

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana

Guidelines for Release of Administrative Expenses

Target Beneficiaries for whom Premium will be released for:

Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (herein referred as AB PM-JAY) grants a defined annual benefit cover of Rs. 5.00 lakh per family on a family floater basis to over 10 crore poor, deprived rural families and identified occupational categories of urban workers' families as per the Socio Economic Caste Census 2011 (SECC). The Scheme also covers existing RSBY Beneficiary Families, which did not figure in the SECC database.

However, for the sake of clarity, the higher number of beneficiary families appearing in either SECC Database or existing RSBY-enrolled Beneficiary Families will be considered for deciding the total number of eligible beneficiary families. With the implementation of AB-PM JAY, the existing Rashtriya Swasthya Bima Yojana (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS) being implemented by States stand subsumed in AB-PM JAY.

1. Maximum Annual Ceiling Limit and Sharing Pattern Ratio

A. Maximum Annual Ceiling Limit:

- The actual administrative expenses or the maximum ceiling of the estimated annual administrative expenses / family as decided by Government of India, whichever is less, would be shared between Central Government and States / UTs in the ratio as per the extant directives issued by Ministry of Finance in vogue, from time to time.
- The existing annual ceiling / family is as under:

For States with up to 1 lakh beneficiary families	Rs. 200/- per family or Rs. 1.00 Crore, whichever is higher
For States which have more than 1 lakh but less than 10 lakh beneficiary families	Rs. 150/- per family or Rs. 2.00 Crore, whichever is higher

For States which have more than 10 lakh beneficiary families	Rs. 50/- per family or Rs. 15.00 Crore, whichever is higher
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- The ceiling limit shall be applicable irrespective of the implementation mode opted by the State Government / Union Territory.
- This amount shall be shared between the Central and State Government as per the sharing pattern ratio laid down by extant Government of India rules.

B. Sharing Pattern between Central and State Government:

- The existing sharing pattern ratio is 60:40 between the Central Government and the States Government / Union Territories, for all States and Union Territories *other than* the seven North-Eastern & three Himalayan States and Union Territories, which have their own Legislatures; and
- For North-Eastern and Three Himalayan States (viz. Jammu and Kashmir, Himachal Pradesh and Uttarakhand), the sharing pattern ratio between the Central and State Governments will be 90:10; and
- For Union Territories, which do not have their own Legislatures, the Central Government may provide up to 100% on a case-to-case basis.

2. Procedure for release of Administrative Expenses

- The SHA will need to share the details of the designated accounts with NHA within 7 days of opening the designated escrow account. The process of funds release shall be as follows:
 - The State / UT shall release its share upfront into the separate designated account of SHA opened for implementation of AB-PM JAY and share the details of funds released along with the copy of bank statement to NHA.
 - The Central Government shall then release its share of premium through the designated account of NHA into the designated Escrow Accounts of the SHA of respective State / UT within 21 working days from the receipt of duly completed proposal from the State Government.

- The complete fund flow of the scheme requires regular flow of information & triggers/intimation to Central Govt./NHA/SHA for timely release/ monitoring of funds at all levels. Each installment of fund release should happen as per the stipulated timelines only. At the centre, NHA & in the State/UT, SHA would ensure the timely disbursement of funds to downward agency using EAT Module of PFMS, respectively.

I – Number of Eligible Beneficiary Families

The higher number of beneficiary families appearing in either SECC Database or Existing RSBY Enrolled Beneficiary Families will be considered for deciding the total number of eligible beneficiary families. However, if the State / UT has adopted a different beneficiary database, other than SECC Database, then, for such States / UT, the number of beneficiary families mapped with the SECC Database (in case a different database, other than SECC Database is used by the States / UTs), as the case may be, shall be considered for the purpose of release of administrative expenses by NHA.

II – Stage of Release of Premium:

The GIA for Administrative Expenses shall be released as under:

Instalment	Insurance Mode	Trust / Mixed Mode
1st	45%	50%
2nd	45%	25%
Final	10%	25%

- 3. Utilisation of Administrative Expenses:** The GIA released for Administrative Expenses shall only be utilised for the specific purpose and shall be prohibited to any use by SHA.

The illustrative expenses permitted to be incurred under the grant are as follows:

- Travel expenses as per the entitlement of the official incurred specifically for work related to AB PM-JAY. This will include train, bus, taxi and air

fares (where such are necessary). They will also include lodging/boarding costs incurred during such travels as per applicable norms.

- IEC expenses related to promotion of AB PM-JAY:
 - advertising, promotion,
 - printing of brochures/promotional material in local language,
 - translation and delivery of Scheme related information / material,
- Holding of training programmes, etc.
- Bank Charges levied on the SHA/SNA by their bank.
- IT-related purchases specifically for AB PM-JAY work.
- Purchase of Office Supplies & Postage specifically for AB PM-JAY work.
- Payment to contractual staff (either recruited directly or through an agency) hired for administrative work specifically for AB PM-JAY.
- Phone bills and Internet bills as per applicable norms.
- Lease Rent of office space of SHA/SNA.
- Payment of monthly rent for rooms/buildings.
- Rental of Office Equipment specifically for AB PM-JAY work.
- Hiring of Vehicle specifically for AB PM-JAY work
- Newspapers bills
- Subscriptions to magazines pertaining to Health Sector
- Payment of electricity and water bills.
- Contingencies Expenses shall not exceed 10% of the Grant Amount.
- Any other changes can be considered only after due approval in respective State's / UT's Executive Committee and prior approval of NHA, restricted to the funds released as NHA's Share of GIA - Administrative Expenses.

- SHA/SNA will be required to furnish a Utilisation certificate to NHA in respect of the grant for administrative expenses annually. The format for the same will be as per GFR 12 – C (Under Rule 239) under General Financial Rules 2017.

4. Interest, Right on Interest and Final Decision:

- If in case, the State / UT has diverted the funds released for any other purpose than approved, then a penal interest would be levied @ 1% per week for the number of week delay and part thereof on the State / UT.
- If in case, if any interest is earned, the Central Government shall have the first right of claim on such interest earned amount and shall has to be transferred back to the Central Government / adjusted in future payment of the Central Government, as the case may be.
- For any disagreement / issues (pertaining to interpretation, understanding, etc.), the decision of NHA shall be final and binding on all States / UTs.