



Guidelines for Institutions to issue PM-JAY e-cards

Version 2.1

16/05/2020

Disclaimer

The purpose of these guidelines is to provide clarity on mechanism of onboarding Government and Private Institutions for issuance of AB PM-JAY e-cards for the purposes of PM-JAY scheme.

Each State Government, while working on engagement of organizations for issuance of e-Cards, should conduct their own investigations and analysis and should check the applicability of these guidelines and where necessary obtain independent advice from Competent Authorities/ Professionals for the applicability.

National Health Authority make no representation or warranty and shall incur no liability as to the applicability of the guidelines for each institution and such institutions may use its own expertise and prudence in regard to the applicability of the same after evaluating the applicability as listed in the guidelines. National Health Authority may provide assistance in regard to any queries for understanding the guidelines as may be required. National Health Authority accepts no liability of any nature whether resulting from negligence or otherwise howsoever caused arising from reliance of any institution upon the statements contained in these guidelines.

These guidelines supersede any prior document and/or guidelines/ policies in reference to the subject matter.

1. Objective

With National Health Authority having delivered more than 10 Crore (as on 09/09/19) beneficiary e-Cards out of potential beneficiaries since Ayushman Bharat PMJAY launch, with growing mass awareness around the PMJAY scheme, it is need of the hour to cater to remaining eligible beneficiaries in a faster, smoother and time bound manner.

The issuance of e-Cards has tremendously influenced the utilization of the PMJAY scheme by eligible beneficiaries in all regions across India. It is therefore imperative that expansion in the issuance of e-Cards shall also ensure better utilization of PMJAY scheme, in line with the vision of Hon'ble PM.

In order to reach out to maximum beneficiaries under AB-PMJAY scheme and issue them beneficiary e-cards, NHA will permit collaboration with the multiple Government, Public Sector and Private (regulated) entities to enable any eligible beneficiary to obtain their e-card easily. E-Cards are currently issued at empaneled hospitals or CSCs, this initiative is expected to create several more options and points of presence enabling other eligible beneficiaries to rapidly get an e-card.

2. Challenges and Envisaged Solution

It is envisioned, that beneficiaries can get e-Cards with maximum ease at their doorsteps, even at the grassroot level. Currently e-Cards can be generated only by a participating health service provider and empaneled common service centers across India. It is imperative to have a wider base of partners issuing e-Cards to ensure maximum coverage, as well as ease of access to obtain e-Cards.

With a huge PMJAY beneficiary base (50 Crore+) and limited points of presence for obtaining PMJAY e-cards, it is difficult to provide PMJAY e-cards at the pace and ease envisaged.

In order to address the same, there is a strong need for expanding the points of presence as well as beneficiary touchpoints. It is envisaged to partner with eligible institutions with points of service delivery and capabilities to generate e-cards across the geographical landscape of the country on a non-exclusive basis.

3. Which Institutions are eligible to participate?

NHA intends to empanel partners as per the eligibility criteria defined in this guideline document directly as well as give option to State Government(s) to do so to integrate with NHA ecosystem and deliver e-Cards to eligible beneficiaries. Government Departments / Offices / Officials till the village level with necessary wherewithal to generate e-Cards under PMJAY, subsequent to necessary trainings are permitted by NHA to generate e-Cards under PMJAY. The institutions intending to partner with NHA shall submit a detailed roll out plan in line with this guideline document in order to be eligible for generation and issuance of PM-JAY e-Cards to entitled beneficiaries. NHA also reserves the right to accept and/or reject any of these institutions without assigning any reasons thereof.

In addition, an institution must fall in either of the following categories:

- a. Government organizations
- b. Autonomous institutions/organizations/ Companies controlled directly by the Government (GoI/State) (e.g. - Universities, Medical Colleges, Government owned companies/corporations, etc.)
- c. PSU's wherein Government is majority stakeholder
- d. The Government establishments/ Offices/ Government owned Companies established u/s 2(45) of the Companies Act, 2013 as amended from time to time/ Government companies established u/s 8 of the Companies Act, 2013 as amended from time to time/ Societies / Trust / Corporations/ Public Sector Undertakings (PSUs)/ Nationalized Banks, Universities, Statutory Bodies and Autonomous Bodies under Central/State Government of India with major holdings owned by the Government of India.
- e. A private institution (these may be engaged by State Government(s) following due diligence process for engagement at their level and may be selected by competitive process as may be published as per the applicable Government rules and regulations.
- f. Provided that these Organisation do have in place
 - Aadhaar registered Bio Metric devices
 - Printer (colored)
 - Lamination machine
 - High-speed reliable Internet connectivity
 - Functional hardware infrastructure (Desktop /Laptop / Tablets / Mobiles etc.)
 - Biometrically captured details of operator at every login – Each operator at the points of service delivery must be authorized, validated and biometrically authenticated including for everyday usage of the technical suite.
- g. Have an in-house 24 x 7 x 365 support and grievance management system (in case of PSU and private institutions).
- h. Have a positive net-worth and positive turnover (in case of private institutions).
- i. Not be blacklisted / de-barred / de-paneled from Central Government, State / UT Government /PSU/any Institution under control of state & Central Government / PSU / Institutions (in case of private institutions).
- j. Must not be involved in the implementation of Ayushman Bharat PM-JAY in any role whatsoever, wherein that agency will be engaged for activities related to issuing e-cards to beneficiaries.

- k. Not have any direct or indirect conflict of interest pertaining to PM-JAY or any converged/aligned/related schemes.

The institutions are requested to provide signed and scanned copy of all the supporting documents/undertakings against each criteria specified in this section in order to be eligible and carry out the mentioned services.

It must be noted, that mere qualification to the above-mentioned criteria does not mandate for an organization to get the option of generating e-Cards under PMJAY. The sole discretion of NHA shall prevail and shall be full and final in all conditions.

NHA holds complete right and discretion to relax these criteria in case such proposal is received with the approval of Principal Secretary/ Secretary to State/UT Government, who is in-charge for implementation of AB-PMJAY in the State/UT.

State Health Agencies within ecosystem of AB PMJAY may select any agency, Government or private, at any cost as it may deem fit by following the Government policies and guidelines in this regard and also as per State Finance Rules of the respective State/UT with a cap of INR 30 for every successfully generated card. It is mandatory that money is to be paid only after the e-Card is generated and delivered, and that no money is to be charged in case the e-Card generation request is rejected for any reason whatsoever. NHA role in cases where States are engaging private institutions directly will be restricted to only provide access to IT systems and/or integration and technical support.

4. Process of selection for Government Institutions

The Government institutions intending to partner with NHA for the said objective shall have the opportunity to submit a proposal along with proposed financials (refer Section 8) necessary qualification, eligibility documents and Statement of Intent to partner for generating e-Cards with NHA across the year.

An internal committee at NHA will evaluate the proposals received and give recommendations towards each proposal. A final call shall be accordingly taken, and eligible organizations shall be informed to sign an official agreement with NHA.

If the proposal is found complete in all respects, the decision will be taken by NHA accordingly. If proposal is found incomplete and/or certain more information is felt necessary, NHA may seek additional information and/or may do field visit through officials of NHA or SHA.

Once an official agreement is signed, technical integration documents shall be shared with the partner (detailed in Section 9). Once the technical integration is successfully done and showcased, a go-ahead for security audit of the solution will be given by NHA to the partner.

A third-party security audit certificate of the application post integration shall be mandatory for go-live. In addition, a detailed IEC plan shall be submitted by the partner for proposed IEC activities to be done for promoting e-Card generation. A go-live shall not be done without an approval to the IEC plan by NHA.

5. Process of selection for Private Institutions

The following mechanism may be followed by State Government(s) / NHA for engaging private institutions for issuance of e-Cards at the minimum. The States may add up more processes/steps for due diligence at their end.

The private institutions will be selected by a competitive process as published as per the applicable Government rules and regulations. The intending Private Institutions will have the opportunity to submit a proposal along with necessary qualification, eligibility documents and Statement of Intent for generating e-Cards as enlisted in the published competitive document.

The document may decide a floor for minimum number of kiosks which shall be set-up by the empaneled agency. In addition, the document may contain eligibility criteria in terms of turnover, HR capacity, Operational capacity and other eligibility norms as deemed appropriate. As deemed appropriate, SLAs and penalties (if any) may also be defined in the document.

A final call shall be accordingly taken, and eligible organizations shall be informed to sign an official agreement with selecting party (State Government / NHA).

6. What are the responsibilities of empaneled organisations?

- Integrate the solutions technically for generating e-Cards
- Get training done for all operators, post taking a ToT and receiving training and implementation manual from NHA
- Generate e-Cards as per the standards and guidelines of NHA
- Ensure delivery of e-Cards to the beneficiaries with maximum ease
- Ensure the amount being charged to be the same as quoted, and that no overcharging happens at the grassroots
- Execute a detailed IEC strategy for promotion across the areas of operation
- Manage time-bound, effective and efficient grievance redressal process
- Comply to all terms and conditions of the agreement
- Ensure complete monitoring and control over the system
- Maintain effective, efficient, reliable, transparent and accountable implementation of generating e-Cards
- Comply with the data standards and security mechanism as defined by the NHA (refer link: <https://pmjay.gov.in/download-documents> for detailed NHA Data Privacy Policy and Guidelines on Security and Privacy)

7. What are the responsibilities of NHA?

- Support technical integration of the solutions with the partner

- Monitor the processes and procedures followed by the partner
- Oversee the grievance management done by the partner
- Provide access to training and IEC materials as deemed appropriate, and organize training sessions for the operators so that they are trained in the Beneficiary identification, Aadhaar seeding and AB PM-JAY e-card printing process. If the insurer (Insurance Company/ Trust) rejects multiple requests from a single operator – the system shall bar the operator till further training/ remedial measures can be undertaken.

8. What may the institutions charge for the e-Card?

The maximum amount permissible for the entire process of generating e-Cards, printing the same and delivering it to the beneficiary is INR 30 (inclusive of all service charges, taxes, cess or addition fee, if any) against each state/ UT

The Government establishments/ Offices/ Government owned Companies established u/s 2(45) of the Companies Act, 2013 as amended from time to time/ Government companies established u/s 8 of the Companies Act, 2013 as amended from time to time/ Societies / Trust / Corporations/ Public Sector Undertakings (PSUs)/ Nationalized Banks, Universities, Statutory Bodies and Autonomous Bodies under Central/State Government of India with major holdings owned by the Government of India shall be entitled to charge Rs. 30 for generating an e-Card and delivering the same to the eligible beneficiary. The proposed cost shall be inclusive of all services such as e-Card generation, printing and delivery of the same.

The charge may be taken only after the card has been delivered. No money whatsoever shall be charged at any other step or in advance. No charge shall be taken from any individual found non-beneficiary under the scheme even by the Government establishments/ Offices/ Government owned Companies established u/s 2(45) of the Companies Act, 2013 as amended from time to time/ Government companies established u/s 8 of the Companies Act, 2013 as amended from time to time/ Societies / Trust / Corporations/ Public Sector Undertakings (PSUs)/ Nationalized Banks, Universities, Statutory Bodies and Autonomous Bodies under Central/State Government of India with major holdings owned by the Government of India.

In case of the Government establishments/ Offices/ Government owned Companies established u/s 2(45) of the Companies Act, 2013 as amended from time to time/ Government companies established u/s 8 of the Companies Act, 2013 as amended from time to time/ Societies / Trust / Corporations/ Public Sector Undertakings (PSUs)/ Nationalized Banks, Universities, Statutory Bodies and Autonomous Bodies under Central/State Government of India with major holdings owned by the Government of India, the discretion towards the distribution of charges taken for the generation, printing and delivery of e-Cards shall vest with the Government establishments/ Offices/ Government owned Companies established u/s 2(45) of the Companies Act, 2013 as amended from time to time/ Government companies

established u/s 8 of the Companies Act, 2013 as amended from time to time/ Societies / Trust / Corporations/ Public Sector Undertakings (PSUs)/ Nationalized Banks, Universities, Statutory Bodies and Autonomous Bodies under Central/State Government of India with major holdings owned by the Government of India.

A private institution (engaged by State Government(s) following due diligence process for engagement at their level, and selected by competitive process as per the applicable Government rules and regulations shall be able to charge as quoted in the process of selection/empanelment with a cap of INR 30 for every successfully generated card. It is mandatory that money is to be paid only after the e-Card is generated and delivered, and that no money is to be charged in case the e-Card generation request is rejected for any reason whatsoever.

9. Software Integration options for Institutions

- ***Integration with NHA solution suite***

If opting for this option, the institution shall integrate their application interface with NHA Solution Suite through APIs. Under the system, the Authentication of the operator shall be done (including biometric authentication) by the Partner Application itself. Subsequently, the operator shall be able to use the NHA solution suite for e-Card generation, with authorization and access right check (including token and session management) being done by NHA.

APIs and integration documents for the said integration shall be provided by NHA. All efforts of integration shall be the responsibility of the partner.

- ***Utilizing and adopting NHA solution suite***

If opting for this option, the usernames and access credentials for all operators shall be created by NHA. The same shall be provided to the partner. In such a case, all application related ownership shall be of NHA only, however, the management responsibility shall lie with the partner.

Both options of integration shall be available to each prospective partner. However, once selected, change in the type of integration option shall be considered only after due approvals of NHA

10. Annexure A: Beneficiary Identification System Process Flow

Step 1

A potential beneficiary may visit either an empaneled hospital or a designated Kiosk or center for his/her identification.

Step 2

Beneficiary needs to come with preferably Aadhaar Card or any other photo based individual Government ID like Voter ID card, PAN card etc. along with family ID like Ration Card, State identified family ID, etc.

Step 3

Pradhan Mantri Arogya Mitra (PMAM) or Kiosk/ Center Operator will search a beneficiary name/family using different ways/parameters.

Step 4

Upon identification of beneficiary in BIS Application, beneficiary will be asked to submit either Aadhaar Number (preferable) or any other photo based individual Govt. ID for individual identification/verification.

Step 5

PMAM or Kiosk/ Center Operator will perform an online authentication using Aadhaar or enter details in case of Non-Aadhaar Verification and also validate beneficiary's mobile number. A photo of the beneficiary will also be collected (in case of Non-Aadhaar verification)

Step 6

Beneficiary will also have to submit a family ID document (e.g. Ration Card) for establishing his relationship in the family. The operator will also scan and upload the family ID document submitted by the beneficiary.

Step 7

The Operator then submits the 'record' to the approving authorities for further verification and approval. The approving authority can either be an Insurance company or Trust as the case may be.

Step 8

The record can then be approved or recommended for rejection by these authorities. If the record is recommended for rejection, then the approving authority will specify the reason and SHA will take a final decision on the recommended records.

Step 9

Approved beneficiary records are assigned an AB-PMJAY ID. These records are considered as 'verified beneficiaries'.