

Grievance Redressal Guidelines

AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA (AB PMJAY)

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Executive Summary

The National Health Authority has developed the Central Grievance Redressal Management System (CGRMS) to register, monitor and dispose of grievances under AB-PMJAY transparently and effectively. Grievance Redressal under AB-PMJAY has a three-tier system at District, State, and National Level. District Grievance Redressal Committee (DGRC) is the nodal authority at the district level, State Grievance Redressal Committee (SGRC) at the state level and National Grievance Redressal Committee (NGRC) at national level. Monthly meeting of respective committees shall take place to ensure timely redressal of grievances. At each level, there is a dedicated nodal officer viz. District Grievance Nodal Officer (DGNO), State Grievance Nodal Officer (SGNO) and National Grievance Nodal Officer (NGNO).

To support this structure, an IT-enabled and web-based grievance redressal system has been developed which enables a person to register a grievance on the portal <https://grievance.pmjay.gov.in> or <https://cgrms.pmjay.gov.in/>. All the officers at each level have logins to view and take action against the grievances registered by the petitioners. The nodal officers are responsible to resolve grievances as per the defined turn-around time. Complainants can track the status of their grievance using the Unique Grievance Number which is generated at the time of registration. The status update will be intimated to the complainant through automated SMS and automated e-mail system. For efficient and timely redressal of the grievances, automated intimation to the nodal officers through SMS & Email is enabled in the portal. The cases which are unresolved by the concerned officer are automatically escalated to the higher authority. If any party is unsatisfied with the decision of the concerned officer or committee, the case will be escalated to the next higher-level committee for further actions.

This document describes the structure of the various committees, modes of grievance registration, mechanism of grievance redressal and reporting system. Additionally, the document also provides a matrix showing types of grievances, escalation levels, and TAT to ensure effective resolution of the grievances.

1. INTRODUCTION

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana is a flagship program of the Government which provides a cover up to Rs.5 lakh per family per year for secondary and tertiary care hospitalization to over 10.74 crore entitled beneficiary families listed as per SECC 2011. The benefits are available free of cost at an empanelled public or private hospital in cashless and paperless manner, portable across India.

National Health Agency (NHA) is the Nodal Agency set up for Scheme implementation and oversight. To ensure that disputes and grievances of AB PMJAY beneficiaries, healthcare providers and other stakeholders are resolved in an efficient, transparent and time bound manner, NHA has developed Grievance Redressal Guidelines and has established a Central Grievance Redressal Management System (CGRMS). NHA has the sole prerogative for subsequent amendments to Guidelines.

2. OBJECTIVES OF THE GRIEVANCE REDRESSAL SYSTEM

To ensure that grievances of all stakeholders are redressed within the time frames prescribed in the GR Guidelines up to the satisfaction of the aggrieved party based on the principles of natural justice while ensuring that cashless access to timely and quality care to remains uncompromised.

3. GRIEVANCE TYPES AND WHO CAN FILE GRIEVANCES

3.1 Grievances can be filed by any party directly or indirectly involved with the AB PMJAY or any stakeholder

For this purpose, a stakeholder includes:

- i. AB PMJAY Beneficiary;
- ii. Healthcare Provider
- iii. Insurer or its employees;
- iv. Implementation Support Agency (ISA) or its employees
- v. State Health Agency (SHA) or its employees or nominated functionaries for implementation of the Scheme; and
- vi. Any other person having an interest or participating in the implementation of the Scheme.

3.2 Any person who may have observations, comments, feedback on any aspect of the Scheme may also file a complaint along with specific details. Vague comments/feedback which are not actionable shall not be entertained.

3.3 Illustrative and indicative list of grievances is given in the Grievance Redressal Matrix (refer to Table 3 in this document).

4. GRIEVANCE REDRESSAL STRUCTURE AND AUTHORITIES

AB PMJAY has a three-tier grievance redressal structure to ensure timely redressal of grievances. This section of the guidelines lays down these structures, their constitution and functions.

4.1 District Grievance Redressal Committee

A District Grievance Redressal Committee (DGRC) should be constituted by the SHA in each district

4.1.1 Constitution of the DGRC:

- a. Head of the District or District Magistrate or District Collector or Deputy Commissioner shall be the Chairperson of the DGRC
- b. Chief Executive Officer or District Development Officer or ADC/ADM (Development) in charge of Zilla Panchayat.
- c. The Chief Medical Officer of the district shall be the Convener.
- d. District Coordinator of the Insurer (in case of insurance mode)
- e. District Grievance Nodal Officer (DGNO)
- f. Other experts for specific cases as determined by the Chairperson or the Convener on behalf of the Chairperson.

4.1.2 Functions of the DGRC:

The DGRC shall perform all functions related to handling and resolution of grievances within their respective districts. In general, day to day redressal of complaints should be done by DGNO. He need not wait for meeting of the DGRC to take place to initiate an enquiry or action, as expected in the case. He should however keep his authorities informed about the inquiry. Regular operational issues should be handled by him so that beneficiaries/hospitals/stakeholders do not face any inconvenience or problem. About serious complaints which warrant action against a person/institution, he should submit report including his observations to CMO and DGRC for decision/action.

The specific functions of DGRC will include:

- a. Track and redress all grievances referred to it, following the principles of natural justice.
- b. Call for additional information as required either directly from an aggrieved party or from the concerned agencies / individuals.
- c. Conduct grievance redressal proceedings as required.
- d. If required, call for hearings and representations from the parties concerned while determining the merits and demerits of a case.
- e. Adjudicate and issue final orders on grievances.
- f. In case of grievances that need urgent redressal, develop internal mechanisms for redressing the grievances within the shortest possible time, which could include, but not be limited to, convening special meetings of the DGRC.

- g. Review grievance records.
- h. Monitor the grievance database to ensure that all grievances are resolved within 30 days or earlier stated as per the provisions of these guidelines or any amendments to the CGRMS Guidelines issued by the NHA and / or the SHA.
- i. DGRC shall be competent to seek report or assistance of any authority in the district to take suitable action as deemed appropriate.
- j. Issue directions/take action like recommending de-empanelment of hospitals, recommending suspension of license of a doctor/paramedic, etc. Principles of natural justice should be followed while taking such actions.
- k. In case the DGRC can't meet in foreseeable future, the Chairman or an officer authorised by him in this regard may take any of the above actions. However, such actions should be placed in front of the Committee during the next meeting for ratification.

4.2 State Grievance Redressal Committee

4.2.1 The State Grievance Redressal Committee (SGRC) should be constituted by the SHA

4.2.2 Constitution of the SGRC:

- a. CEO of SHA / State Nodal Agency (SNA) shall be the Chairperson of the SGRC.
- b. The State Grievance Nodal Officer (SGNO) of the SHA shall be the Convenor of SGRC.
- c. Representatives of the Departments of Rural Development, Women & Child Development, Labour, Tribal Welfare.
- d. Director Health Services.
- e. Medical Superintendent of the leading state level government hospital or the Dean of the leading medical college in the State.
- f. Representative of Insurance Company (Applicable only where scheme is in Insurance or Mixed Mode)
- g. Other experts for specific cases as determined by the Chairperson or the Convenor on behalf of the Chairperson.

Note: In case of any grievance between SHA and Insurance Company or the SHA and an EHCP, the appellate authority will be the Principal Secretary of Department of Health & Family Welfare.

4.2.3 Functions of the SGRC:

The SGRC shall perform all functions related to handling and resolution of all grievances received either directly or escalated through the DGRC. When beneficiary is the one of the parties the decision of the SGRC will be final. The specific functions will include:

- a. Act as an Appellate Authority for appealing against the orders of the DGRC.

- b. Track and redress all grievances referred to it, following the principles of natural justice.
 - c. Call for additional information as required either directly from an aggrieved party or from the concerned agencies / individuals.
 - d. Conduct grievance redressal proceedings as required.
 - e. Nominate District Grievance Nodal Officer (DGNO) at each District.
 - f. Oversee grievance redressal functions of the DGRC including but not limited to monitoring the turnaround time for grievance redressal.
 - g. Perform all tasks necessary to decide on all such appeals within 30 days of receiving such appeal.
 - h. Adjudicate and issue final orders on grievances.
 - i. Ensure compliance to the CGRMS Guidelines
- 4.2.4 For any appeal escalated to the SHA, the SHA may at its sole discretion assign the task of investigation of the grievance to the independent agency or any official if need be.
- 4.2.5 Complaints/grievances/appeals received against the orders of State Empanelment Committee as regards empanelment/de-empanelment shall be referred to Secretary/Principal Secretary/Additional Chief Secretary in charge of Public Health / PM-JAY for further action and disposal. These types of appeals/representations/etc. should be filed directly to concerned Secretary/Principal Secretaries/Additional Chief Secretaries.
- 4.2.6 Complaints/grievances received against any of the officials of the SHA or State/UT Government shall be referred to the higher authority in the SHA/State/UT Government for further action. The complaints to state governments should be filed directly to the state government.

4.3 National Grievance Redressal Committee

- 4.3.1 The National Grievance Redressal Committee (NGRC) shall be formed by the National Health Authority at the national level.
- 4.3.2 **Constitution of the NGRC:**
- a. The constitution of the NGRC shall be determined by the NHA in accordance with the Guidelines from time to time.
 - b. Members for NGRC:
 - i. Deputy CEO of National Health Authority (NHA) - **Chairperson**
 - ii. Executive Director, Monitoring and Evaluations & operations (NHA) – **Convenor**
 - iii. General Manager, Operations- **Member**
 - iv. Other experts for specific cases as determined by the Chairperson or the Convenor on behalf of the Chairperson.

4.3.3 Functions of the NGRC:

- a. The NGRC shall act as the apex Authority with respect to grievance redressal.
- b. Review state-wise performance of the Grievance Redressal. Review may include but not be limited to analysis of monthly reports from the SHA and field visits for monitoring, evaluation and make suggestions for improvement in the system.
- c. Provide need-based mentoring and capacity building support to the SGRCs.
- d. Issue specific recommendations to the states/SHAs for corrective actions and process improvement based on state-wise review of grievance redressal data.
- e. Issue amendments to the national grievance redressal guidelines as and when required.

4.3.4 The meetings of the NGRC will be convened as per the cases received with it for consideration or as per the convenience of the Chairman, NGRC.

4.3.5 For any appeal escalated to the NHA, the NHA may at its sole discretion assign the task of investigation of the grievance to the independent agency or relevant official if need be.

4.4 Grievance Officer

4.4.1 District Grievance Nodal Officer (DGNO)

DGNO is a person who is nominated by SGRC to resolve the grievances at district level under PM-JAY. The roles and responsibilities of DGNO are as listed below

- a. Addressing grievances of stakeholders directly or through DGRC within the timeframe defined.
- b. Ratifying the actions taken against the grievances by placing in the DGRC from time to time
- c. Enter the particulars of the grievance on the CGRMS portal received directly, telephonically, through letter, email or social media and updating the status in CGRMS.
- d. Initiating enquiries wherever felt necessary with the approval of District Medical Officer/District Health Officer/Civil Surgeon or any other officer nominated by him.
- e. Referring grievances to convener of DGRC
- f. Forwarding grievances to concerned DGNO/SGNO in case the grievance pertains to others.
- g. Submitting reports and records

4.4.2 State Grievance Nodal Officer (SGNO)

SGNO is a person who is nominated by SHA to address the grievances at state level under PM-JAY. The roles and responsibilities of the SGNO are as listed below

- a. Addressing grievances of stakeholders directly or through SGRC within the timeframe defined.
- b. Addressing all the grievances which are in emergency nature are received at SGNO level within the TAT.
- c. Ratifying the actions taken against the grievances by placing them in the SGRC from time to time
- d. Forwarding the grievances which are received at state level to concerned DGNO for further actions
- e. Referring grievances to convener of SGRC
- f. Forwarding grievances to concerned SGNO /NGNO in case the grievance pertains to others.
- g. Monitoring of the grievances and ensuring grievances are resolved as per the time frame at both State & District Level
- h. Submitting reports and records

4.4.3 National Grievance Nodal Officer (NGNO)

NGNO is a person who is nominated by NHA to address the grievances at National level under PM-JAY. The roles and responsibilities of the NGNO are as listed below

- a. Forwarding the grievances received at national level to concerned SGNO for further actions
- b. Referring grievances to convener of NGRC
- c. Monitoring of the grievances and ensuring grievances are resolved as per the time frame
- d. Submitting reports and records

5. Meeting Schedule of Committees

The DGRC & SGRC meeting should be conducted every month on a specific day regularly. State can decide a particular date based on the convenience and availability of the members of the committee.

5.1 For inter-state / Union Territory (Portability) cases:

- a. All beneficiaries' grievances against the hospital shall be referred to the DGNO of the State/UT where beneficiary is applying/availing benefits of PM-JAY (other than parent State/UT)
- b. Inter-state beneficiary cases should be solved by concerned DGRC and SGRC. The SGRCs of both the states shall coordinate between themselves, if required, to redress the grievance.
- c. All Empaneled Health Care Provider grievances against the Insurer / SHA shall be referred to the SGRC of both parent State/UT and State/UT where the claim is raised State/UT. The SGRCs of both the states shall coordinate between them, if required, to redress the grievance.

6. LODGING AND REGISTRATION OF GRIEVANCES

6.1 If any stakeholder has a grievance (aggrieved party) against any stakeholder of AB PMJAY as set forth in Table 3, she / he may lodge a grievance through one of the following means:

Online Mode

- Through online grievance redressal portal – CGRMS of AB PMJAY (<https://grievance.pmjay.gov.in>)

Offline Mode

- AB PMJAY Call centre helpline operated by the State/ NHA.
- Through letter, telephone, e-mail, and fax to the official addresses of the SHA or the NHA
- Directly with the DGNO of the district where such stakeholder is located or where such grievance has arisen
- Call centre/SHA/NHA/DGNO shall enter the particulars of grievances received via offline mode in the portal.

6.2 For all grievances received by the call centre, call centre executives shall register the details of the grievance in the CGRMS portal as per defined format. The grievance will appear in the login of concerned Grievance Nodal Officer.

6.3 The DGNO shall enter the particulars of the grievances which are received in the form of letter, telephonic, fax or direct walk in cases on the CGRMS portal established by the NHA.

6.4 The CGRMS will automatically: (i) generate a Unique Ticket Number (UTN); (ii) categorize the nature of the grievance; and (iii) an e-mail / letter / SMS to be sent to the appropriate stakeholder to which such category of grievance is to be referred (including updating on phone) as per the Grievance Redressal Matrix (Table 3).

6.5 **Special powers of the authorities:** The SHA, SGRC and/ or the NHA shall have the authority to initiate Suo moto proceedings and file a grievance on behalf of itself and / or PM-JAY Beneficiaries under the Scheme. They can also take cognizance of reports in social media and other public forums for further investigation and redressal.

7. GRIEVANCE REDRESSAL MECHANISMS

Upon receipt of a grievance, the DGNO/SGNO shall try to resolve the same directly through his/her own efforts and coordination with concerned parties. However, if he/she is unable to resolve the grievance at his/her level, the same may be put up before the concerned Grievance redressal committee.

Each and every grievance, received through whichever channel – online or offline – letter/in person etc, shall be first registered on the CGRMS portal with a unique grievance number for tracking till closure. Following process shall be followed:

7.1 Process for Redressal directly by DGNO/SGNO

While redressing the grievances directly, the grievance officer should follow below process:

- 7.1.1 The grievance officer should analyse the case and seek explanation from the stakeholder/s against whom the grievance is being lodged by sending a show cause notice.
- 7.1.2 The stakeholder against whom a grievance has been lodged must send its comments/ response to the aggrieved party with copy to the DGNO/SGNO within 7 days. If the grievance is not addressed within such 7 days period, the DGNO/SGNO shall send a reminder for redressal within a time period specified by the DGNO/SGNO.
- 7.1.3 The DGNO/SGNO shall try to resolve the grievance by forwarding the same to Action Taking Authority (ATA). If the grievance is not resolved or comments are not received within 15 days of the grievance, then the matter may be referred to relevant Grievance Redressal Committee.
- 7.1.4 If the DGNO/SGNO is satisfied that the comments/ response received from the stakeholder satisfactorily addresses the grievance(s), then the DGNO/SGNO shall

communicate this to the aggrieved party by Letter/e-mail / SMS and telephone and update on the CGRMS portal.

- 7.1.5 If the DGNO/SGNO is not satisfied with the comments/ response received or if no comment/ response is received from the stakeholder despite a reminder, then the DGNO/SGNO shall refer such grievance to the Convener of the relevant Grievance Redressal Committee.

7.2 Process of Redressal through the Relevant Grievance Committee

All the cases which are appealed against the orders of grievance officer must be placed before the committee.

- 7.2.1 The DGNO/SGNO shall update the CGRMS, categorize the grievance and refer it to the Convener of the relevant Grievance Redressal Committee by way of e-mail.
- 7.2.2 The Convener of the relevant Grievance Redressal Committee shall place the grievance before the Grievance Redressal Committee for its decision at its next meeting.
- 7.2.3 Each grievance shall be addressed by the relevant Grievance Redressal Committee within a period of 30 days of the receipt of the grievance. For this purpose, each Grievance Redressal Committee shall be convened at least once every 30 days to ensure that all grievances are addressed within this time frame. Depending on the urgency of the case, the Grievance Redressal Committee may decide to meet earlier for a speedier resolution of the grievance.
- 7.2.4 The relevant Grievance Redressal Committee shall arrive at a logical decision within 30 days of receipt of the grievance. All such decisions shall be based on the principles of natural justice (including giving the parties a reasonable opportunity to be heard) and be taken by majority vote of its members present.
- 7.2.5 If any party to a grievance is not satisfied with the decision of the relevant Grievance Redressal Committee, it may appeal against the decision within 30 days to the higher Grievance Redressal Committee or other authority having powers of appeal as set forth in Table 3.
- 7.2.6 If an appeal is not filed within 30-day period, the aggrieved party shall lose its right to appeal and the decision of the original Grievance Redressal Committee shall be final and binding.
- 7.2.7 A Grievance Redressal Committee or other authority having powers of appeal shall dispose of an appeal within 30 days of receipt of the appeal. The decision of the

Grievance Redressal Committee or other authority with powers of appeal shall be taken by majority vote of its members. Such decision shall be given after following the principles of natural justice, including giving the parties a reasonable opportunity to be heard. The decision of the Grievance Redressal Committee or other authority having powers of appeal shall be final and binding.

8. COMPLIANCE WITH ORDERS OF GRIEVANCE REDRESSAL COMMITTEES

- 8.1 Parties against whom an order has been issued by any Grievance Redressal Committee, shall ensure that all orders are fully complied with and executed within not more than 30 calendar days of the issuance of the order unless such order has been stayed on appeal.
- 8.2 If the party against whom such orders have been issued, fails to comply with the order within 30-day period or a time period set forth in the GRC Order, the defaulting party shall be liable to pay penalty as described under the contract between the parties or SHA may consider levying penalty of Rs. 25,000 per month for the first month or part thereof of such non-compliance and Rs. 50,000 per month or part thereof thereafter until the order of such GRC is complied with.
- 8.3 The defaulting party shall be liable to pay such penalty to the SHA within 15 days of receiving a written notice from the SHA. All such payments have to be made by the defaulting party in the manner specified by the SHA in such a notice.
- 8.4 On failure to pay such penalty, the defaulting party shall be liable to pay a penal interest at the rate of one percent of the total outstanding penalty amount for every 15 days for which such penalty amount remains unpaid.
- 8.5 For delays in compliance to the order beyond three months of the date of its issue, the SHA / NHA shall have the right to seek recourse to available legal remedies all costs of which shall be borne by the defaulting party.

9. Mode of Communication

The decision made by the grievance officer or the grievance committee must be communicated to all the parties as soon as possible in writing and in addition, if possible, by e-mail. In addition, a phone should may also be made to a beneficiary informing him about the redressal of his grievance.

*System generated SMS will be automatically sent to aggrieved party through CGRMS portal about the status of the grievance.

10. ESCALATION OF GRIEVANCES

The grievances which are not resolved within the prescribed TAT or if no action is taken by the concerned officer then such cases will be automatically escalated to the higher authority. E.g. if DGNO has not taken any action within 15 days, the case will be escalated to the SGNO.

11. REPORTING

11.1 CGRMS portal has facility of various reports which can be generated by concerned officers.

11.2 All such reports shall be in the form and manner prescribed by the NHA from time to time.

12. MONITORING

12.1 The SHA shall be responsible for monitoring the functioning of the CGRMS within the state.

12.2 Some of the key indicators for tracking the efficiency of the GRS system shall be:

Table 2: **Resolution turn-around time ratio**

Indicator	Resolution turn-around time ratio
Description	Share of grievances that are resolved within the prescribed time frame
Numerator (N)	Number of grievances resolved within the prescribed time
Denominator (D)	Total number of grievances registered
Calculation	$N * 100 / D$
Frequency of measurement	Monthly
Acceptable Threshold	98 percent or more

Table 3: **Escalation ratio**

Indicator	Escalation ratio
Description	Share of grievances that needed escalation

Numerator (N)	Number of GRC orders that were appealed against
Denominator (D)	Total number of GRC orders issued
Calculation	$N * 100 / D$
Frequency of measurement	Monthly
Acceptable Threshold	10 percent or less

- 12.3 The NHA shall provide overall supervision and monitoring of the implementation of the CGRMS across all states. This may include site visits, and internal and third-party process audits.
- 12.4 These indicators are illustrative and may evolve and be amended by the NHA and / or the SHA from time to time.
- 12.5 Monitoring of time series grievance data may also provide insights into the overall performance of the AB PMJAY. Some of these indicators could be:
- Number of grievances resolved through **Direct Channel**
 - Number of beneficiary grievances related to **out-of-pocket payments**
 - Number of beneficiary grievances related to **quality of services**
 - Number of beneficiary grievances related to **denial of services**
 - Number of beneficiary grievances related to **delays in receiving services**
 - Number of grievances from empanelled providers related to **partially or fully rejected claims**
 - Number of grievances from empanelled providers related to **delays in receiving claims reimbursements**
 - Number of beneficiary grievances related to **portability benefits**
 - Number of provider grievances related to **portability claims**
- 12.6 Analyses of these grievance related indicators over time and across states (may be even across districts) is likely to provide useful insights for course corrections and strengthening the implementation mechanisms under the AB PMJAY.



GRIEVANCE REDRESSAL MATRIX

Grievances under the AB PMJAY shall be redressed as per the matrix presented in Table 3 below

Table 3: AB PMJAY Grievance Redressal Matrix

Sl. No	Aggrieved party	Grievance against	Indicative nature of grievances	Approach authority	Turn- around time	Grievance escalated to Committees (if either party is not satisfied)
1	Beneficiary	Empanelled Healthcare providers	<p>SOS (Emergency) Grievances (Grievances Registered before admission/discharge of patient)</p> <ul style="list-style-type: none"> Denied treatment under PMJAY by empanelled healthcare provider at the time of admission Demanding extra money for the packages covered under the scheme Not returning PMJAY card at the time of discharge Prescribed medicines and diagnostics outside Non-availability of Arogya Mitra/ Non-Cooperation of Arogya Mitra. Misconduct by Hospital Staff 	SGNO	<p>6 working hours</p> <p>(if the case is not resolved within TAT, CEO of SHA will be alerted through system generated Email)</p>	<ul style="list-style-type: none"> SGRC SGRC decision will be final & binding



			<ul style="list-style-type: none"> Charge money for printing e card. 			
2	Beneficiary	Empanelled Healthcare providers	<p>Non-SOS Grievances (Grievances Registered after discharge of the patient)</p> <ul style="list-style-type: none"> Denied treatment under PMJAY Money sought for treatment, despite sum insured under PMJAY cover being available Demanding more than Package Rate/ Pre-Authorized Amount, if Sum Insured under PM-JAY Cover is insufficient or exhausted PMJAY eCard retained by Empanelled Health Care Provider Free medicines & Consultation not provided against follow-up care Ecard not provided despite eligibility, Poor Quality of Treatment Poor facilities 	DGNO	15 days (If no response received by stakeholder within 7 days of show cause notice, DGNO should send reminder)	<ul style="list-style-type: none"> DGRC (Within 30 days of the DGNO decision) If either party is not satisfied with DGRC decision, then they can appeal to SGRC within 30 days SGRC shall have 30 days to resolve the grievance. SGRC decision will be final & binding



			<ul style="list-style-type: none"> • Non-availability of Arogya Mitra/ Non-Cooperation of Arogya Mitra • Misconduct by Hospital Staff 			
3	Beneficiary	Insurance company / TPA	<ol style="list-style-type: none"> 1. Demanding money for treatment approval 2. Misconduct by IC/ISA representative 	DGNO / SGNO	15 days of receipt of grievance for DGNO/SGNO 30 days of receipt of grievance for DGRC	<ul style="list-style-type: none"> • If grievance is not resolved by DGNO/SGNO within 15 days, case shall be referred to DGRC/SGRC. • If either party is not satisfied with DGNO's/SGNO's decision, then they can appeal to DGRC/SGRC within 30 days of the DGNO/SGNO order • DGRC/SGRC shall have 30 days to resolve the grievance. • If either party is not satisfied with DGRC decision, then they can appeal to SGRC within 30 days • SGRC shall have 30 days to resolve the grievance. • SGRC decision will be final
4	Beneficiary	Common Service Centre (CSC)	<ol style="list-style-type: none"> 1. Demanding extra money for E-Card 2. Card issued to another family 3. Card not given to beneficiary 4. Poor Quality of Service 	DGNO	15 days of receipt of grievance for DGNO 30 days of receipt of	<ul style="list-style-type: none"> • If either party is not satisfied with DGNO's decision, then they can appeal to DGRC within 30 days of the DGNO • DGRC shall have 30 days to resolve the grievance.



					grievance for DGRC	<ul style="list-style-type: none"> • If either party is not satisfied with DGRC decision, then they can appeal to SGRC within 30 days • SGRC shall have 30 days to resolve the grievance. • SGRC decision will be final
5	Beneficiary	District authorities	<ul style="list-style-type: none"> • Grievance not addressed by the concerned officer 	SGNO	<p>15 days of receipt of grievance for SGNO</p> <p>30 days of receipt of grievance for SGRC</p>	<ul style="list-style-type: none"> • SGRC • If either party is not satisfied with SGRC order, they may approach the Appellate Authority (Principal Secretary) of the state • Decision of Principal Secretary on such cases shall be final and binding.
6	Health Care Provider	Beneficiary	<ul style="list-style-type: none"> • Misconduct or harassment by the beneficiary • Any other 	DGNO	<p>15 days of receipt of grievance for DGNO</p> <p>30 days of receipt of grievance for DGRC</p>	<ul style="list-style-type: none"> - If grievance is not resolved by DGNO within 15 days, case shall be referred to DGRC. - If either party is not satisfied with DGNO's decision, then they can appeal to DGRC within 30 days of the DGNO order - DGRC shall have 30 days to resolve the grievance. - If either party is not satisfied with DGRC decision, then they can appeal to SGRC within 30 days - SGRC shall have 30 days to resolve the grievance



						<ul style="list-style-type: none"> - Decision of the SGRC shall be final and binding.
7	Health Care Provider	Insurance Company / ISA / TPA /SHA	<ul style="list-style-type: none"> • Claims rejected by Insurer/SHA or full Claim amount not paid • Demanding Money for Claim Settlement • Misconduct by ISA/TPA/ SHA Representatives • Non-cooperation by Insurer/ISA/SHA • Delay in claim payment 	DGNO /SGNO (*in case grievance is against SHA approach authority is Principal Secretary only)	<p>15 days of receipt of grievance for DGNO/SGNO</p> <p>30 days of receipt of grievance for DGRC</p>	<ul style="list-style-type: none"> - If either party is not satisfied with DGNO's decision, then they can appeal to DGRC within 30 days of the DGNO order - DGRC shall have 30 days to resolve the grievance. - If either party is not satisfied with DGRC decision, then they can appeal to SGRC within 30 days - SGRC shall have 30 days to resolve the grievance - If either party is not satisfied with SGRC order, they may approach the Appellate Authority (Principal Secretary) of the state - If not satisfied with appellate authority of state order they may approach NGRC within 30 days of the appellate authority order. - Decision of the NGRC shall be final and binding.
8	Health Care Provider	Insurer/ISA/District Empanelment	<ul style="list-style-type: none"> • Demanding money for empanellment • Not empanelled despite meeting all the criteria 	SGRC	30 days of receipt of grievance	<ul style="list-style-type: none"> - SGRC shall have 30 days to resolve the grievance - If either party is not satisfied with SGRC order, they may approach



		Committee (DEC)				<p>State Appellate Authority (Principal Secretary) within 30 days of the SGRC order.</p> <ul style="list-style-type: none"> - If either party is not satisfied with Appellate Authority order, they may approach the NGRC within 30 days of the Appellate Authority order. - Decision of the NGRC shall be final and binding.
9	Health Care Provider	State Empanelment Committee	<ul style="list-style-type: none"> • Empanelment/ Suspension/ De-empanelment 	State Appellate Authority (Principal Secretary)	30 days of receipt of grievance	<ul style="list-style-type: none"> - Appellate Authority shall have 30 days to resolve the grievance - If either party is not satisfied with Appellate Authority order, they may approach the NGRC within 30 days of the Appellate Authority order. - Decision of the NGRC shall be final and binding.
10	Insurance Company / ISA / TPA	SHA	<ul style="list-style-type: none"> • Premium not received within time prescribed • Fees for Service not paid as per the MOU • AB-PMJAY Beneficiary Database not updated 	State Appellate Authority (Principal Secretary)	30 days of receipt of grievance	<ul style="list-style-type: none"> - If either party is not satisfied with Appellate Authority order, they may approach the NGRC within 30 days of the Appellate Authority order. - Decision of the NGRC shall be final and binding.
11	Common Service Centre-VLE	IC/ISA/SHA	<ul style="list-style-type: none"> • Non-Approval of Beneficiary Registration despite all records provided 	SGNO / SGRC	15 days of receipt of	<ul style="list-style-type: none"> - SGRC shall have 30 days to resolve the grievance



			<ul style="list-style-type: none"> • Not Providing Technical Support • Demanding Money for approval of E card 		<p>grievance for SGNO</p> <p>30 days of receipt of grievance for SGRC</p>	<ul style="list-style-type: none"> - If either party is not satisfied with SGRC order, they may approach State Appellate Authority (Principal Secretary) within 30 days of the SGRC order. - If either party is not satisfied with Appellate Authority order, they may approach the NGRC within 30 days of the Appellate Authority order. - Decision of the NGRC shall be final and binding. - If either party is not satisfied with SGRC order, they may approach the NGRC within 30 days of the SGRC order. - Decision of the NGRC shall be final and binding.
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Annexure 1

DEFINITIONS

AB PMJAY Beneficiary refers to all beneficiaries entitled to receive benefits under AB PMJAY

Action Taking Authority or the ATA Any authority, which may include an individual or an organization, that has the mandate and the responsibility under AB PMJAY to take action on the subject matter of the grievance filed by any aggrieved party

Appellate Authority shall mean the State Grievance redressal Committee (SGRC) or the National Grievance Redressal Committee (NGRC) as the case may be that has the authority to accept, hear and adjudicate on appeals against the relevant GRC orders.

Central Grievance Redressal Management System or the **CGRMS** refers to system set by the National Health Agency for registering, processing, managing and monitoring redressing all grievances under the AB PMJAY.

Direct Channel refers to the mode of grievance redressal where the concerned District Grievance Nodal Officer (DGNO) or the State Grievance Nodal Officer (SGNO) redresses the grievance by directly getting in touch with the concerned stakeholders and / or the Action Taking authority (ATA) without having to route the matter through one of the Grievance Redressal Committees (GRC).

Empanelled Health Care Provider refers to all public or private health care providers that have been empanelled by any State Health Agency (SHA) in the country or by any Insurance Company on behalf of a SHA for providing cashless hospitalisation benefits under the AB PMJAY.

GRC Channel refers to the mode of grievance redressal where the grievance is redressed by one of the Grievance Redressal Committees (GRC) set up under the AB PM-JAY.

Grievance: A Grievance/complaint refers to any communication that expresses dissatisfaction about an action or lack of action, about unfair/wrongful treatment, about the standard of service/deficiency of service that may violate any norms, provisions or guidelines laid down for AB PMJAY or asks for remedial action.

Grievance Redressal means the mechanisms for receiving, registering and addressing grievances received from any of the aggrieved stakeholder.

Grievance Redressal Committee (GRC) refers to committees set up by the SHA or the NHA for redressing all stakeholder grievances under the AB PMJAY.

Annexure 2

Abbreviations and Acronyms

AB PMJAY	Ayushman Bharat Pradhan Mantri Jan Arogya Yojana
ATA	Action Taking Authority
CGRMS	Central Grievance Redressal Management System
CMO	Chief Medical Officer
DEC	District Empanelment Committee
DGNO	District Grievance Nodal Officer
DGRC	District Grievance Redressal Committee
GOI	Government of India
GR	Grievance Redressal
GRC	Grievance Redressal Committee
ISA	Implementation Support Agency
MOHFW	Ministry of Health and Family Welfare
NGNO	National Grievance Nodal Officer
NGRC	National Grievance Redressal Committee
NHA	National Health Authority
SEC	State Empanelment Committee
SGNO	State Grievance Nodal Officer
SGRC	State Grievance Redressal Committee
SHA	State Health Agency
TPA	Third Party Administrators