**FAQs on Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana**

**Ayushman App Related**

1. **What is Ayushman App?**

Ayushman App is an Android based app launched by National Health Authority (NHA) for expediting Ayushman card creation at the ground level. This mobile application is equipped with self-verification feature enabling beneficiaries to create Ayushman card for himself/herself along with his/her family. Individuals can check their eligibility, perform e-KYC and download their Ayushman Card by themselves using their mobile phone.

1. **How many languages are available in Ayushman App?**

Currently, the application is available in three languages viz. are Hindi, Marathi and English.

1. **How to download the Ayushman app?**

You can download the Ayushman app from google play store by following the below mentioned steps (android devices only):

* Open Google Play store in your mobile
* Enter Ayushman app in the search bar and select the Ayushman App which has been developed by National Health Authority
* Select and tap on install for installing the app
* Once the app is installed tap on ‘OPEN’ to open the app

 Link:<https://play.google.com/store/apps/details?id=com.beneficiaryapp&hl=en_IN&pli=1>

1. **How to Login on Ayushman app as Beneficiary?**
* When you open the app, it will take you to privacy policy page. Read the policy and click on ‘Accept’
* Select your preferred language and click on ‘Login’
* Select ‘Beneficiary’
* Once selected, fill in your mobile number and click on ‘Verify’
* Enter the Six-digit OTP received on your mobile number for authentication and enter the captcha
* Click on ‘Login’ for accessing the app
* After clicking on login, a pop up will appear to allow GPS access. Authorize the access and proceed with the card creation process.
1. **How can the operator login if he does not have login credentials?**

Operator needs to create their login credential through User management portal (UMP) on <https://ump.pmjay.gov.in/> to access the application.

1. **How to check eligibility from Ayushman app?**

Once the app has been logged in, below details are to be selected to check for eligibility

* Select the applicable scheme (PM-JAY)
* Select the State you belong to
* In the ‘Search by’ section, select from the options given such as Family ID, Aadhaar ID, or PMJAY ID and fill the details
* Select the district
* After filling all the details and the captcha, click on search to check one’s eligibility
1. **What does “No beneficiary found” in the BIS application mean?**

“No beneficiary found” means concerned Aadhaar is not found in the Ayushman database.

1. **How to know if e-KYC is pending?**

Upon searching the beneficiary, the application displays the list of beneficiaries belonging to family ID. If the e-KYC is pending, it will be marked in orange colour. The card status against such record will be shown as ‘Pending’.

1. **How to do e-KYC?**
* Tap on ‘do e-KYC’ button and an authentication pop-up will open
* Authenticate via Aadhaar OTP/Finger Print/IRIS Scan/Face Auth
* In case of Aadhaar OTP, OTP will be sent on the mobile number registered with Aadhaar
* For Finger Print/Iris Scan and Face Auth, details are authenticated via Aadhaar
* On the e-KYC page, capture your photo, fill the required details and submit

If the e-KYC match score is below 80%, the request will be sent to SHA/ISA. If the e-KYC match score is greater than 80%, the request will be auto approved and card can be downloaded.

1. **How to authenticate via Aadhaar OTP?**
* Select Aadhaar OTP and verify your Aadhaar number
* Accept the consent and allow to continue
* Green check mark will appear on Successful Authentication Aadhaar number
* Authenticate again via beneficiary’s Aadhaar OTP and beneficiary’s Mobile OTP to authenticate successfully
1. **How to download the Ayushman card from Ayushman app?**
* Login on Ayushman app 15-20 mins after successful e-KYC
* From the page where all family members are listed, click on download Ayushman card option corresponding the beneficiary
* Authenticate via given authentication options
* Download page will open
* Select from given options to download/print or share the Ayushman card
1. **How to Link Aadhaar on BIS application?**
* Search for the beneficiary from the filters such as beneficiary’s State, scheme, District and search criteria
* Click on search button and list of beneficiaries belonging to the same family ID will appear
* If the beneficiary’s Aadhaar is not yet linked on BIS application, their e-KYC status will be marked as unidentified
* Click the card icon to link the Aadhaar of an unidentified beneficiary and e-KYC page will open
* Complete the e-KYC process to link the Aadhaar
* Once all details are submitted, request to link Aadhaar will be sent for approval to ISA
* Note the reference ID to check the status of request
1. **What to do if mobile number is not linked with Aadhaar?**

To link your mobile number, we request you to please call on Aadhaar helpline number-1947.

1. **Does beneficiary need to pay any fee for obtaining the card?**

No, a beneficiary need not pay any cost for Ayushman card.

1. **What are the error messages that reflect on application and what does it mean?**

Some of the error messages that reflects on the BIS application and ways to fix them are as below:

|  |  |  |
| --- | --- | --- |
| **Error Message** | **Issue** | **How to fix** |
| Invalid Credentials | When wrong User ID is entered | Need to fill correct User ID |
| invalid\_grant: Login failed, please try again. | When wrong Password is entered | Need to fill correct Password |
| Please enter correct token | When wrong Mobile OTP is entered | Check and fill the correct OTP |
| Invalid OTP value | When wrong Aadhaar OTP is entered | Check and fill the correct OTP |
| Your captcha is Incorrect | When wrong captcha is entered | Enter the correct CAPTCHA |
| No Beneficiaries found in given Search Criteria | When Family id wrong entered In alphabets | Check and fill the correct Family ID |
| Please enter valid mobile number | When wrong mobile no is entered | Input correct mobile number without country code |
| Please enter correct captcha and mobile OTP | When wrong mobile OTP is entered | Check and fill the correct mobile OTP |

**Beneficiary portal related (https://beneficiary.nha.gov.in)**

1. **How to login on the portal?**
* Open the portal and Select ‘Beneficiary’ or ‘Operator’ as per your role
* Once selected fill in your mobile number and click on verify
* Enter the 6-digit OTP received on mobile number for authentication and enter the Captcha
* After Entering OTP and Captcha, click on login
1. **How to check eligibility via portal?**
* Select the applicable scheme (PM-JAY)
* Select the State you belong to
* In the ‘Search by’ section, select from the options given such as Family ID, Aadhaar ID, or PMJAY ID and fill the details
* Select the district
* After filling all the details and the captcha, click on search to check one’s eligibility
1. **Where to reach for any ABHA card related queries?**

For any queries related to ABHA card, we request you to please contact on Ayushman Bharat Digital Mission Helpline - 14477

**Add Family member related**

1. **Can existing family member add new family member as beneficiary?**

Addition of new members to a PM-JAY eligible household by virtue of birth/ adoption/ marriage is applicable under ‘Add member’ irrespective of the date of birth/ adoption/ marriage certificate. The AB PM-JAY scheme allows addition of new members to AB PM-JAY eligible families for the following relationships:

* Son
* Daughter
* Daughter-in-law
* Wife
* Mother and father of a son who is originally listed in SECC database
* Husband, mother and father of a daughter, who is originally listed in SECC database
* And son-in law in case of matrilineal State (Meghalaya).
* Family relations as mentioned above of such family where the only member of the family listed in the database has died.

Under PM-JAY, ‘Add member functionality’ has been enabled for SECC and RSBY beneficiary category only and will not be available for NFSA database beneficiary.

1. **How to add family member on BIS applications?**

A new family member can be added only under the approved family member. Only the PMAM in the PM-JAY empanelled hospital can add new family member on the BIS application. To add a new family member, the following process may be followed:

* Search for the beneficiary from the filters such as beneficiaries State, scheme, district and search criteria
* Click on search button and list of beneficiaries belonging to the same family ID will appear
* Select the approved beneficiary from the family ID list to add new member
* “Download card” page will open. Click add family member tab
* Page will show the family member details which needs to be authenticated by the approved beneficiary details using Aadhaar OTP/Finger print/Iris Scan
* Accept the consent approval request and click allow to continue
* Green check mark will appear on Successful Authentication of Aadhaar number
* Authenticate again via beneficiary’s Aadhaar OTP / Mobile OTP to authenticate successfully
* Upon successful verification, add details of the new family member and upload supporting documents
* Once all details are updated, authenticate the new family member via Aadhaar OTP/Finger print/Iris Scan
* Update the new family member picture and submit e-KYC details
* Once all the details are filled, click on submit, Subsequently, request will be sent to ISA for approval
* Note the reference ID to check the status of request
1. **What documents are accepted as relationship proof documents?**

Documents list that can be submitted as relationship proof is as follows:

* Marriage Certificate
* Birth Certificate
* Adoption Certificate
1. **Only one member of the family is eligible under PMJAY and he/she passed away (Death). In this scenario can remaining family members avail scheme/Create Ayushman card?**

Yes, remaining family member(s) can create Ayushman card for themselves even if the only member of the family listed in the database has died. In such cases, the eligible beneficiary may produce applicable relationship document along with the death certificate of the only member of the family.

**Other queries related to Ayushman Bharat PM-JAY**

1. **Who is eligible to avail benefits under Ayushman Bharat Scheme?**

Initially, 10.74 Crore beneficiary families under AB PM-JAY were targeted on the basis of the Socio-economic Caste Census (SECC) of 2011 using select deprivation and occupational criteria across rural and urban areas respectively to identify the families. Further, in January 2022, the Cabinet of the Government of India revised the beneficiary base to 12 Crore families and decided to give flexibility to use other digitized databases of similar socio-economic profile for identification of beneficiaries under Ayushman Bharat PM-JAY. Accordingly, States/UTs have been given flexibility to use suitable databases for beneficiary identification in place of unidentified SECC families. This is aimed to ensure that all eligible beneficiaries are extended free healthcare. On the top of it, many States/UTs implementing AB PM-JAY have expanded the beneficiary base under the scheme, at their own cost.

Also, the Govt. of India, in 2024 has included Accredited Social Activists (ASHAs), Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHs) under PM-JAY. Furthermore, the government has approved the inclusion of all senior citizens aged 70 years and above, regardless of their socio-economic status under Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY). Through this initiative, approx. 4.5 crore families corresponding to 6 crore senior citizens will be benefitted.

Since, AB PM-JAY is an entitlement-based scheme, the list of the beneficiaries under the scheme has been freezed by the State/UT. So, any individual listed in the eligible beneficiary database used by the State is eligible under the scheme.

1. **What documents are required to check eligibility and get the Ayushman card?**

**The following process may be adopted for the checking one’s eligibility and further apply for Ayushman card:**

* NHA has a dedicated 24x7 call centre - 14555 through which the eligibility under the scheme may be checked.
* Further, the beneficiary can reach out to any empanelled government (CHC and above) or private hospitals or Common Service Centre (CSC) for getting their eligibility checked. All empanelled hospitals have AB PM-JAY representatives (Pradhan Mantri Arogya Mitra) who facilitate the beneficiary with all the necessary steps required to apply for Ayushman card and further availing PM-JAY benefits.
* Beneficiary can also create Ayushman card for himself/herself along with his/her family through logging on website <https://beneficiary.nha.gov.in/> or through mobile application (Application link: <https://play.google.com/store/apps/details?id=com.beneficiaryapp&hl=en-IN>).
1. **Where can the services under Ayushman Bharat be availed?**

Beneficiaries can avail treatment in any of the PM-JAY empanelled hospitals across the country

1. **Where to find empaneled hospital list under Ayushman Bharat?**

Search for the list of empaneled hospitals on - <https://hospitals.pmjay.gov.in/Search>

1. **Does Ayushman card has any validity?**

As long as scheme is implemented, the Ayushman card can be used without renewal.

1. **Can the name be changed post creating Ayushman card?**

There is no provision to change the name or other details once Ayushman card has been created and approved by ISA and SHA.

1. **How to get a duplicate Ayushman card in case it is lost or stolen?**

You can visit <https://beneficiary.nha.gov.in> to download the Ayushman card again.

1. **How to get Ayushman card of all the family members?**

Under AB PM-JAY there is no restriction on family size, all the members of the eligible family are covered under the scheme. The inclusion of a new family member can be done under an existing approved family member.

**Benefits, enrolment and portability related**

1. **What are the benefits of Ayushman Bharat?**

Ayushman Bharat scheme includes all expenses incurred on the following components of the treatment.

* Medical examination, treatment and consultation
* Pre-hospitalization
* Medicine and medical consumables
* Non-intensive and intensive care services
* Diagnostic and laboratory investigations
* Medical implantation services (where necessary)
* Accommodation benefits
* Food services
* Complications arising during treatment
* Post-hospitalization follow-up care up to 15 days
1. **What are the activities to promote Ayushman Bharat and enroll maximum eligible population and drive card creation?**

Ayushman Bharat is enrolling the beneficiaries and smoothening the card creation process via various promotion channels and drives PAN India like:

* Ayushman Apke Dwar
* Ayushman Bhava Campaign
* Viksit Bharat Sankalp Yatra
* Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) campaign set up in 16 states & 1 Union territory currently.
1. **What is the process of portability? Can I get the PMJAY benefits under portability?**

Benefits under PMJAY will be available across the country. This means that you will be able to get treatment outside the home State in any empaneled hospital in paperless and cashless manner.

1. **Which Package rates will apply in portability?**

The package rates of the treating State will be applicable in such a situation as per the empanelment conditions.

1. **Who will pay for the treatment cost in case of portability?**

The State where the beneficiary belongs will pay for the treatment expenses.

**PMAM and CSC Related**

1. **Who is PMAM and How can I recognize Arogya Mitra?**

Pradhan Mantri Arogya Mitra are dedicated representatives of Ayushman Bharat PM-JAY deployed in PM-JAY hospitals. They will help you in all necessary process for Ayushman card creation and further availing benefits at under the scheme.

1. **How to check CSC center’s list?**

Available CSC centers in your State can be checked by visiting - <https://locator.csccloud.in>

1. **What services can be availed at the nearby CSCs?**

You can visit the nearby CSCs across India for Ayushman card creation. CSCs helps in the following:

* Identify beneficiary name in the database
* Undertake e-KYC for verification card creation
* Facility to print your Ayushman card at the CSC centers
* Provide requisite information about the scheme and promote it among citizens so that maximum number of beneficiaries can avail the benefit