

CODEBOOK

FOR

PMJAY FRAUD DETECTION DASHBOARD

Developed by:

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INTRODUCTION:

Health systems are highly vulnerable to integrity violations. The nature of health service delivery – it is mostly “discretionary” on the part of the health care provider, and “transaction intensive” in the sense that volumes are typically very large – creates opportunities for provider conduct that is not aligned with the broader public interest. By its very nature, fraud is difficult to measure. The paucity of reliable data on this subject further accentuates the concern. Investing in anti-fraud efforts is likely to yield high economic returns. Government-Sponsored Health Insurance Schemes (GSHISs) in India have received a major policy focus with the Government of India launching the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY) in September 2018. The PM-JAY provides an annual cover of INR 500,000 (US$7,576) per family per year for inpatient secondary and tertiary level care to more than 500 million poor. Most of the people in India who have some form of health insurance are covered under the GSHISs. In 2016–2017, of the total persons having health insurance cover (437.5 million), 77 percent are under one or the other GSHIS, including the Rashtriya Swasthya Bima Yojana. The unprecedented population coverage and scope of services in the PM-JAY is likely to pose immense challenges for fraud management. The NHA has developed a system to detect the overall fraud cases of India. They collect the data from the hospitals and run AI/ML on that data to detect the fraud based upon some rules. The rules have been predefined by the NHA and the detection model has been designed to follow the exact rule. We are talking about the national level detection where the data is very big and collected from all over India which is then processed, but unfortunately there is no sub level fraud detection system for a particular State. If the data is available to a particular state then that state will be able to filter the data more minutely according to their requirements. Bihar govt. took the first step to implement its own fraud detection system.