

# 5<sup>th</sup> Edition: PM-JAY: Execution and Efficacy Review Focus: Empowered Action Group (EAG) States

**January 2022**

**Project: Jeevan Raksha** is an initiative of Proxima which focuses on Advocacy, Analytics, and Awareness in the area of healthcare.

**Mission:** Actively contribute towards Right to Health as a constitutional right of Indian citizens.

**Project: Jeevan Raksha** has been in the forefront of providing sharper analytical insights on emerging patterns of COVID 19 in India to the Central / State Government administrations, media, and general public. The contribution is appreciated by many state Governments.



**satyam-eva jayate, Truth alone triumphs**, was adopted as the national motto of India on 26 January 1950

In Public Health management, **Truthiness** of the disclosed data are vital for saving lives

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## Cost of Hospitalisation under PM-JAY is 1/3<sup>rd</sup> of Hospitalisation under Non-Government Schemes

- The average cost of treating a hospitalised COVID patient under PM-JAY Scheme is ~ Rs. 35000, whereas the treatment for COVID under Non-Government Health Insurance scheme is ~ Rs. 91000, nearly 3 times costlier.
- Even though PM-JAY was introduced just few months before the outbreak of pandemic, NHA has effectively put in place a robust processes and systems to ensure the economically weaker section of the society gets access to better healthcare facilities. Due to varied performance levels of State Governments in implementing the scheme, the benefit has also got unevenly distributed.

गरीबों के लिए आरोग्य का वरदान बनी  
**आयुष्मान भारत**  
योजना

कुल लाभार्थी  
**2.55 करोड़**

24 घंटों में  
अस्पतालों में उपचार हुए  
**28,857**

कुल ई-कार्ड वितरित  
**17.30 करोड़**

24 घंटों में  
आयुष्मान कार्ड बने  
**87,498**

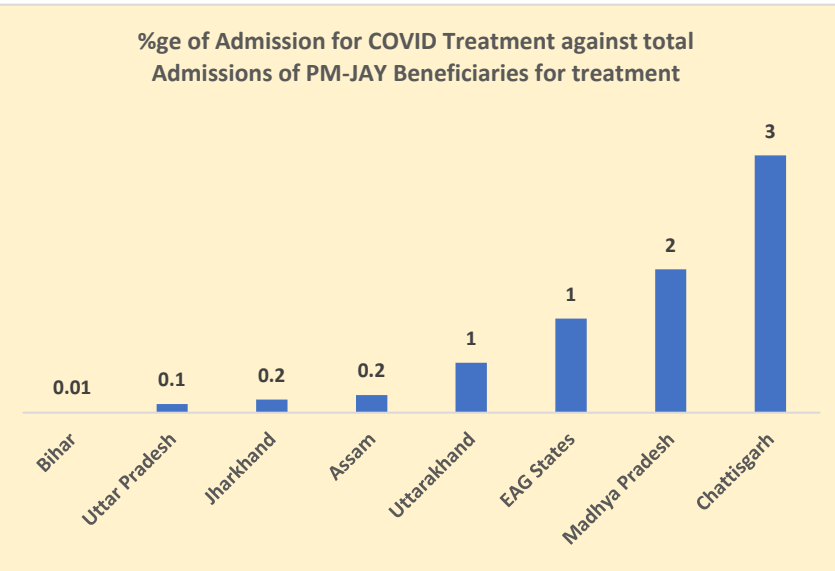
\*19 दिसंबर, 2021 तक\* स्रोत : भारत सरकार

PM-JAY: Boon for eligible Beneficiaries	
Average admission amount for treating a beneficiary under PM-JAY for COVID Treatment (Rs)	Avg Value of Medical Claim (Non-Govt Schemes) settled for COVID Treatment (Rs)
35350	91000

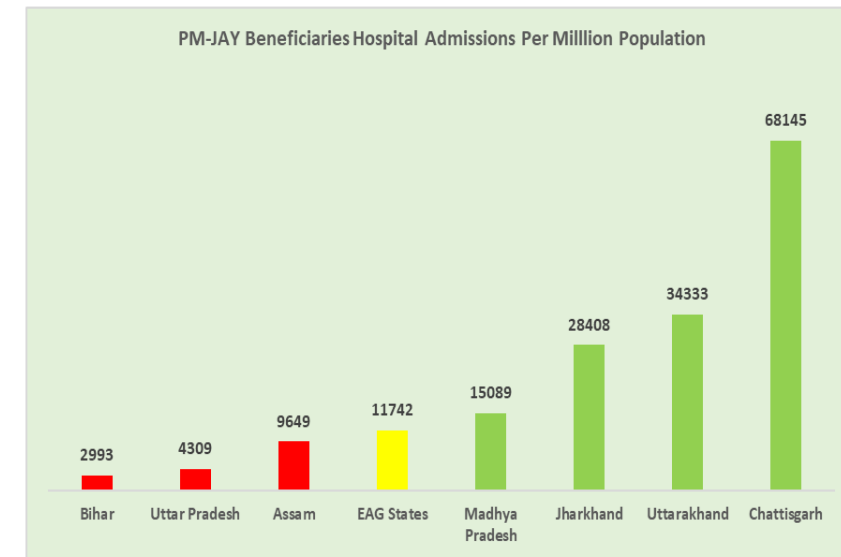
# Chattisgarh: PM-JAY Implementation: Best State among EAG States Group



- Chattisgarh:**
  - 1.5 Mn PM JAY Beneficiaries have taken hospital admission for treatment of various illness. 1/3<sup>rd</sup> of total hospital admissions (4.8Mn) under PM-JAY Scheme in EAG States.
  - 68145 PM JAY Beneficiaries / Mn Population have taken hospital admission for treatment of various ailments. This is 22 times of Bihar, 15 times of UP, and 7 times of Assam
  - COVID: 38K PM-JAY beneficiaries in Chattisgarh have been treated for COVID, over 60% of total number of PM-JAY beneficiaries treated for COVID in EAG States
- Hospital Admission of PM-JAY Beneficiaries / Mn Population:** Very low in Bihar, Uttar Pradesh, and Assam. This indicates, poor penetration of PM-JAY scheme in these states.
- Bihar, Uttar Pradesh, and Jharkhand,** seems to have used PM-JAY Scheme to provide free COVID Testing and Treatment, but without recording the transaction on NHA's IT platform\*\*



EAG States	Admission for COVID Treatment	Total admission	%ge
Bihar	19	282952	0.01
Uttar Pradesh	875	748759	0.1
Jharkhand	1419	853416	0.2
Assam	619	244895	0.3
Uttarakhand	2018	299719	1
Madhya Pradesh	18309	879958	2
Chattisgarh	38179	1504460	3
EAG States	61438	4814159	1



**\*\* NHA: Many States used PM-JAY Scheme to provide free COVID Testing and Treatment, but without recording the transaction: RTI Application: NHATY/R/E/21/00338**

Several States / UT Governments decided to make COVID testing and treatment free under the scheme for all residents. While some of these states / UTs used Ayushman Bharat PM-JAY (AB PM-JAY) ecosystem including IT Platform, others have also made it free but **without recording the transaction on NHA's IT platform**. NHA gave the flexibility to States to deploy the ways & means to ensure that scheme beneficiaries avail free COVID testing & treatment under the scheme. Our priority is that no beneficiary is denied her entitlement to free testing and treatment.

## Uttarakhand: 25 Hospitals in Uttarakhand got over 80% of total Admissions as well as value under PM-JAY

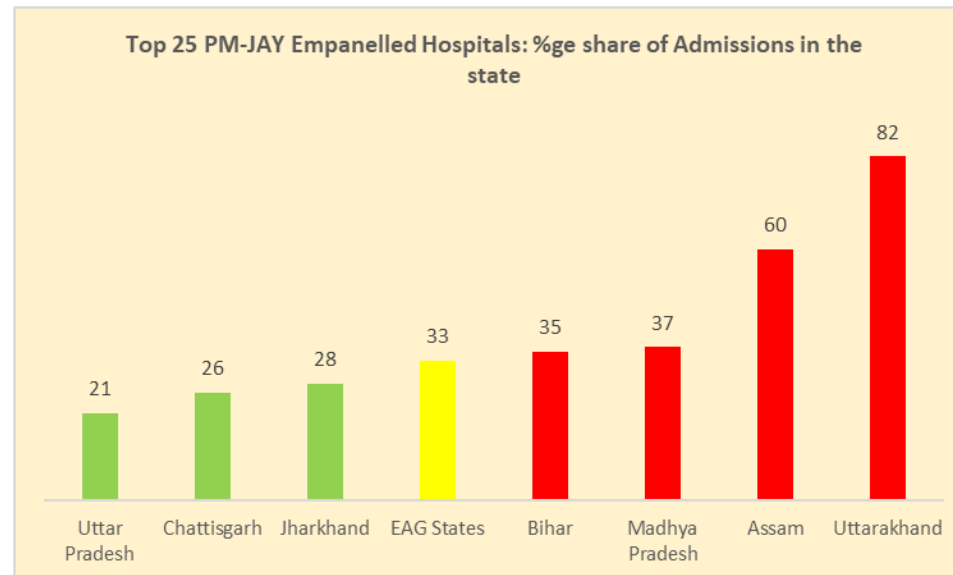


- **Treatment of PM-JAY Beneficiaries: Dominated by selected empanelled Hospitals:**

- Uttarakhand: out of 3.46 Lakh admission authorisation and Rs 474 Crores authorised for treating PM-JAY beneficiaries, 25 hospitals got 80% share, 2.84 Lakh admissions and Rs 376 Crs.
- Assam: out of 3.01 Lakh admission authorisation and Rs 452 Crores authorised for treating PM-JAY beneficiaries, 25 hospitals got 60% share, 1.80 Lakh admissions and Rs 276 Crs.

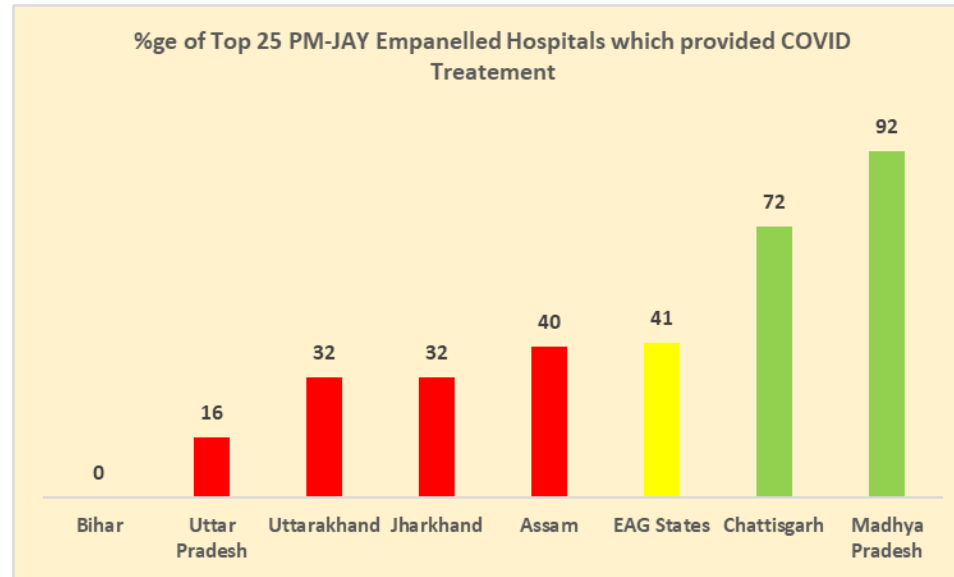
- **Treatment of PM-JAY Beneficiaries: Participation of large number of empanelled Hospitals:**

- In Chattisgarh, Uttar Pradesh, and Jharkhand, the share of top 25 PM-JAY Empanelled Hospitals is less than 30% of total hospital admissions for treating PM-JAY beneficiaries. This indicates more number of empanelled hospitals are engaged in treating the beneficiaries.



## Bihar: None of the top 25 PM JAY Empanelled Hospital provided treatment for COVID

- In Bihar, out of 3.1 Lakh total authorisation for admission of PM-JAY beneficiaries for various treatment, 1/3<sup>rd</sup> (1.1 Lac) admission were in 25 Hospitals which received maximum number of authorisation for admission. But surprisingly, not even a single PM-JAY beneficiary were treated for COVID at any of the top 25 Hospitals which collectively got ~ Rs 100 Crores for treating PM-JAY beneficiaries. This gives a strong impression that, PM-JAY Scheme seems to have been extensively used to provide free tests and treatment for COVID, but not recorded on NHA's IT Platform.
- On the other hand, in Madhya Pradesh, 23 out of 25 Top PM-JAY Empanelled Hospitals provided treated for COVID.



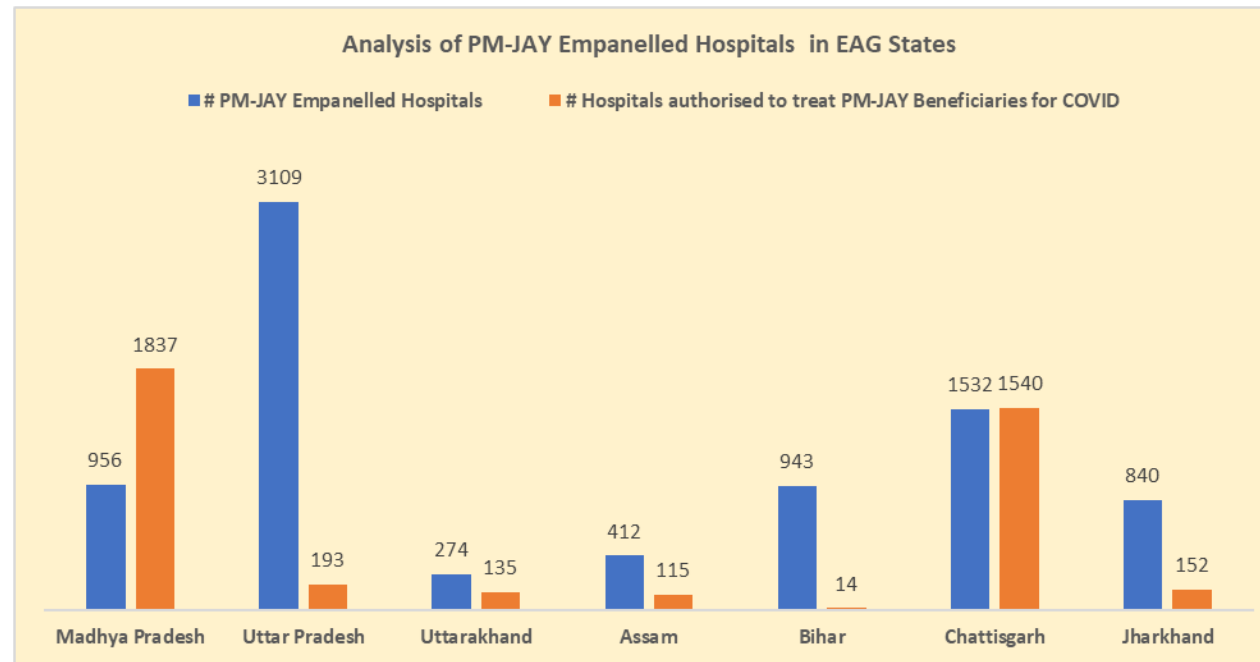
### National Health Authority stance on Data related to COVID in response to RTI Application: NHATY/R/E/21/00338

Several States / UT Governments decided to make COVID testing and treatment free under the scheme for all residents. While some of these states / UTs used Ayushman Bharat PM-JAY (AB PM-JAY) ecosystem including IT Platform, others have also made it free but **without recording the transaction on NHA's IT platform**. NHA gave the flexibility to States to deploy the ways & means to ensure that scheme beneficiaries avail free COVID testing & treatment under the scheme. Our priority is that no beneficiary is denied her entitlement to free testing and treatment.



## Chattisgarh is the only state among EAG to ensure all PM-JAY Empanelled Hospitals are available for COVID Treatment

- Chattisgarh has ~1500 PM-JAY Empanelled Hospitals. It ensured all these hospitals were available for treating COVID patients.
- Madhya Pradesh has 956 PM-JAY Empanelled Hospitals, whereas according to NHA (RTI: NHATY/R/E/21/00338), 1837 were authorised for treating COVID patients under PM-JAY Scheme.
- According to NHA\* Many states even though provided COVID testing and treatment free under the scheme for all residents but the transaction is not recording on NHA's IT Platform.
  - In Uttar Pradesh and Bihar only 6% and 2% of the total PM-JAY Empanelled Hospitals respectively were authorised for COVID Treatment. There is fair chances that these 2 states would have used PM-JAY Scheme to provide free testing and treatment for its people, but not recorded the transaction on NHA IT Platform



\* National Health Authority stance on Data related to COVID in response to RTI Application: NHATY/R/E/21/00338

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## 14 out of 25 PM-JAY Empanelled Hospitals having highest number of PM-JAY Beneficiaries death are in EAG States



- Chattisgarh has authorised all 1500+ PM – JAY Empanelled Hospitals to treat COVID patients and transparently recorded the same in the NHA IT Platform. Therefore, 6 out of 14 Hospitals having highest deaths of PM-JAY beneficiaries are in Chattisgarh.
  - DKS Post Graduate Institute & Research Center Raipur, Chattisgarh has nearly 9% CFR. This could be primarily due to inadequate resources to manage the surge in the 2<sup>nd</sup> wave.
- Bihar and Uttar Pradesh have officially authorised only 1.5% (14 out of 943) and 6% (193 out of 3109) PM-Jay Empanelled Hospitals respectively for treating COVID and reporting on NHA;s IT Platform. This could be one of the reason for none of the hospitals being reflected in the list of top 25 Hospitals having highest number of deaths of PM-JAY Beneficiary.

PM-JAY Empaneled Hospitals having highest number of PM-JAY Beneficiary Deaths in India (September 2021)					
Rank	Hospital	State	Total Admission	Total Deaths	CFR
1	DKS Post Graduate Institute & Research Centre Raipur (CG)	Chattisgarh	58908	5224	8.9
5	Swami Rama Himalayan University	Uttarakhand	69600	2971	4.3
6	Shri Mahant INdiresh Hospital	Uttarakhand	44697	2724	6.1
8	All India Institute of Medical Sciences, Rishikesh	Uttarakhand	43319	2231	5.2
13	AIIMS, Raipur	Chattisgarh	17169	1147	6.7
14	Pt JNM Medical College, Raipur	Chattisgarh	57797	1140	2.0
15	Chirayu Medical College and Hospital (A Unit of Chirayu Charitable Foundation)	Madhya Pradesh	24861	1112	4.5
16	Netaji Subhash Chandra Bose Medical College, Jabalpur	Madhya Pradesh	29025	1047	3.6
17	Sri Aurobindo Institute of Medical Sciences	Madhya Pradesh	28385	1005	3.5
19	CIMS	Chattisgarh	22017	906	4.1
21	Rani Hospital	Jharkhand	10405	752	7.2
23	Holy Cross Hospital	Chattisgarh	15125	717	4.7
24	Maharaja Yashwant Rao	Madhya Pradesh	38510	689	1.8
25	Late BRK Memorial Govt Medical College	Chattisgarh	11551	687	5.9
			<b>471369</b>	<b>22352</b>	<b>4.7</b>

## Madhya Pradesh: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries

- Maharaja Yashwant Rao Hospital, Bhopal has treated highest number of PM-JAY beneficiaries in the state.
- **5% share of total value:** Out of 956 PM-JAY Empaneled Hospitals, Sri Aurobindo Institute of Medical Sciences gets Rs. 73 Crores out of total amount of Rs. 1551 Crores spent to treat PM-JAY beneficiaries in the state.

Sl No	Hospital	District	Admissions	Rs (Cr)	Avg Admission Charges (Rs)
1	Maharaja Yashwant Rao	INDORE	38510	40	10387
2	City Hospital 2008	Jabalpur	36386	22	6046
3	Netaji Subhash Chandra Bose Medical College, Jabalpur	Jabalpur	29025	45	15504
4	SGMH and GMH Rewa	, Rewa	28998	36	12415
5	Sri Aurobindo Institute of Medical Sciences	Indore	28385	73	25718
6	SSIMS Hospital	Gwalior	26301	8	3042
7	Chirayu Medical college and hospital Aunit of chirayu charitable foundation	Bhopal	24861	44	17698
8	Jayarogya Hospital	Gwalior	23189	33	14231
9	Hamidia Hospital	Bhopal	22475	28	12458
10	Jawaharlal Nehru Cancer Hospital and Research Centre	Bhopal	18468	59	31947
11	Vindhya Hospital and Research Centre	Rewa	11209	10	8921
12	District Hospital Ratlam	Ratlam	11127	3	2696
13	Bundelkhand Medical college Sagar	Sagar	10374	9	8676
14	Navjeevan Hospital	Gwalior	9941	5	5030
15	Peoples General Hospital Pvt Ltd	Bhopal	8776	2	2279
16	Cancer Hospital And Research Institute Jan Vikas Nyas Trust	Gwalior	8432	19	22533
17	Amaltas Institute of Medical Sciences Bangar Dewas	Dewas	8137	13	15976
18	Narmada Apna Hospital Hoshangabad	Hoshangabad	7689	5	6503
19	District Hospital Satna	Satna	7589	2	2635
20	BIMR Hospital	Gwalior	7181	20	27851
21	District Hospital Khandawa	Khandawa	7156	4	5590
22	ABM Hospital	Bhopal	7133	3	4206
23	District Hospital Shivapuri	Shivapuri	6721	3	4464
24	All is Well Multi Speciality Hospital	Burhanpur	6414	8	12473
25	Sagarshree Hospital and Research Institute Pvt Ltd	SAGAR	6288	16	25445
	<b>Total</b>		<b>400765</b>	<b>510</b>	<b>12726</b>

## Uttar Pradesh: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries

- Admission charges is 5 times of state average: Average Admission charges at Dr. Ram Manohar Lohia Institute of Medical Sciences and King George Medical University is around ~ 35 – 37K, which is 5 times of state average admission charges of ~ Rs 7000
- Only 4 out of top 25 PM-JAY Empaneled Hospitals provided treatment for COVID
- The following 25 Hospitals received Rs 127 Crores to treat PM-JAY beneficiaries. Shri Ram Murti Smarak Institute Of Medical Sciences got Rs 25 Crores for treating PM-JAY beneficiaries, 20% of total amount received by these 25 Hospitals

Hospital	District	Admissions	Rs (Crs)	Avg Admission Charges (Rs)
Mithraj Multispeciality	Aligarh	18507	3	1621
Shri Ram Murti Smarak Institute Of Medical Sciences	Bareilly	15387	25	16247
Satish Chandra Pandey Memorial Hospital Pvt.Ltd	Gonda	14236	4	2810
Sal Hospital	Noida	10979	2	1822
Keshlata Hospital	BAREILLY	9577	4	4177
Shrinath Medicity	Bareilly	8664	3	3463
Opal Hospital Pvt Ltd	Varanasi	7902	2	2531
Ameyash Hospital	Bulandshahr	7823	2	2557
Heritage Institute Of Medical Sciences	Varanasi	6506	6	9222
Chandan Hospital Limited	Lucknow	6438	1	1553
Cosmos Hospital	Moradabad	6346	3	4727
Homi Bhabha Cancer Hospital	Varanasi	6106	8	13102
King George Medical University	Lucknow	5686	20	35174
Charak Hospital And Research Centre	Lucknow	5611	1	1782
Dr. Ram Manohar Lohia Institute of Medical Sciences	Lucknow	5096	19	37284
Dr O P Chaudahry Hospital And Research Centre	Lucknow	4895	1	2043
Laxmi Medical And Surgical Care Centre Pvt Ltd	Varanasi	4678	0.71	1518
Hind Institute Of Medical Sciences	Barabanki	4604	4	8688
Vedanta Hospital	Azamgarh	4469	1	2238
Fortune Hospital	Kanpur Nagar	4448	1	2248
Lala Lajpat Rai And Associated Hospital	Kanpur Nagar	4391	5	11387
Siddh Multispeciality Hospital	Moradabad	4335	3	6920
Ruma Hospital	Pratapgarh	4330	1	2309
Fatima Hospital	Mau	4180	2	4785
Swaroop Rani Nehru Hospital Allahabad	PrayagRaj	4171	5	11988
<b>Total</b>		<b>179365</b>	<b>127</b>	<b>7064</b>

## Uttarakhand: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries

- Uttarakhand has 274 PM-JAY Empanelled Hospitals. But, over 80% of the total admissions and total admission amount have been authorised to the following 25 Hospitals.
- Out of Rs 474 Crores authorised for treating PM-JAY beneficiary in the state, Swami Rama Himalayan University has received Rs 117 Crores, 1/4<sup>rd</sup> of the total amount authorised for treating PM-JAY beneficiary in the state.
- The average admission charges authorised to Sanjeevani Multispeciality Hospital received for treating PM-JAY Beneficiary is Rs. 24000, 1.8 times of state average of Rs.13K
- As per NHA, only 8 out of top 25 PM-Jay Empanelled Hospitals were authorised to treat COVID.

Hospital	District	Admissions	Rs (Crs)	Avg Admission Charges (Rs)
Swami Rama Himalayan University	Dehradun	69600	117	16810
Shri Mahant IndiresH Hospital	Dehradun	44697	94	21030
All India Institute Of Medical Sciences Rishikesh	Dehradun	43319	82	18929
Soban Singh Jeena Base Hospital	Nainital	23091	13	5630
Jawahar Lal Nehru District Hospital	Udham Singh Nagar	10215	3	2937
Kalindi Hospital	Rudra Prayag	9162	6	6549
Rahi Care Pvt Ltd	Nainital	8552	2	2339
Govt Base Hospital Kotdwara	Pauri Garhwal	7859	3	3817
Susheela Tiwari Government Hospital	Nainital	7775	11	14148
Govt Doon Medical College Hospital Dehradun	Dehradun	6902	5	7244
Metro Hospital And Heart Institute	Haridwar	6337	4	6312
Pandit Deen Dayal Upadhyay Govt Hospital Dehradun	Dehradun	6063	4	6597
PremSukh Hospital	Dehradun	4810	3	6237
Ujala Healthcare Services Ltd	Udham Singh Nagar	4616	4	8666
Govt Mela Hospital	Haridwar	4578	2	4369
Jagdamba Trauma Centre	Dehradun	4425	2	4520
BD Pandey District Hospital	Pithoragarh	3681	2	5433
M.P Memorial Hospital	Kashipur	2986	2	6698
Shri Swami Bhumanand Hospital	Haridwar	2922	1	3422
Hnb Base Hospital Srinagar Garhwal	Pauri Garhwal	2842	2	7037
Medicare Hospital	Kamrup Metropolitan	2399	5	20842
Sanjeevani Multispeciality Hospital A Unit Of Avinova Lifesciences Private Limited	Udham Singh Nagar	2083	5	24004
The Hans Foundation Eye Care A Unit Of The Hans Foundation	Haridwar	1895	2	10554
Dh Baurari123	Champawat	1765	0.87	4929
BD Pandey Distt Male Hospital Nainital	Nainital	1683	0.92	5466
<b>Total</b>		<b>284257</b>	<b>376</b>	<b>13220</b>

## Assam: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries



- 3 out of top 5 PM-JAY Empanelled Hospitals in Assam are exclusive cancer hospitals. This indicates that, Assam has been successful in enabling the PM-JAY beneficiaries to get treated for Cancer.
- ~ 1 in every 5 PM-JAY Hospital admission in Assam is for treating the beneficiaries suffering from Cancer

Hospital	District	Admissions	Rs (Crs)	Avg Admission Charges (Rs)
Dr.Borooah Cancer Institute	Kamrup	32521	56	17220
Gauhati Medical College & Hospital	Kamrup	18763	43	22917
Narayana Superspeciality Hospital	Kamrup	13581	10	7363
Cachar Cancer Hospital And Research Centre	Karimganj	13505	19	14069
Gmc Cancer Hospital	Jorhat	10511	21	19979
Excelcare Hospitals	Kamrup	9159	4	4367
Assam Medical College Dibrugarh	Dibrugarh	8888	19	21377
Gnrc Institute Of Medical Sciences, Amingaon	Kamrup Metropolitan	6709	17	25339
Jorhat Medical College	Jorhat	6362	14	22006
Silchar Medical College	Cachar	6125	12	19592
Hamm Hospital & Research	Nagaon	5933	8	13484
Health City Hospital, Guwahati (A Unit Of North EastHealth City Pvt. Ltd)	Kamrup Metro	5839	12	20551
Swargadew Siu Ka Pha Multispecialty Hospital	Sivasagar	5200	1	1923
Fakruddin Ali Ahmend Medical College, Barpeta	Kamrup	5074	9	17737
J.J. Memorial Diagnostics & Hospitals Pvt Ltd	Dibrugarh	4426	0.98	2214
Swahid Mukunda Kakati Civil Hospital, Nalbari	Nalbari	3857	5	12963
Tezpur Medical College	Sonitpur	3783	6	15860
Chandraprabha Eye Hospital	Jorhat	3518	5	14213
Arya Hospital	Kamrup	2735	1	3656
Dispur Hospitals Pvt Ltd	Kamrup	2574	0.7	2720
Dhubri Civil Hospital,Dhubri	Dhubri	2389	4	16743
Sivasagar Civil Hospital	Sivasagar	2336	2	8562
Hayat Hospital	Kamrup Metropolitan	2255	3	13304
Jorhat Christian Medical Centre	Jorhat	2140	0.43	2009
Bhogeswari Phukanani Civil Hospital	Nagaon	2127	3	14104
<b>Total</b>		<b>180310</b>	<b>276</b>	<b>15313</b>

**Bihar: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries**

- None of the top 25 Hospitals having highest number of PM-JAY beneficiary admissions are “officially” authorised to treat COVID. This clearly indicates that there is high probability of Bihar misusing the PM-JAY Scheme to provide free testing and treatment for COVID without recording the transaction on the NHA IT Platform.

Hospital	District	Admissions	Rs (Crs)	Avg Admission Charges (Rs)
Prashant Memorial Charitable Hospital	Muzaffarpur	12408	4	3224
Mahavir Cancer Institute & Research Center	Buxar	10433	20	19170
Narayan Medical College And Hospital	Rohtas	8211	7	8525
S.K.M.C.H	Muzaffarpur	8068	7	8676
Akhand Jyoti Eye Hospital	Rohtas	7369	4	5428
M.G.M. Medical College & L.S.K. Hospital	Kishanganj	5362	4	7460
Indira Gandhi Institute Of Medical Science	Patna	4766	12	25178
Ashoka Hospital	Muzaffarpur	4420	2	4525
Sri Sai Lions Netralaya	Patna	4345	3	6904
Harishakha Drishthi	Bhagalpur	4206	3	7133
Nirwana Netralaya	Rohtas	4181	3	7175
Sadar Hospital Purnia	Purnia	3594	2	5565
Madhubani Medical College	Madhubani	2954	1	3385
Aiims	patna	2822	7	24805
JLNMCH	Bhagalpur	2737	3	10961
Anugrah Narayan Magadh Medical College & Hospital	Gaya	2733	1	3659
Mahavir Arogya Sansthan	Patna	2692	0.77	2860
District Hospital Biharsharif, Nalanda	Nalanda	2663	0.66	2478
Navjivan Multispeciality Hosptal & Reaserch Centre Pvt Ltd	Sitamarhi	2635	2	7590
Patna Medical College & Hospital Patna	Patna	2590	3	11583
Darbhanga Medical College Hospital	Darbhanga	2335	2	8565
Ghspl Begusarai Healthcare Lip	Begusarai	2318	1	4314
Sadar Hospital Samastipur	Samastipur	2214	0.9	4065
Yogmaya Devi Memorial Hospital	Araria	2212	1	4521
Kaushalya Eye Research Institute	Bhagalpur	2209	2	9054
<b>Total</b>		<b>110477</b>	<b>96</b>	<b>8719</b>

## Chattisgarh: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries

- Top 25 PM-JAY Empanelled hospitals in Chtattigarh have admitted and treated in total ~ 0.45 Mn PM-JAY Beneficiaries. Highest among the EAG states
- 8 out of 25 top 25 PM-JAY empanelled hospitals in Chattisgarh are located in Raipur
- Balco Medical Centre has received INR 30 Crores, at an average admission charge of Rs 27,000, ~ 2.5 times higher than the state average of Rs 10500.

Hospital	District	Admissions	Rs (Crs)	Avg Admission Charges (Rs)
Dks Post Graduate Institute & Research Center Raipur C.G	Raipur	58908	52	8827
Pt. J. N. M. Medical Collage Raipur	Raipur	57797	96	16610
Sri Balaji Institute Of Medical Science Pvt Ltd	Raipur	23139	27	11669
Government Medical College Ambikapur	Surguja	22751	12	5274
CIMS	Bilaspur	22017	17	7721
Shri Shankaracharya Institute Of Medical Science	Bhilai	21837	28	12822
Dhamtari Christian Hospital	Dhamtari	19635	20	10186
L.L.A.M.Medical Collage Assot. K.G.Hospital	Raigarh	17869	8	4477
Aiims Raipur	Raipur	17169	33	19221
Shriram Care Hospital	Bilaspur	15655	10	6388
District Hospital, Durg	Durg	15202	5	3289
Holy Cross Hospital	Jashpur	15125	19	12562
Govt Medical College Hospital Rajnandgaon	Rajnandgaon	12797	7	5470
Shaheed Hospital	Durg	12712	12	9440
Nh Mmi Narayana Multispicality Hospital	Raipur	11852	15	12656
Sunshine Hospital	Bilaspur	11842	3	2533
Late Brk Memorial Govt. Medical College	Jagdapur	11551	10	8657
Balco Medical Centre	Raipur	11050	30	27149
Shri Ganesh Vinayak Eye Hospital	Raipur	10575	9	8511
Mittal Institute Of Medical Science	Raipur	10186	21	20617
Vinayak Netralaya	Bilaspur	10126	7	6913
District Hospital Kanker	kanker	9398	5	5320
Shri Balaji Trauma And Super Specialty Hospital	korba	9247	8	8651
Mpm Hospital	Bastar	9132	7	7665
Gautam Hospital	kanker	9097	8	8794
<b>Total</b>		<b>446669</b>	<b>469</b>	<b>10500</b>



## Jharkhand: Overview of 25 PM JAY Empanelled Hospital having highest number of admission of beneficiaries

- The average authorisation value among the top PM JAY Empanelled Hospital in Jharkhand is INR 10300, whereas average authorisation value of Rani Hospital, Ranchi is over INR 37K, 3.6 times of state average
- 8 out of 25 top 25 PM-JAY Empanelled Hospital for highest number of admission authorisation provided treatment for COVID

Hospital	District	Admissions	Rs (Cr)	Avg Admission Charges (Rs)
Brahmananada Narayana Multispeciality Hospital	Seraikela-Kharsawan	27612	21	7605
Sadar Hospital	Ranchi	23093	10	4330
Meditrina Hospital	Jamshedpur	17211	8	4648
Curie Abdur Razzaque Ansari Cancer Institute	Ranchi	13488	22	16311
HZB Arogyam Multispeciality Hospital	Hazaribag	13477	13	9646
Nayandeep Eye Hospital	Dhanbad	12977	9	6935
Kidney Care Center	Ranchi	11899	3	2521
Rani Hospital	Ranchi	10405	39	37482
Patliputra Nursing Home	Dhanbad	10383	11	10594
Savitri Devi Memorial Charitable Trust	Ranchi.	10101	3	2970
Asclepius Centre For Medical Sciences	Ranchi	9956	4	4018
Devkamal Hospital And Research Centre	Ranchi	9250	14	15135
Shree Narayan Multispeciality Hospital	Palamu	9135	4	4379
Bharati Hospital	Ranchi.	8978	6	6683
Dhanbad Nursing Home Private Limited	Dhanbad	7218	4	5542
Shree Vishwanath Nursing Home	Giridih	7192	9	12514
Kantilal Gandhi Memorial Hospital	East Singhbhum	7075	2	2827
Paras Hospital Jamtara	Jamtara	6864	6	8741
Mundhra Hospital Pvt Ltd	west Singhbhum	6785	3	4422
Alam Hospital & Research Centre Pvt	Ranchi	6620	5	7553
Sadar Hospital Hazaribagh	Hazaribagh	6536	6	9180
Singhpur Nursing Home	Ranchi	6392	8	12516
Lok Nayak Jayprakash Eye Hospital	Dumka	6268	5	7977
Lok Nayak Jai Prakash Eye Hospital	Dumka	5870	5	8518
Shanti Bhavan Medical Centre	Simdega	5640	3	5319
<b>Total</b>		<b>260425</b>	<b>223</b>	<b>8563</b>

**Estimated Number of Under-Reported Cases and Deaths in EAG States Cluster**

## 4.1 Mn Cases: Estimated number of UNDER-REPORTED Cases in EAG States

### Under-Reporting of COVID Cases

- Assam, Chattisgarh, Odisha, and Uttarakhand COVID cases UNDER-Reporting is relatively least among EAG States
- Madhya Pradesh and Uttar Pradesh contributes over 70% of the total UNDER-REPORTING cases in EAG States
- Bihar: Penetration of Non-Government Health Insurance is very low. Therefore, estimating the UNDER REPORTING is a challenge

### Hospitalisation for COVID Treatment & PM-JAY Impact

- ~ 2 Mn people are estimated to have been hospitalised for COVID in EAG States Zone. Upto June, only ~78K beneficiaries have been treated for COVID under PM-JAY Scheme, ~ 4% of the estimated hospitalised people.
- Nearly 50% of the total Hospitalisation for COVID treatment under PM-JAY Scheme was in Chattisgarh
- More than 80% of the people hospitalised for COVID treatment were forced to fund the hospitalisation expenses from their personal savings or borrowings.
  - Accordingly to RBI, loans against gold have jumped a whopping 82% since March 2020.

Overview: EAG States COVID Management									
EAG States	Reported Cases (A)	Estimated Number of Under-Reported Cases B = $(E*100)/I - A$	Total COVID Cases C = A+B	15% Hospitalisation (D)	Total Insurance Claim (Non-Govt) as on 30 November (E)	Admission under PM-JAY* (F)	Hospitalisation Self-Financed G = D-(E+F)	% Ge of Insurance Claim to Cases H = E / A*100	% of Population covered with Health Insurance (Non-Govt) (I)
Uttar Pradesh	1710399	1305968	3016367	452455	90491	875	361089	5	3
Odisha	1049108	0	1049108	157366	16779	0	140587	2	3
Bihar	726223	0	726223	108933	9595	19	99319	1	1.3
Assam	616852	0	616852	92528	8749	619	83160	1	2
Rajasthan	954785	879915	1834700	275205	55041	17336	202828	6	3
Chattisgarh	1006813	0	1006813	151022	20000	38179	92843	2	5
Madhya Pradesh	793170	1683030	2476200	371430	74286	18309	278835	9	3
Jharkhand	349244	263506	612750	91913	12255	1419	78239	4	2
Uttarakhand	1710399	0	1710399	256560	7927	2018	246615	0.5	5
<b>EAG States</b>	<b>8916993</b>	<b>4132419</b>	<b>13049412</b>	<b>1957412</b>	<b>295123</b>	<b>78774</b>	<b>1583515</b>	<b>3</b>	<b>3</b>

## ~ 64500: Estimated number of UNDER-REPORTED COVID Deaths in EAG States

- Assam, Chhattisgarh, Odisha, and Uttarakhand relatively least UNDER-REPORTING of COVID Deaths
- UP has UNDER-REPORTED ~ 27500 Deaths, over 40% of total UNDER-REPORTED COVID deaths in EAG States
- Rajasthan, Madhya Pradesh, and Jharkhand contributed over 50% of total UNDER-REPORTED COVID deaths in EAG States.
- Due to low penetration of Health Insurance (Non-Government) in Bihar, evaluating the quality of data is a challenge

Overview: EAG States COVID Death scenario						
EAG States	Reported Deaths (A)	Estimated Number of Under-Reported Deaths B = $(D*100)/F - A$	Total COVID Deaths C = A+B	Total Insurance Claims for COVID deaths (Non-Govt) as on 30 November (D)	% Ge of Insurance Claim to COVID Deaths E = $D / A * 100$	% of Population covered with Health Insurance (Non-Govt) (F)
Uttar Pradesh	22911	27422	50333	1510	7	3
Odisha	8411	0	8411	247	3	3
Bihar	9663	0	9663	219	2	1.3
Assam	6103	0	6103	67	1	2
Rajasthan	8955	13378	22333	670	7	3
Chattisgarh	13593	0	13593	274	2	5
Madhya Pradesh	10528	18705	29233	877	8	3
Jharkhand	5140	5060	10200	306	6	2
Uttarakhand	7408	0	7408	137	2	5
<b>EAG States</b>	<b>92712</b>	<b>64566</b>	<b>157278</b>	<b>4307</b>	<b>5</b>	<b>3</b>

**Annexure 1: NHA: Many States used PM-JAY Scheme to provide free COVID Testing and Treatment, but without recording the transaction**

## NHA: Many States used PM-JAY Scheme to provide free COVID Testing and Treatment, but without recording the transaction



### National Health Authority stance on Data related to COVID in response to RTI Application: NHATY/R/E/21/00338

COVID is a Pandemic which was unknown to the world before 2020. Since the situation was constantly evolving, the response to the pandemic has to be also dynamic. Also, the prevalence of the disease is not following a common pattern across states / union Territory. **Additionally, Public Health is a State subject.** Therefore, response to the pandemic is primarily directed by the States / UT Governments and National Health Authority is providing necessary support to them.

Several States / UT Governments decided to make **COVID testing and treatment free under the scheme for all residents.** While some of these states / UTs used Ayushman Bharat PM-JAY (AB PM-JAY) ecosystem including IT Platform, **others have also made it free but without recording the transaction on NHA's IT platform.** NHA gave the flexibility to States to deploy the ways & means to ensure that scheme beneficiaries avail free COVID testing & treatment under the scheme. Our priority is that no beneficiary is denied her entitlement to free testing and treatment.

### Key observation / Suggestion:

- **Controlling and Monitoring of Transactions needs improvement:** Till September 2021, ~ 8 Lakhs PM-JAY Beneficiaries are treated for COVID and 12143 have succumbed. 60% of the beneficiaries treated for COVID were in Maharashtra, Andhra Pradesh and Karnataka. This means, almost all other States (excluding Maharashtra, Andhra Pradesh, Karnataka and other states which have not joined PM-JAY scheme) seems to have not recorded the transaction on NHA IT platform
- **Role clarity:** Is Public Health a State subject or a joint subject of State and the Central? Clarity on this will establish appropriate accountability
- **NHA's Role:** There is a urgent need to enhance the scope and role of NHA in order to improve the monitoring and controlling of quality of services offered to the PM-JAY beneficiaries.

## PM-JAY Scheme: Need for robust Process and Control

- Many states seem to have used PM-JAY Scheme to treat COVID infected beneficiaries, but have failed to record the transactions. The following data since the onset of COVID in India (since January 2020) provides sharper insight:
  - Kerala: 1.59 Mn beneficiaries are treated, of which only 34755 was recorded as treatment for COVID.
  - Gujarat and Punjab: 1.47 Mn beneficiaries and 0.6 Mn are treated respectively, but treatment for COVID is recorded as ZERO.
  - Tamil Nadu: 1.99 Mn beneficiaries are treated, of which only 10377 was recorded as treatment for COVID.
  - Other states include – Uttar Pradesh 0.43 Mn (875 COVID cases); Bihar 0.17 Mn (19 COVID cases); Assam 0.13 Mn (619 COVID cases), Haryana 0.19 (654 COVID; and many more
- Arunachal Pradesh, Andhra Pradesh, Assam, Tamil Nadu, Karnataka, and Maharashtra are considered as Brownfield states. These states do not share death data pertaining to PM-JAY Beneficiaries with NHA.

Analysis of Total Number Authorisation and Total Value for treating PM-JAY Beneficiaries (as on September 2021)				
	Number of Authorisation (Cr)	%ge	Value (Crores)	%ge
<b>Total (Since the launch of the scheme)</b>	<b>2.23</b>			
Total Non-COVID Treatment	2.15	96	24095	89
Total COVID Treatment	0.08	4	2903	11

Source: NHA in response to RTI Application: NHATY/R/E/21/00448

**Annexure 2: During COVID, 95% of the PM-JAY Hospital Admission Authorisation is for NON-COVID Treatment!**



## During COVID, 95% of the PM-JAY Hospital Admission Authorisation is for NON-COVID Treatment!



### Overview:

- 16% of the world's population, over 1.31 bn people live in the following 17 States. ~ 675 Mn people live in EAG States and 635 Mn people live in Mega States.
- ~ 146 Mn PM-JAY Cards have been issued in the following states (data related to cards issued in Andhra Pradesh is not available in the PM-JAY website).
- There are ~ 600 - 700 Mn PM-JAY beneficiaries
- During Jan 2020 - June 2021, India has witnessed 2 waves of COVID Pandemic, over 30 Mn COVID patients were traced and treated, unfortunately over 0.4 Mn people succumbed. During the same period, over 10.7 Mn PM-JAY beneficiaries have been authorised for treatment under the PM-JAY scheme. Surprisingly, over 95% were 'reported' as 'NON-COVID' treatment. Only 5.85 Lakhs hospital authorisation was reported as COVID Treatment, which is 5% of the total hospital authorisation under PM-JAY Scheme.

Analysis of Statewise Hospital Admission Authorisation under PM-JAY Scheme during COVID Period				
Zone	State	Hospital Admissions Authorised (Jan'20 - Jun'21)	Hospital Admission authorised for COVID Treatment	%
Mega States	Maharashtra	244359	161234	66
Mega States	Andhra Pradesh	734830	154760	21
Mega States	Karnataka	1073355	162050	15
EAG States	Chattisgarh	784573	38179	4.9
EAG States	Madhya Pradesh	547778	18309	3.3
Mega States	Kerala	1591156	34755	2.2
EAG States	Uttarakhand	191017	2018	1.1
Mega States	Tamil Nadu	1996301	10377	0.5
EAG States	Assam	135615	619	0.5
Mega States	Jammu & Kashmir	88015	439	0.5
Mega States	Haryana	196371	654	0.3
EAG States	Jharkhand	406629	1419	0.3
EAG States	Uttar Pradesh	483995	875	0.2
Mega States	Himachal Pradesh	53192	43	0.1
EAG States	Bihar	171710	19	0.01
Mega States	Gujarat	1402450	0	0.0
Mega States	Punjab	603905	0	0.0
<b>Pan India</b>	<b>Pan India</b>	<b>10705251</b>	<b>585750</b>	<b>5</b>
Mega States	Telangana	0	0	#DIV/0!
EAG States	Rajasthan	0	17336	#DIV/0!

**Annexure 3: PM-JAY: Execution and Efficacy Review: Southern States**

## PM-JAY in 4 Southern States

- As on August 2021:

- These 4 States have total population of 260 Mn of which 220+ Mn people are beneficiaries of PM-JAY, 85% of the total population
- 9.5 Mn Beneficiaries have been authorised for hospital admission under PM-JAY Scheme in these 4 states (since the launch of the scheme in 2018)
- Rs 11569 Crores have been authorised towards hospitalisation of PM-JAY beneficiaries
- Rs. 12172 is the average hospitalisation authorisation per beneficiary, Andhra Pradesh is Rs. 28455. 2.3 times higher
- 10191 Hospitals empanelled, 5615 is Public Hospitals and 4576 are Private Hospitals

Snapshot of PM-JAY Coverage and Implementation in 4 Southern States	Andhra Pradesh	Karnataka	Kerala	Tamil Nadu
<b>Population</b>	<b>84580777</b>	<b>67562686</b>	<b>35699443</b>	<b>72147030</b>
Number of Families covered under PM-JAY (In (As on Aug'21)	14479557	11500000	4156111	14700000
Estimated number of eligible people covered under PM-JAY (Crs)	7.24	5.75	2.07	7.05
%ge of Total estimated Population covered under PM-JAY	86	85	<b>58</b>	<b>98</b>
PM - JAY Total Admission for all ailments (Including COVID) as on August 2021	1245959	1716963	2675617	3865451
Hospital Admissions Authotised (Amount) Rs. (Crs) as on August 2021	3545	1859	2121	4044
Avg Authorisation Value / Beneficiary (Rs)	<b>28455</b>	10828	<b>7928</b>	10462
Private Hospitals Empanelment	1028	802	560	2186
Public Hospitals Empanelment	764	2890	187	1774

## COVID Hospitalisation Funding Pattern in Southern States

- So far ~ 1.8 Mn people are estimated to have been hospitalised for COVID treatment, of which 1+ Mn people have funded the hospitalisation expenses either through personal savings or borrowings. This is inspite of ~ 85% of the population are covered under PM-JAY Scheme
- 3.16 PM-JAY beneficiaries are so far treated for COVID in these 4 states, of which 1.54 lacs were in Andhra Pradesh and 1.62 lacs in Karnataka, 88%.
- In Tamil Nadu and Kerala out of 4 Lakhs and 7 Lakhs estimated hospitalisation for COVID respectively, only 10377 and 34755 were treated for COVID under PM-JAY scheme. This has compelled the estimated 6+ lakh COVID patients in Kerala and 3+ Lakhs in Tamil Nadu to fund the hospitalisation through personal savings or borrowings.
  - According to the latest RBI data, loans against gold have jumped a whopping 82% since March 2020. At the same time, consumer durables and education loans are down by 21.4% and 3%, respectively, showing how people affected by the economic stress induced by the coronavirus pandemic are prioritising their spending.

COVID Hospitalisation Expenses funding Pattern	Andhra Pradesh	Karnataka	Kerala	Tamil Nadu
Total Number of COVID cases as on 30 September 2021	2050324	2976000	4680858	2663789
Estimated number of Hospitalisation for COVID (Assumption of atleast 15% of total COVID cases): A	307500	445000	700000	400000
PM-JAY * (B)	154760	162050	34755	10377
Group / Individual Health Insurance ** (September 2021) ©	93436	245708	64071	83983
Personal Savings / Borrowings (Estimated) D = A - (B+C)	59304	37242	601174	305640

\* RTI: NHATY/RT/21/00063 dated 14<sup>th</sup> June 2021

\*\* Source: General Insurance Council

## Hospitalisation Rate of COVID Patients

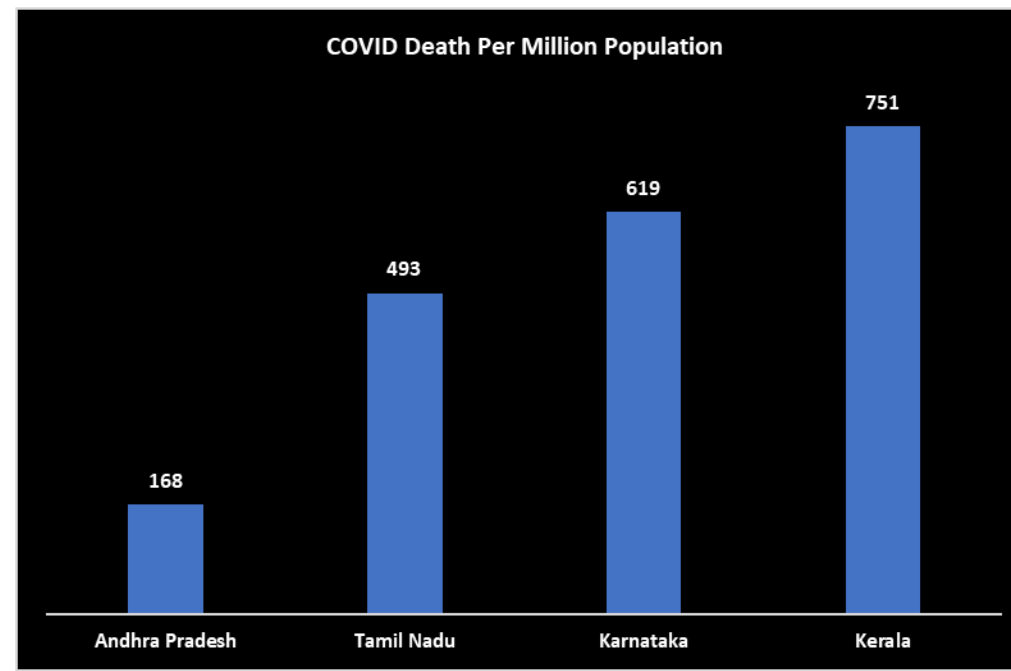
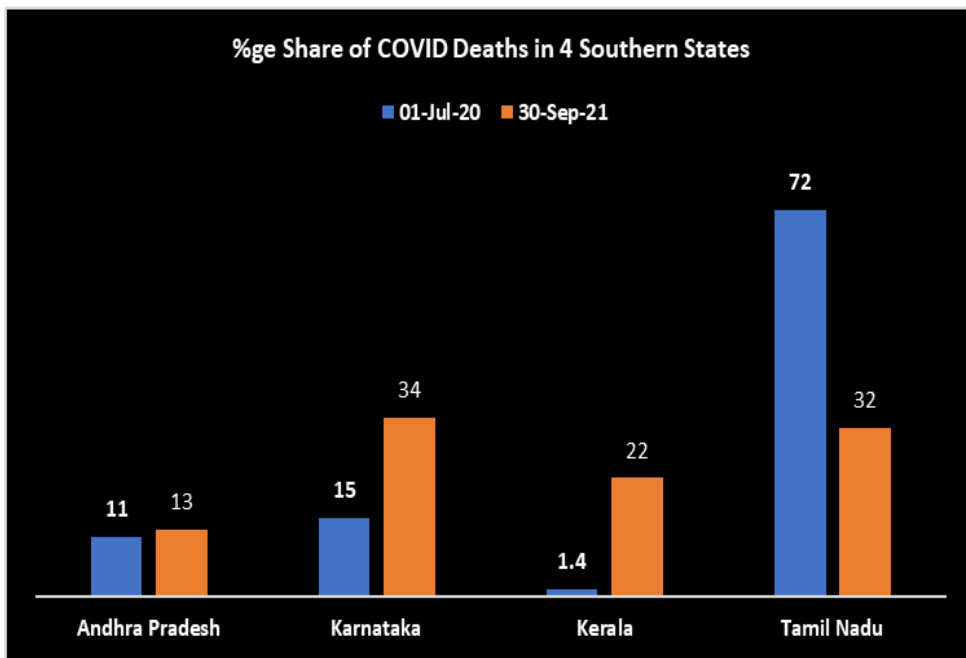
"We have almost 12,000 cases per day, but not all get admitted. **Only 30 per cent need hospital admissions**, and, as per clinical protocol, everybody is not given Remdesivir. As far as government is concerned, there is no shortage of Remdesivir. We have adequate supply." – **Dr J Radhakrishnan**, IAS, Principal Secretary – Health & Family Welfare Department, Government of Tamil Nadu: on 22<sup>nd</sup> April 2021

<https://www.indiatoday.in/coronavirus-outbreak/story/have-surplus-oxygen-adequate-remdesivir-in-state-tamil-nadu-health-secretary-1794023-2021-04-22>

## COVID Death Pattern in Southern States

- In 450 days, 112638 people have died in 4 southern states
- Karnataka has witnessed 37797 deaths, maximum amongst the 4 states, followed by Tamil Nadu 35578, Kerala 25087, and Andhra Pradesh 14176

### Impact of PM-JAY: Highest COVID deaths in Karnataka and least in Andhra Pradesh?



# Andhra Pradesh: Excellent COVID Clinical Management Strategy saves thousands of poor people lives



## Andhra Pradesh

- 1.25 Mn PM-JAY beneficiaries have availed hospitalisation benefits so far, of which 1.54 Lacs (12%) are COVID patients. On the contrary in Kerala it is only 1.3% and Tamil Nadu is 0.3%
- Seems to have understood the challenges of PM-JAY empanelled Private Hospitals and offered fair value for the services. This has enthused Private Hospital participation. It has helped Andhra Pradesh to achieve least Death Per Million (DPM) of 168 when compared with Kerala (751), Karnataka (619) and Tamil Nadu 493

## Tamil Nadu

- Not even a single Private Hospital in the list of top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries in the state reflects the poor response of Private hospitals for PM-JAY scheme in the state.
- Surprisingly, 15 out of top 25 Hospitals which received highest number of authorization for treatment under PM-JAY scheme are testing laboratories.
- Tamil Nadu's decision of 100% RT-PCR test for COVID has immensely benefitted the Private Labs in the state.

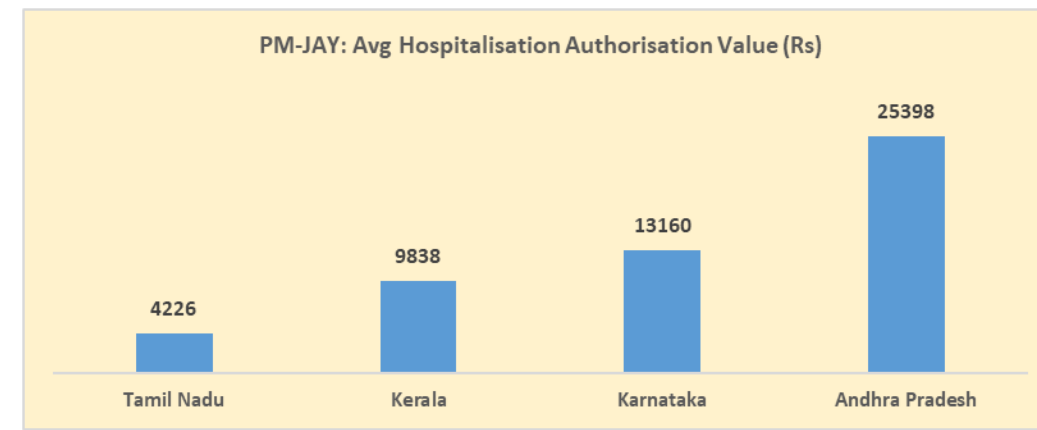
## Karnataka

- Except Kasturba Hospital, no other Private Hospital figure in the top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries.
- Rest of Karnataka Districts (Bengaluru Urban excluding) seems to be relatively successful in reaching the PM-JAY benefits to the poor

## Kerala

- Extensively used PM-JAY scheme to treat over 2.5 Mn beneficiaries.
- 16 out 25 Hospitals are COVID Designated Hospitals. These hospitals have treated 7.82 Lacs PM-JAY Beneficiaries. But surprisingly, only 34755 are reported as COVID cases.

Publi-Private Participation in treating PM-JAY Beneficiaries					
State	Total	Public Hospital	Private Hospital	Public Lab	Private Lab
Andhra Pradesh	25	11	14	0	0
Karnataka	25	24	1	0	0
Kerala	25	18	6	1	0
Tamil Nadu	25	10	0	0	15



## Bengaluru Urban: **Victoria Hospital** and **Bowring Hospital** saves lives of large number of UNINSURED middle-income COVID Patients



According to National Health Authority (NHA) response to RTI (NHATY/R/E/21/00339) query - Statewise top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries, In Karnataka:

- Krishnarajendra Hospital based in Mysuru has received maximum of authorization (33702) for treating PM-JAY beneficiaries (for all ailments including COVID 19) since the launch of PM-JAY Scheme.
- District Hospital, Gadag is the 25<sup>th</sup> in terms of number of authorization (9417)
- Victoria Hospital and Bowring & Lady Curzon Hospital does not figuring in the top 25 empanelled hospitals. This implies that both these hospitals have treated less than 9400 PM-JAY beneficiaries since the launch of the scheme in October 2018.

For complete list of 25 hospitals, please refer Annexure.

### Bengaluru Urban COVID Hospitalisation pattern:

- Bengaluru Urban has so far reported 12.2 Lakh COVID Cases, 40% of total COVID cases of Karnataka.
- On a conservative basis of 15% hospitalisation, atleast ~ 1.8 Lakh COVID patients are estimated to be hospitalization in Bengaluru.
- Victoria Hospital (900 beds) and Bowring and Lady Curzon Hospital (260 beds) are the 2 PM-JAY Empanelled Hospitals which are COVID Designated Hospitals in Bengaluru. These 2 hospitals has over 50% bed share in COVID Designated Hospitals.
- Victoria Hospital an Bowring Hospital seems to have treated and saved more number of un-insured COVID patients who could not afford hospitalization in Private Hospital

### News report dated: 16 April 2021

- Victoria Hospital will, once again, be a completely dedicated COVID-19 facility. Minister for Health and Family Welfare K. Sudhakar visited the hospital on Friday and directed the authorities to make the required changes.
- Ramesh Krishna K., medical superintendent, in a press release, said the hospital's 750 beds, including 70 ICU beds, would be dedicated to COVID-19 patients. All non-COVID-19 services would be temporarily withdrawn until the crisis tides over.



## Strangely Public Heart Hospital is ~ 3 times costlier than Private for Profit Hospital!



- Sri Jayadeva Institute of Cardiovascular Science and Research (SJICR), Autonomous Institute, a Public Hospital, operated and managed by Government of Karnataka, has treated 15224 PM-JAY Beneficiaries in Bengaluru, Karnataka. The total value of bills for treating these beneficiaries is Rs 127 Crores. The average cost of treatment / PM-JAY beneficiary is Rs. 83421.
- SJICR Mysuru Branch has treated 9920 PM-JAY beneficiary. The total value of bills for treating these beneficiaries is Rs. 77 Crores. The average cost of treatment / PM-JAY beneficiary is is Rs. 77621.
- Naryana Hrudayalaya Ltd, registered as Private Hospital for Profit in PM-JAY has treated 11893 patients in Gujarat. The total value of bills for treating these beneficiaries is Rs 34 Crores. The average cost of treatment / PM-JAY beneficiary is is Rs. 28588.

**Annexure 3: PM-JAY: Execution and Efficacy Review: Western States**

## Gujarat: ~ 1.3 Mn COVID Cases and 43,000 Deaths UNDER-REPORTED so far



- **Death / Mn Population:** The two neighbouring states in Western region – Maharashtra and Gujarat have similar demographic features. But strangely, COVID deaths / Mn Population in Maharashtra is ~ 1250, which is 7.5 times higher than Gujarat which is at 167!
- **Recording of COVID Transaction:**
  - Gujarat has treated 1.47 Mn PM-JAY Beneficiaries so far, but not recorded a single beneficiary treated for COVID.
  - Maharashtra has treated ~ 0.25 Mn beneficiaries so far under PM-JAY Scheme, of which 0.17 Mn beneficiaries were treated for COVID, this means 2 out of 3 beneficiaries treated by Maharashtra was toward treating COVID infected beneficiaries.
- **Value of Authorisation:** Total value of Hospital Authorisation for treating PM-JAY Scheme upto September in India is ~ 24,350 Crores.
  - Gujarat share is ~ 3700 Crs, which is 15% of the total value and 2<sup>nd</sup> highest state after Tamil Nadu which has got INR ~ 3900 Crs.
  - Maharashtra has got INR ~ 1315 Crores
- **Gujarat COVID Hospital Data not available with NHA:** Till date, 2640 Hospitals are empanelled in Gujarat for treating PM-Jay beneficiaries (1883 Public, 737 Private, and 20 Central Government). But, as per the information available with NHA, sourced from state / UTs through online and offline means, NHA does not have the list of hospitals that have provided treatment under COVID-19 in Gujarat. (As per response to RTI Application NHATY/R/E/21/00338)

### Analysis of Insurance Claims (Non-Government schemes) toward COVID Treatment and Deaths

Analysis of Insurance Claims for COVID Treatment in Western Region as on 30 October 2021			
Western States	Positive Cases	Insurance Claim *	%ge
Maharashtra	6611078	861177	13
Gujarat	826577	326081	39
Estimated Number of Under-Reported COVID Cases in Gujarat is ~ 1.3 Mn			
Analysis of Insurance Claims for COVID Deaths in Western Region as on 30 October 2021			
Western States	Total COVID Deaths	Total Death Claim *	%ge
Maharashtra	140216	18453	13
Gujarat	10089	4353	43
Estimated Number of Under-Reported Deaths in Gujarat is ~ 40,000 (@ 2% CFR)			

\* Source: General Insurance Council

Maharashtra, one of the most transparent State in disclosing COVID data, has ensured maximum benefit reaches the beneficiaries and also recorded honestly

Gujarat seems to have massively used PM-JAY Scheme to treat COVID Patients, but not recorded the transactions in NHA's IT Platform

## Nearly 50% of the admissions in top 25 PM-JAY Empanelled Hospital in Maharashtra are for Cancer treatment

25-Top PM-JAY Empanelled Hospitals in Maharashtra (Maximum admissions)					
SI No	PM-JAY Empanelled Hospital in Maharashtra	District	Admissions	Value (Crores)	Avg Treatment Cost (Rs)
1	Tata Memorial Hospital and Research Centre	Mumbai	14966	19	12696
2	PDVPP Foundations Dr Vikhe Patil Memorial Hospital & Medical college	Ahmadnagar	10456	23	21998
3	Krishna Hospital And Medical Research centre, Karad	Satara	9768	24	24569
4	Rashtriya Sant Tukdoji Maharaj Cancer Hospital & Research centre	Nagpur	9654	10	10359
5	HCG Manavata Pvt Ltd	Nashik	9106	12	13178
6	Government Medical college And cancer hospital	Aurangabad	8052	7	8693
7	Government Medical college hospital Nagpur	Nagpur	7963	12	15071
8	Indrayani Hospital & Cancer Institute	Pune	7586	12	15820
9	Ashwini Rural Cancer Research And Relief Society	Solapur	7488	11	14690
10	Sassoon General Hospital Pume	Pune	6711	18	26820
11	Namco charitable Trust SGS Cancer Hospital	Nashik	6304	9	14276
12	Grant Medical college And JJ Group of Hoospitals	Mumbai	5620	21	37368
13	kolhapur Cancer Centre	Kolhapur	5473	12	21927
14	Acharya vinoba Bhave rural Hospital Sawangi Wardha	Wardha	5305	20	37702
15	Deepak Hospital	Ahmadnagar	5182	12	23155
16	MMRI Kamalnayan Bajaj Hospital	Aurangabad	4928	15	30439
17	Dr.Ulhas Patil Medical College &Hospital. Jalgaon	jalgaon	4918	15	30500
18	National Cancer Institute	Nagpur	4899	8	16328
19	Bharathi Hospital and Research centre	Pune	4797	13	27100
20	ONCO -Life Cancer Centre Pvt Ltd	Dhule	4783	11	22997
21	Sant Tukaram Hospital And Medical Research Centre	Akola	4745	7	14752
22	Kasturba hospital	Mumbai	4627	11	23775
23	SRTR Medical college Ambejogai	Ambajogai	4614	9	19505
24	Pravara Rural Hospital ,Loni,Tal,Rahata,Dist.Ahmenagar	Ahmadnagar	4482	10	22312
25	MGM Medical College And Hospital	Aurangabad	4406	12	27235
<b>Total</b>			<b>166833</b>	<b>333</b>	<b>19960</b>

~ 1/3<sup>rd</sup> of the total admissions to treat PM-JAY beneficiaries in Maharashtra are admitted in these 25 hospitals

Empanelled Hospitals in Maharashtra has good mix of Public, Private, and Charitable Trusts

## Nearly 40% of the admissions in top 25 PM-JAY Empanelled Hospital in Gujarat are for Cancer treatment



25-Top PM-JAY Empanelled Hospitals in Gujarat (Maximum admissions)					
SI No	PM-JAY Empanelled Hospital in Gujarat	District	Admissions	Value (Crores)	Average Treatment Cost
1	The Gujarat Cancer and Research Institute	Ahmedabad	33845	50	14773
2	U.N.Mehta Institute Of Cardiology Research Centre	Ahmedabad	21577	91	42175
3	Kailash Cancer Hospital Research Centre	Vadodara	19717	39	19780
4	Kiran Multy Super Specialty Hospital & Research Center	Surat	16797	39	23218
5	Sterling Hospital	Vadodara	15873	48	30240
6	IKDRC ITS	Ahmedabad	15302	16	10456
7	Shree Krishna Hospital	Kheda	15124	29	19175
8	Himalaya Cancer Hospital And Research Centre	Vadodara	13235	23	17378
9	B.T.Savani kidney hospital	Rajkot	13019	15	11522
10	Rajkot Cancer Society And Allied Hospitals	Rajkot	12371	23	18592
11	Narayana Hrudayalaya Ltd	Ahmedabad	11893	34	28588
12	Sterling Ramkrishna Speciality Hospital	Kutch	11401	23	20174
13	Parul Sevashram Hospital	vadodara	9484	16	16871
14	Shankus Hospitals	Mehsana	9427	21	22276
15	Himalaya Cancer Hospital & Research Centre	Junagadh	8826	16	18128
16	Bharat Cancer Hospital & Research Institute	Surat	8664	17	19621
17	Shaleen Healthcare Private Limited	Ahmedabad	8515	22	25837
18	N.M Virani Wockhardt Hospital Rajkot	Rajkot	8371	24	28670
19	Sterling Cancer Hospital	Ahmedabad	7166	15	20932
20	Apollo Cbcc Cancer Care A Unit Of Apollo Amrish Oncology Service Pvt. Ltd.	Gandhinagar	6678	18	26954
21	Shalby Hospital Naroda	Valsad	6318	16	25324
22	Agrawal Hospital	Surat	6234	5	8021
23	Gcs Medical College Hospital	Ahmedabad.	5781	11	19028
24	Sunshine Global Hospital	Surat	5725	14	24454
25	Dhiraj Hospital	Vadodara	4931	20	40560
<b>Total</b>			<b>296274</b>	<b>645</b>	<b>21770</b>

Most of the Top 25 Hospitals are from Private Sector.

Out of 25 Hospitals, 8 are Cancer hospitals

7 out of 25 Hospitals are located in Ahmedabad and 5 in Vadodara

Cancer Hospital

**Annexure 4: Statewise List of top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries:  
Southern States**

## Andhra Pradesh: Top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries

Andhra Pradesh: Top 25 Empanelled Hospitals which received highest PM-JAY beneficiaries						
SL No	Sector	Hospital	District	Number of Admissions	Admissions (Value of bills) (Cr)	Avg Billing / Beneficiary (Rs)
1	Public	Sri Venketaswara institute of Medical Sciences	Tirupathi	46132	125	27096
2	Public	Govt. General Hospital, Karnool	Karnool	30493	77	25252
3	Public	Govt. General Hospital, Kakinada	Kakinada	26949	54	20038
4	Public	King George Hospital	Visakhapatnam	24751	69	27878
5	Public	Govt. General Hospital, Guntur	Guntur	24722	55	22247
6	Public	Govt. General Hospital, Vijaywada	Vijayawada	19852	42	21157
7	Private	Omega Hospitals, A Unit of Karnool Institute of Oncology Pvt. Ltd.	Karnool	17703	41	23160
8	Private	Basavatakarakam Indo American Cancer Hospital & research Institute, Hyderabad	Vijayawada	17570	33	18782
9	Private	Surya Global Multi Speciality Hospitalsand Cancer Research Center	Kakinada	16405	33	20116
10	Private	Krishna Institute of Medical Sciences Bollineni Hospital Nellore	Nellore	15640	65	41560
11	Private	Ms Mahatma Gandhi Cancer Hospitals and Research Institute	Visakhapatnam	15075	41	27197
12	Private	Narayana Medical College Hospital	Nellore	14956	50	33431
13	Public	S.V.R.R. Hospital	Vijayawada	11767	40	33993
14	Public	Government Maternity Hospital Tirupathi	Tirupathi	11753	12	10210
15	Private	Omega Hospitals, A Unit of Guntur Institute of Oncology Pvt. Ltd.	Guntur	11587	24	20713
16	Private	American Oncology Institute A unit of CTSI	Guntur	11584	23	19855
17	Private	HCG Pinnacle Cancer Center	Visakhapatnam	11418	28	24523
18	Private	Saveera Hospital Pvt. Ltd.	Anantapur	11058	50	45216
19	Private	KIMS (Krishna Institute of Medical Sciences Ltd) Rajahmundry	Rajahmundry	10969	60	54700
20	Public	Rims Genaral Hospital	Srikakulam	10952	21	19175
21	Public	District Hospital - Eluru	Eluru	10681	18	16852
22	Public	Govt. General Hospital, Anantapur	Anantapur	10639	17	15979
23	Private	GSL Trust Cancer Hospital and Research Center	Rajahmundry	10449	19	18184
24	Private	Shantiram Medical College General Hospital	Nandyala	10162	34	33458
25	Private	Good Samaritan Cancer and General Hospital	Eluru	10157	19	18706
<b>Total</b>				<b>413424</b>	<b>1050</b>	<b>25398</b>

## Karnataka: Top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries

Karnataka: Top 25 Empanelled Hospitals which received highest PM-JAY beneficiaries						
SL No	Sector	Hospital	District	Number of Admissions	Admissions (Value of bills) (Cr)	Avg Billing / Beneficiary (Rs)
1	Public	Krishnarajendra Hospital	Mysuru	33702	24	7121
2	Public	Sri Chamarajendra Hospital (HIMS)	Hassan	28306	13	4593
3	Public	Karnataka Institute of Medical Sciences	Hubli	27359	23	8407
4	Public	Kidwai Memorial Institute of Oncology	Bengaluru	26640	69	25901
5	Public	Mandya Institute of Medical Sciences Mandya	Mandya	17928	9	5020
6	Public	District Hospital Chamarajanagar	Chamarajanagar	17864	9	5038
7	Private	Kasturba Hospital	Manipal	16146	65	40258
8	Public	SJICR	Bengaluru	15224	127	83421
9	Public	Chitradurga Government Hospital	Chitradurga	14247	6	4211
10	Public	Tumakuru District Hospital	Tumakuru	13933	7	5024
11	Public	McGann Teaching District Hospital	Shimoga	13838	9	6504
12	Public	District Hospital Chikkaballapur	Chikkaballapur	13747	5	3637
13	Public	Aralaguppe Mallegowda District Hospital Chikmagalur	Chikmagalur	13018	3	2305
14	Public	Wenlock District Hospital	Mangaluru	12635	12	9497
15	Public	SNR District Hospital	Kolar	12033	4	3324
16	Public	Vijayanagara Institute of Medical Sciences	Ballari	11307	7	6191
17	Public	Taluka Hospital Gangavathi	Koppal	11029	4	3627
18	Public	District Hospital Udupi	Udupi	10430	3	2876
19	Public	K C General Hospital	Bengaluru	10185	3	2946
20	Public	Chigatere District Hospital	Davangere	10183	4	3928
21	Public	SJICR Mysore	Mysuru	9920	77	77621
22	Public	District Hospital Kodagu	Kodagu	9585	3	3130
23	Public	Dharwad District Hospital	Dharwad	9501	3	3158
24	Public	District Hospital Kalaburgi	Kalaburgi	9484	4	4218
25	Public	District Hospital Gadag	Gadag	9417	4	4248
Total				377661	497	13160



## Kerala: Top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries

Kerala: Top 25 Empanelled Hospitals which received highest PM-JAY beneficiaries						
SL No	Sector	Hospital	District	Number of Admissions	Admissions (Value of bills) (Crs)	Avg Billing / Beneficiary (Rs)
1	Public	Medical College, Kozhikode	Kozhikode	106314	150	14109
2	Public	Govt.Medical College Hospital, Kottayam	Kottayam	102049	130	12739
3	Public	Medical College, Thiruvanthapuram	Thiruvanthapuram	83443	127	15220
4	Public	Medical College, Vandanam	Alappuzha	67064	85	12674
5	Private	Malabar Medical College & Research Centre	kozhikode	59164	60	10141
6	Private	Pariyaram Medical College	Kannur	57434	77	13407
7	Public	Govt.Medical College Hospital	Kottayam	53193	45	8460
8	Private	KMCT Medical College, Hospital	Kozhikode	52631	51	9690
9	Public	General Hospital Ernakulam	Ernakulam	50108	49	9779
10	Public	Regional Cancer centre	Thiruvananthapuram	49757	94	18892
11	Public	Medical College Chest Hospital	Thirissur	47535	38	7994
12	Public	Taluk Head Quarters Hospital ottapalam	Palakad	44562	9	2020
13	Private	MIMS Thanal Dialysis Centre	Kozhikode	39496	4	1013
14	Public	District Hospital	Malappuram	34736	24	6909
15	Private	IQRAA International Hospital & Research Centre	Kozhikode	32438	30	9248
16	Public	District hospital, Kannur	Kannur	31348	9	2871
17	Public	Malabar Cancer Centre, Thalassery	Kannur	28253	56	19821
18	Public	District Hospital, Aluva	Ernakulam	27738	5	1803
19	Public	THQH Punalur	Kollam	27504	7	2545
20	Public	GH Thalassery	Kannur	26368	7	2655
21	Public	District Hospital, Mananthavady	Wayanad	24487	6	2450
22	Public	General Hospital, Kottayam	Kottayam	23171	10	4316
23	Public	General Hospital, Alappuzha	Alappuzha	22872	6	2623
24	Private	DM Wayanad institute of medical sciences	Wayanad	22593	30	13278
25	Private	A A Rahim memorial district hospital	Kollam	22174	9	4059
<b>Total</b>				<b>1136432</b>	<b>1118</b>	<b>9838</b>

## Tamil Nadu: Top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries

Tamil Nadu: Top 25 Empanelled Hospitals which received highest PM-JAY beneficiaries						
SL No	Sector	Hospital	District	Number of Admissions	Admissions (Value of bills) (Cr)	Avg Billing / Beneficiary (Rs)
1	Private	Medall,Gundy,Chennai Dc	Chennai	260956	40	1533
2	Private	Neuberg Enrich lab Pvt Ltd,Chennai Dc	Chennai	117797	19	1613
3	Private	Premier Health Centre, Chennai Dc	Chennai	75136	11	1464
4	Private	Bioline Laboratory Coimbatore Dc	Coimbatore	66553	11	1653
5	Private	Orbito Asia Diagnostic, Coimbatore Dc	Coimbatore	66540	12	1803
6	Private	Hitech Diagnostic Centre, Chennai Dc	Chennai	64016	16	2499
7	Private	Lifecell International Pvt Ltd, Kancheepuram Dc	Kanchipuram	49988	12	2401
8	Private	Microbiological Laboratory Coimbatore Dc	Coimbatore	49667	9	1812
9	Private	KHM Medical Center ,Chennai Dc.	Chennai	44068	6	1362
10	Public	Govt.Hq Hosp Manaparai , Trichy Dc	Trichy	43860	8	1824
11	Private	Aarthi scans,Vannarapettai Thirunelveli Dc	Thirunelveli	37850	5	1321
12	Private	Anderson Diagnostic services,purasai,Chennai Dc	Chennai	28349	12	4233
13	Public	Cancer Institute Adyar, Chennai Tn	Chennai	23414	34	14521
14	Public	TNMSC Govt Taluk Hospital, Aruppukottai Dc	Virudhunagar	23203	6	2586
15	Public	MMC Nephrology, Chennai Tn	Chennai	20497	50	24394
16	Public	JIPMER Hospital Pondicherry, Tn	Pondicherry	19237	74	38468
17	Private	Velammal MC Hosp and Research Institute, Madurai Tn	Madurai	18397	33	17938
18	Private	YRG Care, Chennai Dc	Chennai	17593	3	1705
19	Public	Chengalpattu Medical College ,PMR, Kanchipuram Tn	Kanchipuram	16168	27	16700
20	Private	Ashirvatha Speciality Hospital, Madurai Tn	Madurai	14980	14	9346
21	Private	Sri Ramakrishna Hospital ,Coimbatore Tn	Coimbatore	14538	37	25451
22	Public	Govt.Rajaji Hospital ,Nephrology, Madurai Tn	Madurai	13224	7	5293
23	Public	Govt. Medical College Dental ,Thiruvannamalai Tn	Thiruvannamalai	12773	14	10961
24	Public	Govt.Stanley Medical College Imcu, Chennai Tn	Chennai	12624	7	5545
25	Public	Govt.Super Spl Radiology Omandur Chennai Tn	Chennai	12624	8	6337
<b>Total</b>				<b>1124052</b>	<b>475</b>	<b>4226</b>

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**Thank you**