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Government of India
Ministry of Health & Family Welfare
National Health Authority

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Office Memorandum

Subject: Revised Guideline for Grievance Redressal Management under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)

AB PM-JAY plays a pivot role in providing comprehensive health care to the pooresthouseholds by increasing the equitable access.

2. A robust Grievance redressal mechanism has been developed to ensure that uncompromised cashless access to quality care is provided under AB PM-JAY by addressing the grievances from all the stakeholders within a prescribed time frame based on the principles of natural justice.


3. Central Grievance Redressal Management System (CGRMS) is an online web-enabled system developed to address grievances under Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana. CGRMS primarily aims to enable submission of grievances by the aggrieved party from anywhere and anytime (24x7). The multi-tier system under CGRMS i.e., District, State and National level officers and committees scrutinize and take action for speedy and favorable redress of these grievances. Tracking of grievances is also facilitated on this portal through the system generated unique registration number.

4. The Grievance Redressal guidelines were first released in January 2019 and later updated in Feb 2020. A need was felt to revise the current Grievance Redressal Guideline to make them more robust, transparent, objective, and practical.

5. The revised Grievance Redressal Guideline under AB PM-JAY has been duly approved by competent authority of NHA. This will replace the existing document with immediate effect.

6. Please find attached Grievance Redressal Guideline under AB PM-JAY in **Annexure**.

This is issued with approval of the competent authority


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AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA (AB PM-JAY)

Grievance Redressal Guidelines

December 2021

Grievance Redressal Guidelines

**AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA
YOJANA (AB PM-JAY)**

December 2021

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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 PM-JAY transparently and effectively. Grievance Redressal under AB PM-JAY has a multi-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), State Appellate Authority (SAA) at the state level and National Grievance Redressal Committee at National level for redressal of the grievances. State Appellate Authority (SAA) shall be the final appellate authority for handling and resolution of all grievances received either directly or escalated through the SGRC. Monthly meeting of respective committees at District and State level 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 and the nodal officer to view the details of registered grievances on the portal- <https://grievance.pmjay.gov.in> or <https://cgrms.pmjay.gov.in>.

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 e-mail system and SMS notification. For efficient and timely redressal of the grievances, automated intimation is also enabled for the nodal officers through e-mail & SMS. The cases which are unresolved by the concerned nodal officer are automatically escalated to the higher authority. If any party is not satisfied with the decision of the concerned nodal officer or committee, the case is escalated directly 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 explaining types of grievances, escalation levels, and TAT (Turn Around Time) 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 in SECC 2011 data set. The benefits are available free of cost at an empaneled public or private hospital in cashless and paperless manner, portable across India.

National Health Agency (NHA) is the Nodal Agency mandated to implement AB PM-JAY across India and address the disputes and grievances of the beneficiaries, healthcare providers and other stakeholders in a transparent and time bound manner.

NHA has established an effective multi-tiered redressal mechanism via Central Grievance Redressal Management System (CGRMS) and Grievance Redressal Guidelines, and it is the sole authority for any subsequent amendments to Guidelines.

2. OBJECTIVES OF THE GRIEVANCE REDRESSAL SYSTEM

To ensure that grievances of all stakeholders are redressed within the time frame mentioned in the Grievance 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 stakeholder, for this purpose, a stakeholder includes:

- a. AB PM-JAY Beneficiary
- b. Healthcare Provider
- c. Insurer or its employees
- d. Implementation Support Agency (ISA) or its employees
- e. State Health Agency (SHA) or its employees or nominated functionaries for implementation of the Scheme; and
- f. Any other person

3.2 Any person who may have observations, comments or 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/accepted

3.3 Illustrative and indicative list of grievances is given in the Grievance Redressal Matrix (refer to Annexure 1 in this document)

4. GRIEVANCE REDRESSAL STRUCTURE AND AUTHORITIES

AB PM-JAY has a multi-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 and when 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-empowerment of the 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 authorized 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
- l. Ensure compliance to the Grievance Redressal Guideline of AB PM-JAY

4.2 State Grievance Redressal Committee

The State Grievance Redressal Committee (SGRC) should be constituted by the SHA at each state

4.2.1 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, Labor, 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

4.2.2 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 shall be final. The specific functions shall 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 Grievance Redressal Guideline of AB PM-JAY

4.2.3 For any appeal escalated to the SGRC, the SGRC, at its sole discretion may assign the task of investigation of the grievance to the independent agency or any official.

4.2.4 Complaints/grievances/appeals received against the orders of State Empanelment Committee as regards empanelment/de-empanelment shall be referred to State Appellate Authority for further action and disposal. These types of appeals/representations/etc. should be filed directly to State Appellate Authority.

4.2.5 Complaints/grievances received against any of the officials of the SHA or State/UT Government shall be referred to the State Appellate Authority.

4.3 State Appellate Authority

Principal Secretary (Health) shall function as the State Appellate Authority (SAA) of the respective state.

4.3.1 Functions of SAA

The SAA shall perform all functions related to handling and resolution of all grievances received or escalated through the SGRC. The specific functions shall include:

- a) Act as an Appellate Authority for appeal against the orders of the SGRC
- b) Redressal of 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) Oversee grievance redressal functions of the SGRC including but not limited to monitoring the turnaround time for grievance redressal
- e) Perform all tasks necessary to decide on all appeals received within 30 days
- f) Adjudicate and issue final orders on grievances
- g) For any appeal escalated to the SAA, the SAA may at its sole discretion assign the task of investigation of the grievance to the independent agency or any official if need be
- h) The decision of SAA shall be final and binding wherein SHA and Insurance Company/ISA/TPA are the aggrieved parties

4.4 National Grievance Redressal Committee

The National Grievance Redressal Committee (NGRC) shall be formed by the Chief Executive Officer, National Health Authority at the national level.

4.4.1. 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. Head Beneficiary Engagement Division (NHA) – **Convenor**
 - iii. Representative of Finance Division (NHA)
 - iv. Representative of IRDAI/ Member of General Insurance Corporation
 - v. Other experts for specific cases as determined by the Chairperson or the Convenor on behalf of the Chairperson

4.4.3 Functions of the NGRC:

The NGRC shall act as the apex Authority and shall

- a. 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
- b. Provide need-based mentoring and capacity building support to the SGRCs
- c. Issue specific recommendations to the states/SHAs for corrective actions and process improvement based on state-wise review of grievance redressal data
- d. Issue amendments to the national grievance redressal guidelines as and when required
- e. NGRC shall ensure adequate and effective settlement of disputes only between Insurance Company / ISA / TPA and SHA, with respect to any deviation from 'Terms & Conditions' of the contract and NHA guidelines between the two parties or any act of omission or commission with respect to the contractual provision

Grievances wherein EHCP or beneficiary are the one of the parties shall not be entertained by NGRC and decision of SAA shall be final and binding.

The meetings of the NGRC shall be convened as per the cases received by it for consideration or as per the convenience of the Chairman, NGRC.

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.

4.5 Grievance Officer

4.5.1 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
- e. Referring grievances to convener of DGRC
- f. Forwarding grievances to concerned DGNO/SGNO in case the grievance doesn't fall under his/her jurisdiction
- g. Submitting reports and records

4.5.2 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. Giving priority to the grievances that are emergent nature
- 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 in case the grievance doesn't fall under his/her jurisdiction
 - g. Monitoring of the grievances and ensuring grievances are resolved within the time frame at State & District Level
 - h. Submitting reports and records

4.5.3 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 the action
- 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 on regular basis. State can decide a particular date/day based on the convenience and availability of the members of the committee.

SAA meetings shall be convened within one week of receiving the grievances before SAA.

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

- a. All grievances of beneficiaries against the hospital shall be referred to the DGNO of the State/UT where beneficiary is availing benefits of PM-JAY
- b. Inter-state beneficiary cases should be solved jointly by the concerned DGRC and SGRC of two respective states/ UTs. They shall coordinate amongst 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 by State/UT. The SGRCs of both the states shall coordinate amongst them, if required, to redress the grievance

6. LODGING AND REGISTRATION OF GRIEVANCES

6.1 Any grievance under AB PM-JAY can be raised through following means:

Online Mode

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

Offline Mode

- AB PM-JAY Call Centre helpline no. 14555
- 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

6.2 Details of all complaints shall be entered in CGRMS portal by the concerned officer.

- a. For all grievances received by the call center, call center 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.
- b. 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.
- c. The CGRMS will automatically generate a Unique Grievance Number (UGN), categorize the nature of the grievance and an auto SMS sent to the stakeholder as per the Grievance Redressal Matrix (Annexure 1)

6.3 **Special powers of the authorities:** The SHA, SGRC and/ or the SAA 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 Grievanceredressal committee.

Each grievance irrespective of the mode of receipt 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,

- a. The grievance officer should analyze the case and seek explanation from the stakeholder/s against whom the grievance is being lodged by sending a show cause notice
- b. 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
- c. 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
- d. 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/telephone and update on the CGRMS portal.
- e. 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 concerned grievance redressal committee.

- a. The Convener of the relevant Grievance Redressal Committee shall place the grievance before the Grievance Redressal Committee for its decision at its next meeting
- b. Each grievance shall be addressed by the relevant Grievance Redressal Committee within a period of 30 days of the receipt of the grievance. Depending on the urgency of the case, the Grievance Redressal Committee may decide to meet earlier for a speedier resolution of the grievance
- c. 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
- d. 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
- e. 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
- f. A Grievance Redressal Committee or any other authority having powers of appeal shall dispose of an appeal within 30 days of receipt of the appeal. 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 Grievance Redressal Committee Order, the defaulting party shall be liable to pay penalty as described under the contract between the parties

8.3 The defaulting party shall be liable to pay the levied 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 as specified by the SHA in the notice issued

8.4 On failure to pay 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 call should also be made to a beneficiary informing him about the redressal of the grievance.

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

10 AUTO-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 generates various reports like total grievance count, age wise pendency, closure report, SOS Grievances

11.2 Such reports may be utilized by grievance redressal officials in planning and decision making

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 GRS system shall be:

a. **Resolution turn-around time ratio**

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

Table 1 Turn Around Ratio

b. Escalation ratio

Indicator	Escalation ratio
Description	Grievances that needed escalation
Numerator (N)	Number of GRC orders that were appealed against
Denominator (D)	Total number of GRC orders issued
Calculation	$(N / D) * 100$
Frequency of measurement	Monthly
Acceptable Threshold (benchmark)	10 % or less

Table 2 Escalation Ratio

12.3 These indicators are illustrative and may evolve and be amended by the NHA and / or theSHA from time to time.

12.4 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.

12.5 Monitoring of time series grievance data may also provide insights into the overall performance of the AB PM-JAY. Some of these indicators could be:

- a. Percentage of grievances resolved through **Direct Channel**
- b. Percentage of grievances related to **out-of-pocket payments**
- c. Percentage of grievances related to **quality of services**
- d. Percentage of grievances related to **denial of services**
- e. Percentage of beneficiary grievances related to **delays in receiving services**
- f. Percentage of grievances from empaneled providers related to **delays in receiving claims reimbursements**
- g. Number of grievances related to **portability benefits**
- h. Percentage 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 PM-JAY.

Annexure 1

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	Empaneled Healthcare providers	<p>SOS (Emergency) Grievances (Grievances Registered during the period of hospitalization)</p> <ul style="list-style-type: none"> • Denied treatment under PM-JAY by empaneled healthcare provider at the time of admission • Demanding money for the services which are available for free in the scheme • Not returning PM-JAY card at the time of discharge • Prescribed medicines and diagnostics from outside, which are available for free in the scheme • Non-availability of ArogyaMitra • Non-Cooperation by 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 decision shall be final & binding

			<ul style="list-style-type: none"> • Charge money for printing Ayushman card. 			
2	Beneficiary	Empaneled Healthcare providers	<p>Non-SOS (Non-Emergency) Grievances (Grievances Registered before admission or after discharge of the patient)</p> <ul style="list-style-type: none"> • Denied treatment under AB PM-JAY • Money sought for treatment, despite sum insured under AB PM-JAY cover being available • Demanding more than Package Rate/ Pre-Authorized Amount • AB PM-JAY Ayushman Card retained by Empaneled Health Care Provider • Free medicines & Consultation not provided during follow-up • Ayushman Card 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 shall be final & binding

			<ul style="list-style-type: none"> • Non-availability of ArogyaMitra • Non-Cooperation of Arogya Mitra • Misconduct by Hospital Staff 			
3	Beneficiary	Insurance company / TPA	<ul style="list-style-type: none"> • Demanding money for approval of pre-authorization • Misconduct by IC/ISA/TPA representative 	DGNO / SGNO	<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 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 shall be final and binding
4	Beneficiary	Common Service Centre (CSC)	<ul style="list-style-type: none"> • Demanding extra money (above the approved cost of Rs. 30) for issuing Ayushman card • Card issued to another family • Card not provided to beneficiary • Poor Quality of Service 	DGNO	<p>15 days of receipt of grievance for DGNO</p> <p>30 days of receipt of</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 • 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 shall be final and binding
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"> If either party is not satisfied with DGRC order, they shall approach the SGRC Decision of SGRC on such cases shall be final and binding.

GRIEVANCE REDRESSAL SYSTEM

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
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						<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 in full or partial 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/ SAA	<p>15 days of receipt of grievance for DGNO/SGNO /SAA</p> <p>30 days of receipt of grievance for DGRC</p> <p>30 days of receipt of grievance for SAA</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 shall approach the SAA within 30 days of the SGRC order. The decision of SAA shall be final and binding.
8	Health Care Provider	Insurer/ISA/ District Empanelment	<ul style="list-style-type: none"> Demanding money for empanelment Not empaneled 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 shall approach

		Committee (DEC)				<ul style="list-style-type: none"> SAA within 30 days of the SGRC order. The decision of SAA shall be final and binding.
9	Health Care Provider	State Empanelment Committee	<ul style="list-style-type: none"> Empanelment/ Suspension/ De-empanelment 	SGRC	30 days of receipt of grievance	<ul style="list-style-type: none"> SGRC shall have 30days to resolve the grievance If either party is not satisfied with the SGRC order, they shall approach the SAA within 30 days of the SGRC order. Decision of the SAA 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 PM-JAY Beneficiary Databasenot updated 	SGRC	30 days of receipt of grievance	<ul style="list-style-type: none"> If either party is not satisfied with SGRC order, they shall approach the SAA within 30 days of the SGRC order. If either party is not satisfied with SAA order, they shall approach NGRC within 30 days of the SAA order. Decision of the NGRC shall be final and binding.

12	Common Service Centre-VLE	IC/ISA/SHA	<ul style="list-style-type: none"> • Non-Approval of Beneficiary Registration despite all records provided • Not Providing Technical Support • Demanding Money for approval of Ayushman card 	SGNO / SGRC	<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 shall have 30 days to resolve the grievance • If either party is not satisfied with SGRC order, they shall approach SAA within 30 days of the SGRC order. • Decision of the SAA shall be final and binding.
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Annexure 2

DEFINITIONS

AB PM-JAY Beneficiary refers to all beneficiaries entitled to receive benefits under AB PM-JAY

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 PM-JAY 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 State Appellate Authority (SAA) or 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 PM-JAY

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)

Empaneled Health Care Provider refers to all public or private health care providers that have been empaneled by any State Health Agency (SHA) in the country or by any Insurance Company on behalf of a SHA for providing cashless hospitalization benefits under the AB PM-JAY

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 PM-JAY 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 PM-JAY

Annexure 3

Abbreviations and Acronyms

AB PM-JAY	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
SAA	State Appellate Authority
SEC	State Empanelment Committee
SGNO	State Grievance Nodal Officer
SGRC	State Grievance Redressal Committee
SHA	State Health Agency
TPA	Third Party Administrators