F.No.11/2/2019-CD-I
Government of India
Ministry of Women & Child Development

Shastri Bhawan, New Delhi
Dated: 25th November, 2024

To,

The Principal Secretaries/ Secretaries (in-charge) in Department of Women & Child Development/ Social Welfare in all States/UTs except States of Odisha, West Bengal and NCT of Delhi.

Subject: Inclusion of AWWs and AWHs under Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) - reg.

Sir/Madam,

As you are aware that during the Budget announcement 2024-25, Anganwadi Workers and Anganwadi Helpers have been included under Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana which is indeed a pivotal step. This step would not only provide various healthcare facilities but also boost the morale and create a positive outlook amongst the grassroot functionaries who are serving the last mile beneficiaries with utmost dedication.

2. **Scope of scheme**

a. The scheme provides health cover of Rs.5 Lakh per family per year for secondary and tertiary care hospitalization. The scheme is being implemented through a 3 tier structure with National Health Authority (NHA) at the apex, State Health Agencies (SHA) at the State and District Implementation Units (DIUs) at the district level.

b. AB PM-JAY is an entitlement based scheme. The detailed guidelines pertaining to inclusion of Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) under Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana is placed at **Annexure I**.

3. The coverage of AWWs/AWHs under the Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana would be undertaken in two phases. In the first phase, the individual data pertaining to AWW/AWH would be mapped and the cards (both electronic as well as physical) would be issued to the beneficiaries.

4. In order to initiate the first phase, the data of AWWs and AWHs as available on Poshan Tracker was sent to NHA (National Health Authority) for verification. As per the data shared by NHA, the State/UT wise list of AWWs/AWHs for whom Ayushman Card is yet to be created is enclosed at **Annexure II.**

5. **Creation of AYUSHMAN Card**

a. In order to obtain the Ayushman Card to avail the benefits under AB PM-JAY, two procedures are available. In the first method, the beneficiary i.e AWW/AWH can visit the nearest public hospital/ empaneled private hospital and do the mandatory eKYC. The State/UT wise list of empaneled hospitals is enclosed for reference. The step wise procedure to be followed for the same is enclosed at **Annexure III**.

b. In the second method, AWW/AWH can perform their e-KYC through Ayushman app and ensure enrolment into PMJAY Scheme to get their Ayushman cards and avail subsequent health benefits from the scheme. This App also allows beneficiaries to download card, Linking of Aadhaar to already enrolled cards for seeding Aadhaar. The step wise procedure to be followed for the same is enclosed at **Annexure IV**.

6. All States/ UTs are requested to undertake mass awareness campaigns expeditiously to complete the eKYC for obtaining the Ayushman Card of all the verified AWWs and AWHs. User manuals and YouTube tutorial links (available in both English and Hindi) to assist with the Ayushman card creation process are also enclosed.

7. The sensitization of the officials at all levels in the concerned State/UT shall begin immediately and it may be targeted to complete the eKYC of all AWWs/AWHs for getting the Ayushman Card within one month.

8. This shall be accorded as priority across all States/ UTs.

Yours faithfully,

Encl: As above

25/11/2024

(Jyotika)
Deputy Secretary (Anganwadi Services)

Copy to:

1. **The Directors dealing with Anganwadi Services in all States/UTs**
2. **Joint Director (National Health Authority)**
3. **Director (Poshan Abhiyaan)**
4. **Ms. Shalini, NeGD.**

Guidelines on the inclusion of Accredited Social Health Activists (ASHAs), Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) un der Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana

Date of Issue: 04th March 2024

1. Introduction

Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana (AB PM-JAY) is a flagship scheme of the Government of India launched on 23rd September 2018 by Hon'ble Prime Minister Shri Narendra Modi. The scheme is an important step towards Universal Health Coverage (UHC) in India. The scheme aims to reduce catastrophic out-of-pocket spending and improve access to healthcare for the poor and vulnerable sections of the population. The scheme provides health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization. It is implemented through a 3-tier structure with National Health Authority (NHA) at the apex, State Health Agencies (SHA) at the State and District Implementation Units (DIUs) at the District level.

In the interim budget speech for FY 23-24, the extension of healthcare cover under Ayushman Bharat PM-JAY scheme to ASHAs, Anganwadi Workers and Helpers has been announced. Subsequenlty, the proposal to include 10,34,000 ASHAs, 13,96,093 AWWs and 12,88,719 AWHs (Total = 37,18,812 ASHAs/AWWs/AWHs based on sanctioned strength) with the total outlay of Rs 537.9 crore (for the period FY 2024-25 and FY 2025-26) has been approved by Dept. of Expenditure, Ministry of Finance vide O.M No. 18(17)/PFC—II/2021) dated 9th February 2024.

2. Objective & Scope of the document

This Guideline lay down the framework for States/UTs with regard to inclusion of ASHAs, AWWs and AWHs under Ayushman Bharat PM-JAY. The guidelines cover all aspects of beneficiary data preparation and management, beneficiary Identification and verification, issuance of Ayushman card, financial aspects, monitoring, etc.

3.Beneficiary data preparation and management

3.1 Eligibility and beneficiary database

AB PM-JAY is an entitlement-based scheme. Hence, it is important that the beneficiaries under the scheme are identified beforehand and listed in the Beneficiary

Identification System (BIS) of NHA. With respect to the beneficiary database preparation, the following eligibility categories may be noted:

i. The Ministry of Health & Family Welfare and Ministry of Women and Child Development are fiduciaries of the database related to ASHAs, AWWs and AWHs respectively. Modification of beneficiary database will be done by NHA based on the communication from respective Department/ Ministry.

ii. It is expected some of the ASHAs, AWWs and AWHs may already be eligible as per SECC database of eligible families. They shall continue to avail themselves of services under the scheme. The extent of overlap will be determined as and when the Aadhaar of such ASHAs, AWWs and AWHs are made available by the respective ministry. These beneficiaries will be flagged under ASHAs, AWWs and AWHs categories. States may provide Aadhaar-seeded database of additional beneficiaries of similar socio-economic profile as that of SECC-2011 to be tagged against number of ASHAs, AWWs and AWHs who have been included by this extension in coverage, for matching the overall State allocation as per O.M No. S-12018/130/2021-NHA dated 12th January 2022.

iii. The numbers of ASHAs, AWWs and AWHs will keep changing on account of recruitment, removal, promotion, death etc. Hence, the data regarding in-position ASHA, AWWs and AWHs may be updated by the MoHFW and MoWCD respectively on an annual basis. However, those eligible as per the existing beneficiary database of the respective State for providing benefits under PM-JAY, shall continue to avail benefits under AB PM-JAY even after they cease to be ASHAs, AWWs and AWHs.

iv. The information provided by the ministry will include State-wise serving ASHAs, AWWs and AWHs, line-listing of new members added, and members removed due to change in the eligibility status.

v. All the family members corresponding to these ASHAs, AWWs and AWHs as shared by the concerned ministries will be covered under AB PM-JAY. Further, if more than one ASHA, AWW or AWH belong to same family, they shall be clubbed together as a single beneficiary family in the Beneficiary Identification System (BIS) of NHA.

vi. The family members shall include spouse, dependent parents, dependent sons/daughters including step/adopted children, and any other dependent person related to them or their spouse by blood or marriage.

vii. Such ASHAs, AWWs and AWHs whose spouse are either permanently employed under the Government or are pensioners of the Government, shall be ineligible for coverage under AB PM-JAY. ASHAs, AWWs and AWHs must convey information regarding any kind of permanent Government employment of their spouse to their respective Department/Ministry, who shall immediately convey this information to NHA for removing the name of such ASHAs, AWWs and AWHs from the beneficiary list.

viii. Several health assurance schemes are being run on NHA's IT platform as standalone schemes or in convergence with AB PM-JAY. Such beneficiaries who are eligible under multiple schemes can avail themselves of benefits of any one scheme and they shall be ineligible under another scheme.

ix. All eligible ASHAs, AWWs and AWHs and their family members (defined as per the relevant clause) will have to be verified and issued PVC Ayushman card. The cost of issuing such Ayushman cards shall be borne by NHA as per the extant guideline in this regard.

4. Payment modalities

i. The additional cost for inclusion of ASHAs/AWWs/AWHs shall be shared between Central and State Governments in the ratio as per the extant directives issued by Ministry of Finance in this regard.

ii. The ratio of contribution towards premium between Centre and State shall be 60:40 in all States (except North-Eastern States & 3 Himalayan States in the ratio of 90:10, where with the Centre's share being 90 percent and the State's share is 10 percent), with the Centre's share being 60 percent and the State's share is 40 percent. In the case of Union Territories, the Central contribution of premium shall be 100% for UTs without legislature, while it will be 60:40 for those with legislature.

iii. The central share of premium will be paid based on market determined rate in such States / UTs where the scheme is implemented through insurance companies. In States / UTs where the scheme is implemented in Trust / Society mode, the central share of funds will be provided based on actual expenditure. In both the cases, it will be subject to a ceiling rate decided by the NHA from time to time.

iv. Central Government's share of Grant-in-Aid is based on the above sharing pattern ratio for the actual cost of treatment of AB PM-JAY beneficiary families or maximum ceiling amount decided by GoI whichever is less. For now, the premium ceiling decided by GoI is Rs 1,052, which is subject to revision by the directives issued by Ministry of Finance in this regard from time to time.

v. The administrative expenditure shall be applicable as per the extant guideline regarding release of GIA-Admin to the States.

This issues with the approval of the competent authority.

(Rohit Deo Jha)
Jt. Director, NHA

Annexure II

State/ UT wise number of Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) whose Ayushman Card is to be created (eKYC to be done) as per the data provided by National Health Authority (NHA):

S.No	State/UT	BIS Not Approved (No. of records where eKYC to be done)*
1	Andaman & Nicobar Islands	594
2	Andhra Pradesh	31887
3	Arunachal Pradesh	4889
4	Assam	20680
5	Bihar	66226
6	Chhattisgarh	2875
7	Dadra & Nagar Haveli - Daman & Diu	58
8	Goa	1197
9	Gujarat	20162
10	Haryana	14452
11	Himachal Pradesh	18602
12	J&K	3609
13	Jharkhand	25333
14	Karnataka	38872
15	Kerala	21634
16	Ladakh	245
17	Lakshadweep	20
18	Madhya Pradesh	25868
19	Maharashtra	60285
20	Manipur	8726
21	Meghalaya	2341
22	Mizoram	802
23	Nagaland	1040
24	Puducherry	544
25	Punjab	17125
26	Rajasthan	44579
27	Sikkim	693
28	Tamil Nadu	52566
29	Telangana	26600
30	Tripura	5196
31	UT-Chandigarh	271
32	Uttar Pradesh	85803
33	Uttarakhand	3936
	Total	**607710**

*Detailed State wise excel sheet also attached with email

Annexure III

Standard Operating Procedure (SOP) for Creating Ayushman Card at a PMJAY Empanelled Hospital

1. Objective

To outline the detailed process for creating an Ayushman Card for eligible beneficiaries at a PMJAY empanelled hospital.

2. Scope

The SOP applies to beneficiaries/operators involved in the registration and issuance of Ayushman Card.

3. Responsibilities

- **Hospital Administration**: Ensure all necessary resources and training are provided.
- **Pradhan Mantri Arogya Mitra (PMAM)**: Verify eligibility, collect required documents, and process the application.
- **IT Department**: Maintain the system and troubleshoot any technical issues.

4. Procedure

4.1 Beneficiary Arrival and Initial Guidance

1. **Arrival at Hospital**: The beneficiary arrives at the PMJAY empanelled hospital.
2. **Information Desk**: Direct the beneficiary to the information desk or help kiosk.
   - **Staff Assistance**: Staff at the information desk provide initial guidance and direct the beneficiary to the Ayushman Card registration counter/kiosk.

4.2 Eligibility Verification

1. **Approach Registration Counter**: The beneficiary approaches the Ayushman Card registration counter.
2. **Check Eligibility**: Verify the beneficiary's eligibility using the Beneficiary Identification System portal https://beneficiary.nha.gov.in/ or Ayushman App (https://play.google.com/store/apps/details?id=com.beneficiaryapp)
   - Enter the required details (e.g. Aadhaar Number, Family ID, PMJAY ID) and enter captcha to search for the beneficiary.
   - Confirm eligibility (if the name of the beneficiary is available in the BIS portal the details will be listed below)

4.3 Document Required

1. **Inform Beneficiary**: Inform the beneficiary about the required documents.
2. **Required Documents**:
   - Aadhaar card, ration card or any other state specific family/individual document that is required for Ayushman Card creation in that concerned state.

4.4 Application Process

1. **Registration**:
   - **System Login**: Log in to the Beneficiary Identification System (BIS) using hospital credentials.
   - **Data Entry**: Enter the beneficiary's details and complete the registration process.
   - **Photo capture**: Operator will click a photo of the beneficiary on the spot.
   - **Verification**: Verify that all information entered are correct before submission.
   - **Submission**: Submit the application for approval.

4.5 Issuance of Ayushman Card

1. **Auto Approval**: If the match score of the source data provided by the state/concerned department and the Aadhaar e-kyc data is more than 80% the card request will be auto approved. Wait for the card request to be approved by the system.
2. **Manual processing**: In case where the match score of the source data and aadhaar e-kyc data is lower than 80% then the card request will go for manual approval/rejection to concerned state entity.
3. **Card Download and Printing**: Once approved, download the card (pdf format), print the Ayushman Card and hand over the Ayushman Card to the beneficiary along with instructions on how to use it.

For more detailed process of Ayushman card creation through Ayushman App and BIS portal please refer the manual provided and You Tube links shared below:

https://www.youtube.com/playlist?list=PLYcj0BpCoCc7CBFxCMJo2Ms2iKypz5kAw

Annexure IV

Standard Operating Procedure (SOP) for Creating Ayushman Card through PMJAY Ayushman App

Beneficiary Login:

- First, the beneficiary will have to install Ayushman App from Google Play store.
- Once App installed in mobile phone then Start Ayushman App.
- The step wise procedure to login is as under:

  1. Choose Beneficiary.
  2. Enter Mobile Number.
  3. Click "VERIFY" after enter mobile number.
  4. Authentication Mode - Mobile_OTP.
  5. Enter 6 digit OTP which is received on same mobile number.
  6. Enter CAPTCHA number which is displaying on screen.
  7. Once all details are filled, select "LOGIN".
  8. Device location is mandatory so select "Allow".

Card generation and eKYC

1. Beneficiary / Operator can use one of the following modes (as applicable), once the User ID / Mobile number entered by them is Verified to Login post authentication as per screen below:

   a. Mobile OTP
   b. Aadhaar OTP (OTP on mobile number linked with Aadhaar)
   c. Password
   d. Captcha has to be entered along with the OTP / Password as applicable

2. Once the user clicks on 'Login' button, "Search Beneficiary" page will be displayed to select the search criteria. The user needs to select State, Scheme, District from available drop down. Post this selection, the user needs to select the Search Criteria i.e. Aadhaar, Family ID etc. Based on the search criteria, user needs to input the Aadhaar Number, Family ID, Name, Rural and Urban based on user selection and click on 'Search' Button. In case of availability of records , which are associated with submitted search criteria, system displays Beneficiary Details along with any associated family member(s) as shown in below screen shot. If user wants to search under "PMJAY" scheme then user has to select "PMJAY" in scheme and sub-scheme drop-down.

3. If the record is found, then the user needs to select "Do eKYC" Button. Once it is done, the details of the selected beneficiary are displayed on the app. Once the details are verified one of the following modes may be chosen to fetch the OTP:

a. Aadhaar OTP
b. Finger print
c. IRIS scan
d. Face Auth

4. After verification of the OTP, the user has to furnish additional information wrt mobile no and the same has to be verified. Also, the user needs to verify the relation with family head. Further, details of State, district, rural/urban, sub-district, village etc needs to be filled by the user.
5. After filling all the details, user has to click on "SUBMIT" to complete the eKYC. Post eKYC, Ayushman Card is generated and the same can be downloaded from the app.
6. For more detailed process of Ayushman card creation through Ayushman App and BIS portal please refer the manual provided and You Tube links shared below:

https://www.youtube.com/playlist?list=PLYcj0BpCoCc7CBFxCMJo2Ms2iKypz5kAw