

3rd Edition: PM-JAY: Execution and Efficacy Review Focus: Southern States

October 2021

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.

Project: Jeevan Raksha acknowledges the technical support and guidance of Public Health Foundation of India (**PHFI**)



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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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
Population	84580777	67562686	35699443	72147030
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	58	98
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)	28455	10828	7928	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 14th June 2021

** Source: General Insurance Council

Hospitalisation Rate of COVID Patients

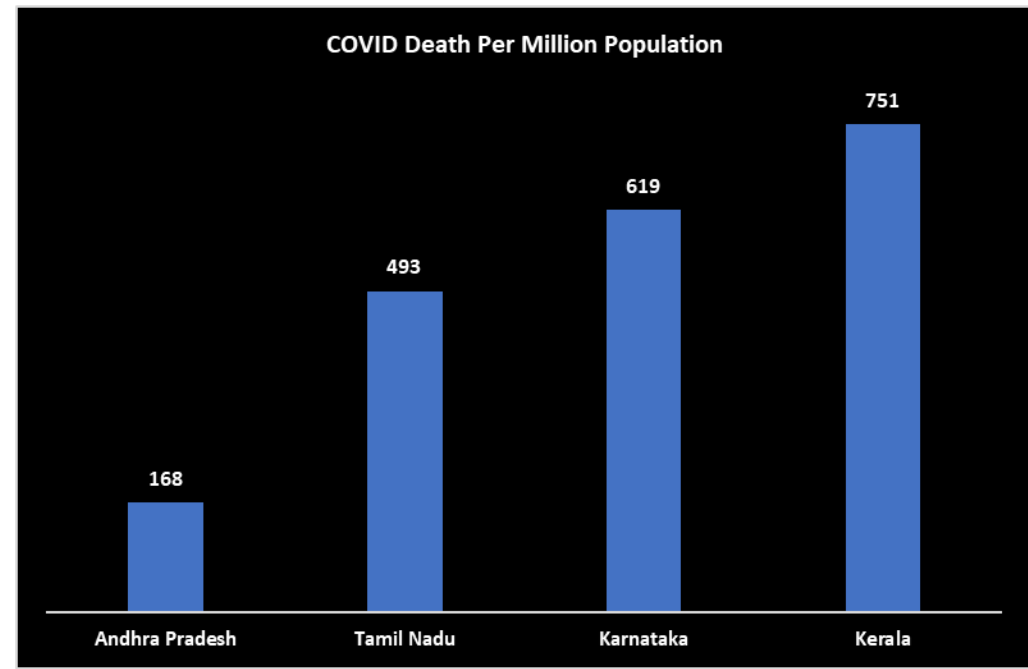
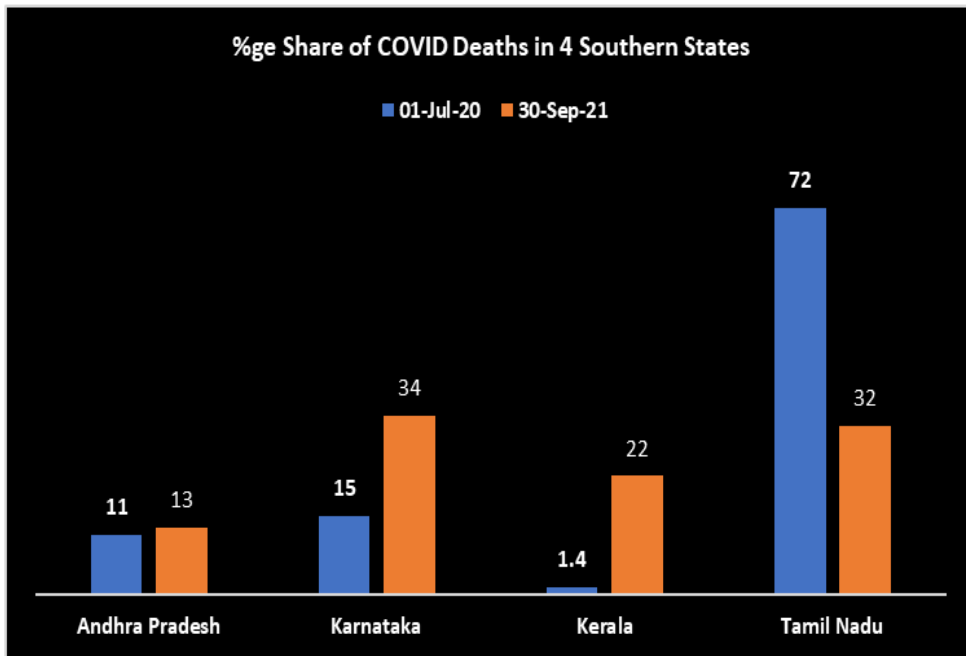
"We have almost 12,000 cases per day, but not all get admitted. **Only 30 per cent need hospital admissions**, and, as per clinical protocol, everybody is not given Remdesivir. As far as government is concerned, there is no shortage of Remdesivir. We have adequate supply." – **Dr J Radhakrishnan**, IAS,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

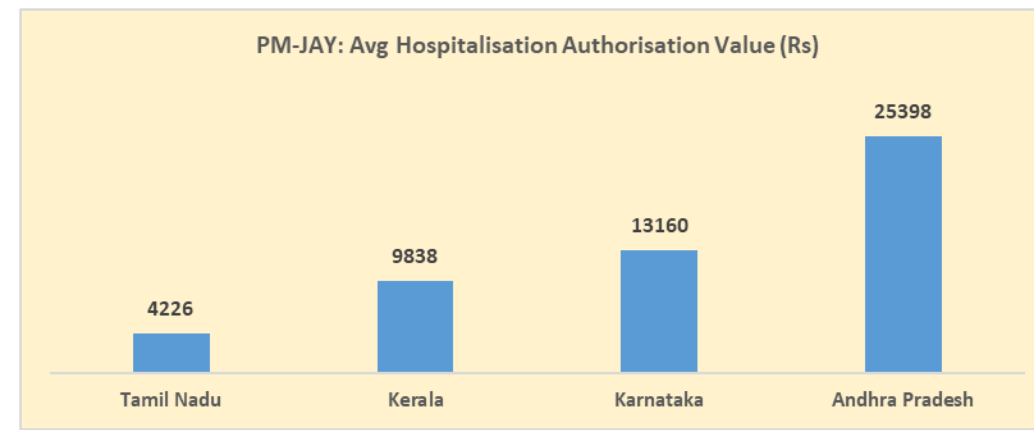


Andhra Pradesh: Excellent COVID Clinical Management Strategy saves thousands of poor people lives



- 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 25th 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

Statewise List of top 25 Empaneled Hospitals which received highest number of authorisation for treating PM-JAY beneficiaries

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
Total				413424	1050	25398

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
Total				1136432	1118	9838

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
Total				1124052	475	4226

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Thank you