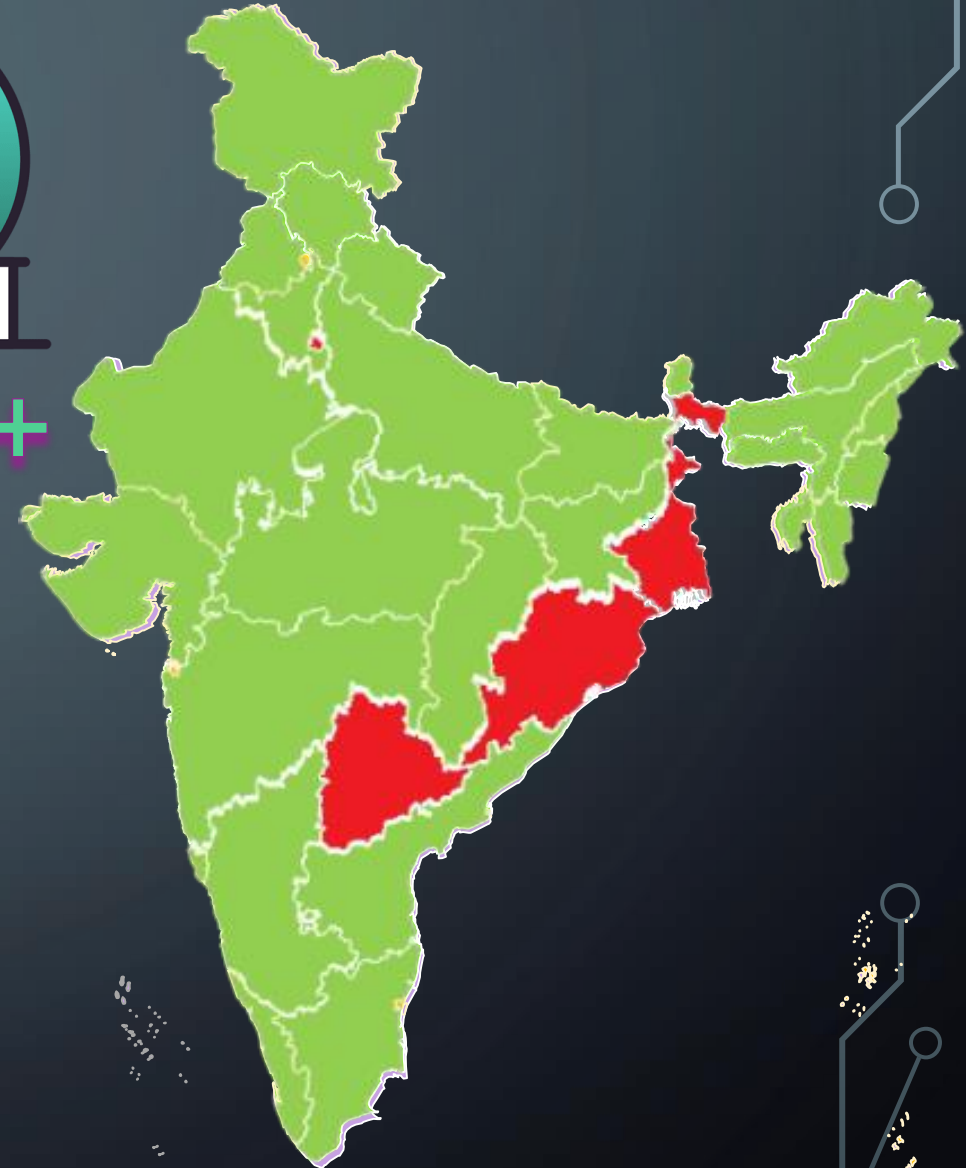
- Case count
- Claim amount
- Hosp State: JHARK...
- Hosp Distr.: (All)
- Hospital_S.: (All)
- Bed Range: (Multi...)
- Age - Range: (All)
- Gender: (All)
- Category: (All)
- Speciality: (All)
- Procedure: (All)
- Hospital T.: (All)

Outliers for Districts, Hospitals and Packages



NUMBERS SPEAK

SUCCESS OF DIGITAL TRANSFORMATION



73 Lac
treatments
worth
10,000 Crores INR

Admissions Per Minute

Claims Settled in time



स्वास्थ्य का वरदान आयुष्मान