

National Health Authority convenes Day 1 of AB PM-JAY Auto-Adjudication Hackathon Showcase 2026; AI-driven innovations in claims adjudication take centre stage

India among first in Global South to develop Health AI benchmarking platform: Dr. Sunil Kumar Barnwal, CEO, NHA

“Robust AI-enabled adjudication to enhance transparency, efficiency and programme integrity under AB PM-JAY”

From OCR to deepfake detection: AI innovations showcased to strengthen claims management under AB PM-JAY

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The Ministry of Health and Family Welfare (MoHFW), in collaboration with the National Health Authority (NHA), IndiaAI Mission, and the Indian Institute of Science (IISc), Bengaluru, today inaugurated the AB PM-JAY Auto-Adjudication Hackathon Showcase 2026, marking the commencement of a two-day national event focused on leveraging artificial intelligence (AI) to strengthen health claims management under Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).

The inaugural day brought together policymakers, technology innovators, insurers, Third Party Administrators (TPAs), healthcare providers, academia, and AI startups to deliberate and demonstrate cutting-edge AI-enabled solutions aimed at enhancing efficiency, transparency, and integrity in claims adjudication.



Speaking at the Inaugural Session, Dr. Sunil Kumar Barnwal, Chief Executive Officer, National Health Authority, stated that the initiative presents a significant opportunity not only to strengthen healthcare delivery under Ayushman Bharat PM-JAY, but also to enhance the overall efficiency and effectiveness of the healthcare ecosystem through technology.

He emphasized that innovation is distributed across society—spanning institutions, academia, startups, and industry—and initiatives such as hackathons help harness this collective potential to solve complex healthcare challenges.

Dr. Barnwal highlighted that NHA has been actively promoting AI in healthcare, including the development of *BODH*, an Open Benchmarking and Data Platform for Health AI at IIT Kanpur, launched during the IndiaAI Impact Summit. He noted that India is among the first countries in the Global South to establish such a platform for validating AI solutions against India-specific datasets, as a digital public good.

He further highlighted that robust and transparent claims adjudication is central to building trust among empanelled hospitals, ensuring timely settlements, and improving programme integrity. He added that the vast and diverse data generated under AB PM-JAY offers immense potential for leveraging AI to further strengthen efficiency, transparency, and outcomes.



A major highlight of the showcase was the presentation of advanced AI/ML-based solutions developed under the hackathon across three critical problem statements, each addressing core challenges in claims adjudication and programme integrity under AB PM-JAY.

The first problem statement focused on *Clinical Document Classification and Compliance with Standard Treatment Guidelines (STGs)*. Winning teams demonstrated sophisticated solutions capable of automated classification of diverse healthcare documents, coupled with multilingual Optical Character Recognition (OCR) applied to low-quality and heterogeneous scans. These systems were able to extract structured clinical and billing data with associated confidence scores and provenance tracking. Additionally, the solutions exhibited the ability to identify mandatory visual markers such as institutional stamps and authorised signatures, while generating explainable adjudication outputs aligned with Standard Treatment Guidelines and policy compliance frameworks.

The second problem statement addressed *Radiological Image-Based Condition Detection and Report Correlation*. The winning teams showcased assistive AI tools capable of interpreting complex radiological data, including X-rays, CT scans, and MRIs. These solutions enable adjudicators to better understand imaging outputs, correlate radiological findings with hospital-submitted clinical reports, and validate claimed diagnoses, disease staging, and treatment timelines in accordance with established Standard Treatment Guidelines, thereby enhancing both speed and accuracy in decision-making.



The third problem statement focused on *Document Forgery and Deepfake Detection*. Participating teams presented robust AI/ML-driven systems designed to detect anomalies and fraudulent patterns in medical documentation submitted during claims processing. These included identification of tampered discharge summaries, manipulated billing records, ghost beneficiaries, and synthetically generated or altered medical reports. Such solutions are expected to significantly strengthen digital claims adjudication frameworks and safeguard programme integrity under AB PM-JAY.

The programme also featured a high-level panel discussion on “*Building AI for Indian Healthcare*”, chaired by Shri S. Krishnan, Secretary, Ministry of Electronics and Information Technology. The panel brought together distinguished representatives from government, healthcare technology enterprises, academia, and the broader AI ecosystem to deliberate on practical pathways, policy considerations, and operational strategies for the adoption and scaling of AI solutions within India’s healthcare system.

Discussions focused on the role of Small Language Models (SLMs), Large Language Models (LLMs) and multimodal AI systems in addressing diverse healthcare use cases, particularly in low resource and local language settings. Panellists also highlighted the importance of workflow integration, validation frameworks, quality datasets, edge deployment, privacy safeguards and scalable implementation pathways for AI solutions in healthcare delivery.

Shri S. Krishnan, Secretary, Ministry of Electronics and Information Technology, Ms. Jyoti Yadav, Joint Secretary (PMJAY), National Health Authority; Prof. Govindan Rangarajan, Director, IISc Bengaluru along with healthcare professionals, Academia, students and Innovators were present at the occasion.



The AB PMJAY Auto-Adjudication Hackathon aims to drive innovative digital solutions that seamlessly integrate with existing AB-PMJAY infrastructure, reduce manual effort, speed up processing, and build a scalable, future-ready adjudication framework for the entire ecosystem.

Through this initiative, the National Health Authority reaffirms its commitment to harnessing responsible Artificial Intelligence to strengthen health systems, improve efficiency in claims management and support transparent and technology-driven healthcare delivery under AB PM-JAY.

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