

# Guidelines for Pradhan Mantri Arogya Mitra (PMAM)

**AYUSHMAN BHARAT – PRADHAN  
MANTRI JAN AROGYA YOJANA (AB  
PM-JAY)**



# FOREWORD

National Health Authority  
Ministry of Health and Family Welfare  
Government of India



Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY) endeavours to offer secondary and tertiary health coverage of Rs. 5,00,000 (per family) to more than 10 crore beneficiary families, accounting for more than 40 percent of India's population at empanelled hospitals. This unprecedented effort of the Government of India is likely to have a significant positive impact on the poor and vulnerable population's access to high quality healthcare.

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## Acronyms

- a) AB PM-JAY: Ayushman Bharat – Pradhan Mantri Jan Arogya Yojna
- b) ASHA: Accredited Social Health Activist
- c) BIS: Beneficiary Identification System
- d) EHCP: Empanelled Health Care Provider
- e) IC: Insurance Company
- f) ISA: Implementation Support Agency
- g) NHA: National Health Authority
- h) PMAM: Pradhan Mantri Arogya Mitra
- i) SHA: State Health Agency
- j) UTs: Union Territories

## Introduction

It is critical to establish a system lead by Pradhan Mantri Arogya Mitra (PMAM) for assisting beneficiaries at Empanelled Health Care Provider (EHCP). Thus, to streamline the health service delivery and provide a seamless experience to the beneficiary, a Pradhan Mantri Arogya Mitra is placed at each EHCP. A Pradhan Mantri Arogya Mitra is a certified frontline health service professional who shall be present at each of the EHCP and shall serve as a first contact point for beneficiaries.

## Criteria for Selection of Pradhan Mantri Arogya Mitra

The Pradhan Mantri Arogya Mitras (PMAMs) will be selected based on the following criteria:

- a) Completed 10+2 from a recognized institution (Preferably Graduate)
- b) Basic proficiency in computer operations
- c) Completed the Pradhan Mantri Arogya Mitra Training Course and passed the respective course exam/certification.
- d) Possessing fluent communication skills in Hindi/ English and Local language of the State/ region
- e) Having adequate functional computer literacy which shall include understanding of Microsoft Office Suite and navigating through Internet Portals.

Preference to be given to Female Candidates for the position of Pradhan Mantri Arogya Mitra. Qualified ASHA workers may be given preference for the position of PMAM (if interested).

Existing staff of Government hospitals can also be nominated to act as Pradhan Mantri Arogya Mitra by the State Government.

## **Recruitment of Pradhan Mantri Arogya Mitra**

- a) The State Health Agency (SHA)/Hospitals will have the flexibility to recruit PMAM through third-party agency/agencies or through any other mechanism for public facilities. Based on the number of PMAMs required, the SHA shall pay them through a third-party agency / agencies/hospital or any other mechanism. In case of requirement of extra PMAMs, the SHA/Selected Agency/Hospital should have the capability to promptly scale up its capacity and provide the required number of PMAMs.
- b) SHA can directly hire PMAMs at State/ District or hospital level.
- c) If the State Government requires, they can even nominate existing staff of public hospitals as PMAMs.
- d) For Private EHCP, the recruitment and placement of PMAM should be done by the health care provider itself. The cost of the PMAM in that facility should be borne by the Private EHCP.
- e) The monthly remuneration of PMAMs including fixed component and incentives (if any) should not be less than the minimum wages in the State as prescribed by the Minimum Wages Act.

## **Placement of Pradhan Mantri Arogya Mitra**

PMAMs will be placed at every public and private EHCP. The exact numbers of PMAMs to be placed shall be dependent on the average case-load per day. A suggestive placement of PMAMs based on cases registered per day is given below.

- a) 0-10 Cases – 1 PMAM
- b) 10-20 Cases – 2 PMAMs
- c) 20-30 Cases – 3 PMAMs
- d) 30-40 Cases – 4 PMAMs

The State or EHCP can revise the number of PMAMs based on local conditions, however, they will ensure that services are available to the beneficiaries 24x7 in the hospital.

After the initial placement, State Government may also consider to shuffle PMAMs every 6/12 months within the same city /town. The reshuffling of PMAMs (if required) shall be done by the district nodal officer either directly or through selected agency.

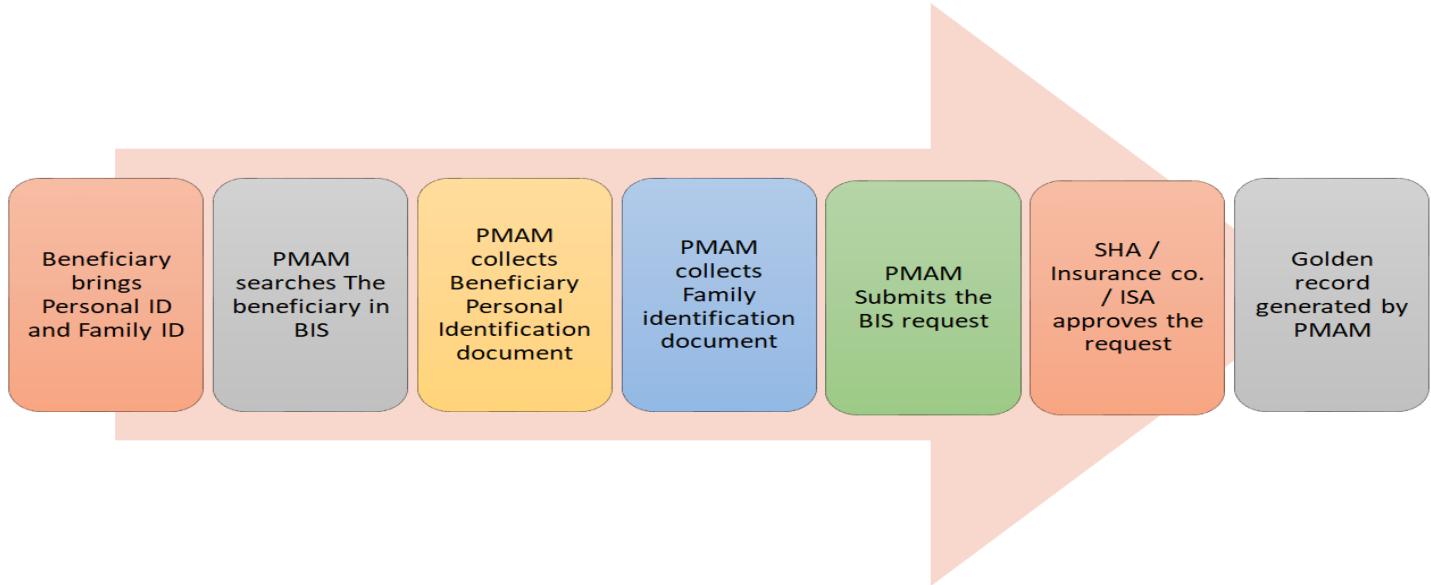
## **Roles and Responsibilities**

PMAM plays three main roles under AB PM-JAY. First as a Trusted Partner of Beneficiaries, then as a Representative of Authorities and finally as a System Operator. The PMAM is the primary contact for the beneficiaries at every EHCP.

The PMAM shall be responsible for the following broad areas:

- a) Guiding the Beneficiary about the overall benefits under AB PM-JAY and providing information about receiving prompt treatment at EHCP
- b) Operating the Beneficiary Identification System to identify and verify the beneficiaries entitled under AB PM-JAY
- c) Operating the Transaction Management System such as submitting requests for Pre-Authorization, Updating Surgery/Treatment Details and Filing for Claims
- d) Ensure the privacy and confidentiality of personal and sensitive beneficiary information is maintained while operating IT systems under AB PM-JAY

For ensuring timely access to medical care, PMAM is responsible for operating the Beneficiary Identification System (BIS) to identify, authenticate and verify the beneficiaries entitled under the AB PM-JAY.

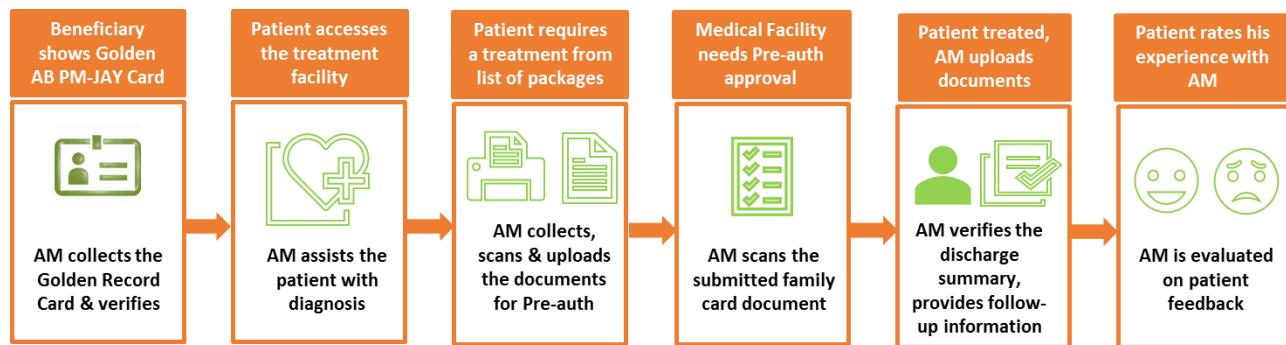


**Figure 1: Role of Pradhan Mantri Arogya Mitra in operating the BIS System for a New Beneficiary**

The PMAM shall work on the BIS as per the process mentioned below.

- PMAM receives the potential Beneficiary visiting an EHCP at the designated Arogya Mitra Sahayta Kendra
- PMAM collects the AADHAAR Card, Family ID Card or any other Government ID Card from the beneficiary.
- PMAM searches the beneficiary name/family using different search parameters on BIS
- On identification of beneficiary name in database, PMAM proceeds for beneficiary authentication through individual verification
- PMAM either does online verification using Aadhaar or enter details in case of Non-AADHAAR document and validate beneficiary mobile number. In cases of Non-AADHAAR verification, a digital photo of the beneficiary is also taken by the PMAM
- Post individual verification, PMAM uploads the family documents submitted by the beneficiary for establishing the beneficiary relation with the entitled family.
- The PMAM, after uploading Individual ID and Family ID submits the record to the Approving Authorities for further verification and approval. Such a record gets inserted into the database as a “Silver Record”.

- h) A Silver Record once approved by the Approving Authority is called “Golden Record”. The tentative time required for approval of a Silver Record by the Approving Authorities is 30 minutes.
- i) PMAM will then print the “Golden Record” and hand it over to the beneficiary.



**Figure 2: Role of Pradhan Mantri Arogya Mitra when a Beneficiary visits an empanelled health care facility**

Along with ensuring a systematic operation of BIS, the PMAM is also responsible for the following duties:

- a) To provide all the necessary assistance and details about the scheme to the beneficiaries.
  - i. In case of OPD: If the ailment does not require hospitalization, PMAMs will have to explain to the beneficiary that the AB PM-JAY Golden card does not cover the OPD treatment and hence any cost incurred for treatment under OPD will be necessarily borne by the patient.
- b) To collect, scan and upload all the necessary documents required for submitting the request for pre-authorization, updating surgery/treatment details, updating discharge/death summary and filing of claims.
- c) To ensure that the patient, from the time of pre-authorization to discharge, is getting all the benefits as per AB PM-JAY norms.
- d) To liaison with the EHCP for timely admission and availability of bed to patient.
- e) To help locate facilities and guide a patient in receiving prompt treatment.
- f) To liaison and coordinate with the Medical officer for collecting, scanning and uploading all the necessary documents required for submitting claim request.
- g) To ensure that all the facilities that the AB PM-JAY beneficiaries requires are being rendered without charging any amount.

- h) To verify discharge summary and follow-up details to the discharged beneficiaries.
- i) In an unlikely scenario of Golden Record being lost or damaged, PMAM is to guide and provide the cardholder for obtaining a copy of the Golden Record.
- j) To immediately bring all grievances to the notice of Grievance Cell directly or through District Coordinator or by uploading grievances on the Central Grievance Redressal Management Portal.
- k) To facilitate the hospital in giving prior phone intimation to the concerned authority for carrying out the emergency surgeries.
- l) To track and report refund of any investigation amount collected in contravention to the Scheme Guidelines
- m) To report any irregularities or inadequacy noticed to the concerned supervisors.

Thus, to ensure that PMAMs fulfil the responsibilities in an efficient manner, it is important to have a comprehensive monitoring mechanism. The SHA/Agency (if hired)/Hospitals shall be responsible for monitoring the performance of PMAMs. The monitoring of PMAMs shall include the following parameters.

- a) Tracking Biometric Attendance of PMAMs on a daily/weekly basis
- b) Tracking the number of returns for the Pre-Authorization Requests submitted
- c) Evaluating the percentage of complete Pre-Authorization Requests at first instance
- d) Assessing performance in Periodic Trainings
- e) Analysing Beneficiary Feedback in terms of score rating and qualitative questionnaire
- f) Evaluating the performance reviews submitted by District Coordinators and Senior PMAMs
- g) To conduct refresher training of the PMAMs ensuring they are aware of any changes in their role

## **Help Desk/ Kiosk/Arogya Mitra Sahayta Kendra**

- a) A help desk/ kiosk/Arogya Mitra Sahayta Kendra will need to be mandatorily set up by each EHCP. This is mainly to assist an AB PM-JAY beneficiary in completing required formalities & obtain treatment as also assist hospitals by facilitating beneficiary identification and verification, selection of packages, and seeking authorizations whenever required. The help desk/kiosk/Arogya Mitra Sahayta Kendra will be designed and branded as per the IEC guidelines of NHA.
- b) The EHCP should establish this help desk/ Kiosk/Arogya Mitra Sahayta Kendra near the reception of the Hospital for easy access of the beneficiaries. PMAMs should ensure that they have access

to use infrastructure and necessary hardware such as PC, Printer, Scanner, Digital Camera, Webcam, QR code Reader, Stationery etc.

- c) The EHCP shall provide preferably a dedicated 2 Mbps or higher broadband connectivity to the computer to be exclusively used by the PMAM.
- d) A standard uniform shall also be provided to the PMAM so that they are identified easily by the beneficiaries in the hospital. The uniform design can be downloaded from [www.pmjay.gov.in](http://www.pmjay.gov.in)

## **Training of Pradhan Mantri Arogya Mitra**

Each Arogya Mitra will be trained in all aspects of their roles and responsibilities. Training will use both face-to-face as well as online modes. Post training, eligible PMAMs would take up tests and would receive a certificate on successful completion of the test.

## **Benefits to Pradhan Mantri Arogya Mitra**

### **A. For Public Hospitals**

For all the PMAMs working in public facilities, benefits shall be paid by the SHA/Agency (if hired)/Hospital. The suggested benefits for the PMAM can be done in two ways:

- a) A fixed honorarium with case-based incentive (overall amount should not be less than minimum wages of the State) OR
- b) A fixed remuneration per month (overall amount should not be less than minimum wages of the State)

The monthly remuneration of PMAMs including fixed component and incentives (if any) should not be less than the minimum wages in the State as prescribed by the Minimum Wages Act. Honorarium/salary can be paid from the Rogi Kalyan Samiti from the funds generated through AB PM-JAY.

State may also revise the suggested benefits to PMAM, based on local conditions.

## B. For Private Hospitals

For all the PMAMs working in Private EHCP, benefits shall be paid by the Private EHCP itself. The nature of benefits should be decided by the Private EHCP. The monthly remuneration of PMAMs including fixed component and incentives (if any) should not be less than the minimum wages in the State as prescribed by the Minimum Wages Act

## Terms of engagement of Pradhan Mantri Arogya Mitra

An Arogya Mitra may be hired initially for a period of one year and his/ her contract can be renewed yearly based on the performance.