

Hon’ble Chief Minister

Your note no.CMO.01/2024/4256 dated 2nd Feb,2024 may kindly be referred to.

As discussed with the officials of the Department and AAAS, the following submissions are made for your kind appraisal.

As pointed out in your letter, the number of beneficiaries under the Scheme has currently increased to 66 lacs families approximately. In this regard, with the successful roll out of the Aapke Dwar Ayushman campaign under your kind guidance in the State last year, the Scheme uptake has increased manifold over the previous year. The number of pre- authorization for treatment which was around 500 patients daily in the FY 2022-23 had increased to about 2000 per day in the FY 2023-24, which has resulted in the liabilities / expenses increasing from Rs. 10.83 crores per month in 2022-23 to about Rs. 46.00 crores per month in 2023-24. This has increased the expenditure far beyond what the Department had anticipated at the start of the FY 2023-24.

On the other hand, NHA had requested for running a single converged Scheme under PMJAY/MMJAY with one data base; card and electronic portal. Government of India (GoI) has fixed the reimbursement cost @ ₹1052 per family (at 90:10 sharing ratio) for 30 lac families against the converged scheme as per which total amount of Rs 284.33 Cr is admissible as GoI contribution with rest of the families under NFSA (28 lac as per earlier maximum families under NFSA) to be covered under MMJAY. In view of the required technical stabilization of adoption of NFSA database and ensure uninterrupted utilization of the scheme benefits by the beneficiaries and also with the intent to first fully utilize admissible GoI fund before utilizing Government of Assam (GoA) funds, the demarcation of families between PMJAY and MMJAY was kept on hold for some time.

This resulted in release of the entire share of GoI for the first time this year since the Scheme was launched in 2018 (**Table of fund received each year from GOI against the annual entitlement of Central Share of around ₹285 crores**).

FY	AnnualMaximum Ceiling (cr)	GOI Fund Received(cr)
2018-19	255.81	15.00
2019-20	255.81	126.02
2020-21	255.81	12.10
2021-22	255.81	86.64
2022-23	284.33	206.86
2023-24	284.33	284.33

Due to unprecedented increase in uptake, even this amount was not sufficient and MMJAY fund utilization has been started. However, separate accounts of PMJAY and MMJAY are being maintained, and no overlapping of funds is done.

Moreover, since the amount of per family reimbursement cost @₹1052/-was seen to be low, various efforts were made to request GoI to raise the per family contribution. During various discussions with NHA, it was intimated that NHA is actively considering for raising the per family premium contribution amount to maximum ceiling of ₹1500 per family. However, subsequent communication to this effect were not issued by NHA and it continues to release the per family premium contribution @₹1052/-. The matter of enhancing the premium was requested to **NHA vide letter no. PMJAY/Assam/BudgetAllocation/2018-19/17/part-I/2556 dated 11.09.2023(Annexure-I)** and is being repeatedly raised in various meetings and discussion with NHA.

Government of India (NHA) was also moved for additional allocation of ₹200 crores **vide letter no. PMJAY/Assam/UC/2019-20/49/Part-III/2744 dated 20.11.2023(letter at Annexure II)** but no reply has been received. It may be mentioned that the Department was able to get additional **₹45 crores** last year from NHA against expenditure made under Atal Amrit Abhiyan Yojana (AAA), which was the pre-cursor Scheme of MMJAY.

So it is humbly submitted that the Department and AAAS was making all the efforts to actually utilize Central funds maximally and only subsequently utilize the State fund. However, the expectations of higher allocation from **Gol** and unprecedented uptake of the Scheme have resulted in moving State Exchequer now for additional resources beyond normal allocation. To address the matter of increasing expenditure it was also considered to request **Gol** for increasing the beneficiary base of AB-PMJAY and accordingly the matter was apprised to HCM vide file. PMJAY/Assam/ Government Correspondence/2018-19/46/Part-III and was also communicated to Hon'ble Union Health Minister by HCM by a **DO letter No.CMO.1/2024/4215 dated 15th January,2024 (Annexure-III)** and again to the NITI Aayog team by the Department during its recent visit to Assam.

A comparative analysis of the Scheme's implementation in 10 other States (Large & small) implementing State and Gol scheme in the same model was done with the information provided by National Health Authority. The analysis reveals that during the current financial year, the % of Gol fund to Assam is on the higher side amongst all the other States (**Annexure-IV**). As further informed by NHA, no State has demarcated their beneficiaries between the State and the Gol scheme.

Now as per your direction, it is proposed to segregate the two Scheme beneficiaries at the back end by moving NHA for beneficiary demarcation since it administers the portal. As suggested during the meeting, the beneficiaries may be segregated into the Districts with the beneficiaries under Lower and Mid Assam Districts being covered under PMJAY, while North Assam, Upper Assam, Barak Valley and Hill Districts being covered under MMJAY (**Suggested table may be seen at Annexure V**).

Alternatively, segregation may also be done on the basis of percentage of NFSA families segregated into 45% in case of Gol (approximately 30L NFSA families) and 55% in case of GoA (approximately 36L NFSA families). (**Suggested table may be seen at Annexure VI**). The entire exercise can be completed within March 2024 with NHA's support (since NHA will have to do the tagging).

As further instructed a SD proposal for **Rs.100 Cr** has been moved **vide letter no. MER.443113/1 dated 3.02.2024 (Annexure-VII)** which will be drawn in a new Head of Account as "**State Assistance to PMJAY**". The amount so received may be utilized for payment of claim expenditures for PMJAY families in the proposed districts under PMJAY in anticipation of those being tagged by NHA in the Portal subsequently, as per approval by the State out of the two alternatives as mentioned above. The outstanding claims payment for the rest of the Districts proposed under MMJAY may be subsequently paid from the fund against Budget allocation of MMJAY for the year 2024-25.

It is once again humbly submitted that at no point was it Department's endeavor to mislead the Hon'ble CM or understate the expenditure under MMJAY but due to the factors mentioned above, the Department was constrained to move for SD.

Following the demarcation of the families under the two schemes as per the suggested tables **at either Annexure V or Annexure VI**, completion of the e-KYC exercise and distribution of the Ayushman cards to the Beneficiaries; the two flagship schemes of Gol and GoA under your esteemed guidance is expected to extend cashless medical treatment to all the eligible NFSA beneficiaries of the State with effective rationalization of the sharing of cost between Gol and GoA. The matter is placed for your kind perusal and further instructions.

(Minister, Health & Family Welfare)