Union Health Ministry Reviews Progress of AB PM-JAY and ABDM with States and UTs; Charts Roadmap for Strengthening Implementation

Every Rupee Spent on Healthcare Must Lead to Better Care for Our People: Dr. Sunil Kumar Barnwal, CEO, NHA

Focus Must Shift from Financing Treatment to Achieving Better Health Outcomes: CEO, NHA

4.2 Crore Beneficiaries Enrolled and 2.2 Lakh People Treated under AB PM-JAY in West Bengal Since Its Launch: Shri Manoj Kumar Aggarwal, Chief Secretary, Government of West Bengal

Two-day National Review Meeting focuses on strengthening beneficiary coverage, healthcare delivery, financial protection and digital health integration

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The National Health Authority (NHA), under the Ministry of Health and Family Welfare, Government of India, convened a two-day National Review Meeting in Kolkata on 5–6 November 2026 to review the progress of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) and the Ayushman Bharat Digital Mission (ABDM), and to deliberate on priorities and strategies for strengthening their implementation in the coming phase.

The meeting brought together senior officials from States and Union Territories to review the implementation and progress of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) and the Ayushman Bharat Digital Mission (ABDM), and to deliberate on priorities and strategies for strengthening these flagship initiatives in the coming years.

The meeting provided a platform for the Centre and States to assess programme performance, share implementation experiences and identify measures to improve the reach, efficiency and impact of the two initiatives. The deliberations focused on expanding beneficiary coverage, strengthening healthcare delivery, ensuring financial protection and

accelerating digital health adoption. Particular emphasis was placed on leveraging technology, data analytics, automation and Artificial Intelligence (AI) to enhance operational efficiency, transparency, accountability and health outcomes.



Addressing the gathering, Dr. Sunil Kumar Barnwal, Chief Executive Officer, National Health Authority, highlighted the progress made by West Bengal following its integration with the national AB PM-JAY platform, with over four crore Ayushman Cards generated within a short span. He emphasised that the next phase of implementation must focus on translating the achievements in coverage into improved access to quality healthcare and better health outcomes for beneficiaries.

“Every rupee spent on healthcare must lead to better care for our people. Technology, data and artificial intelligence can strengthen implementation, improve efficiency and support more informed decision-making. As we move forward, our focus must increasingly shift from financing treatment towards achieving better health outcomes for beneficiaries,” he said.



Speaking at the Occasion, Shri Manoj Kumar Aggarwal, Chief Secretary, Government of West Bengal, emphasised the importance of strengthening primary healthcare alongside financial protection under AB PM-JAY. He observed that while the scheme provides financial security to eligible families at the hospitalisation stage, a strong primary healthcare system is essential for preventive care, early detection of diseases and reducing the burden on hospitals.

“Healthcare should never push a family into poverty. AB PM-JAY is a game changer in ensuring healthcare security for every eligible family. At the same time, strengthening primary healthcare is essential to reducing the burden on hospitals and improving health outcomes. West Bengal is committed to making the implementation of the scheme robust, comprehensive and people-centric,” he said.



Shri Narayan Swaroop Nigam, Principal Secretary, Department of Health and Family Welfare, Government of West Bengal, stated that West Bengal joined AB PM-JAY as the 36th State. Since the launch of the scheme in the State on 16 August 2026, 4.2 crore beneficiaries have been enrolled and 2.2 lakh people have received treatment under the scheme. He highlighted that AB PM-JAY and ABDM represent two complementary pillars of healthcare transformation, bringing together financial protection and digital empowerment.

The inaugural session was also attended by Shri Ashish Madhao Rao, Additional CEO, NHA; Shri Kiran Gopal Vaska, Joint Secretary and Mission Director, ABDM; Ms. Varnali Deka, Joint Secretary and Mission Director, ABDM, NHA; and Shri Sharad Dwivedi, CEO, State Health Agency, West Bengal, along with senior officials from NHA and representatives of participating States and Union Territories.

A key focus of the deliberations was the need to ensure that all eligible beneficiaries are covered under AB PM-JAY and are adequately informed about the benefits available under the scheme. The review also examined the progress of ABDM and explored ways to strengthen its adoption across healthcare facilities. Emphasis was placed on coordinated implementation of the two initiatives to facilitate seamless access to healthcare services, improve beneficiary experience and establish a more integrated and patient-centric healthcare ecosystem.

The meeting also deliberated on strengthening claims processing and fraud prevention mechanisms under AB PM-JAY. A dedicated session on the National Anti-Fraud Unit (NAFU) and auto-adjudication examined the increasing use of automation in claims settlement, including its impact on processing timelines, operational costs and the quality of adjudication. The importance of regular fraud reviews, effective monitoring mechanisms and strengthening the institutional capacity of State Anti-Fraud Units was underscored to ensure transparency and accountability in the implementation of the scheme.

Recognising the importance of digital transformation in improving healthcare delivery, the meeting reviewed the Model Digital Health Facility Framework and the implementation experience of Tripura. The discussions highlighted that successful digitisation of healthcare facilities requires not only the deployment of digital solutions but also appropriate changes in institutional processes, workflow redesign and regular capacity building of healthcare personnel. Such integration is expected to strengthen ABDM-enabled workflows while ensuring the availability of accurate and reliable data for effective implementation of AB PM-JAY.

The role of Artificial Intelligence in strengthening healthcare systems was another important area of discussion. Prof. Phaneendra Yalavarthy, TANUH, IISc Bengaluru, presented the Benchmarking Open Data Platform for Health AI (BODH), which enables the evaluation and benchmarking of health AI models using Indian datasets. States were encouraged to utilise the platform to assess the performance and suitability of AI solutions before their adoption and to incorporate BODH-based benchmarking into their healthcare AI procurement processes.



The meeting also reviewed the operationalisation of the National Health Claims Exchange (NHCX), emphasising the importance of ABDM-enabled Hospital Information Systems for its effective integration across AB PM-JAY empanelled hospitals. Greater integration by hospitals and digital solution providers was identified as an important requirement for expediting claims processing and improving the accuracy and quality of claims adjudication.

Further, the Health Analytics and Artificial Intelligence Unit (HAAU) presented its findings on data quality. The discussions highlighted the need to strengthen institutional capacity for data analytics and evidence-based decision-making, with States committing to establish dedicated analytics and AI teams to support informed planning and targeted interventions.

On the second day, the deliberations focused on health financing models, convergence of health schemes, ease of digital integration and cybersecurity. Dr. Darez Ahamed, Secretary, Health and Family Welfare, Government of Tamil Nadu, shared the State's experience in implementing insurance and assurance models of health coverage. The discussion highlighted the importance of aligning the choice of health coverage model with the nature of risks being addressed, supported by ring-fenced funds and timely payments to hospitals.

The session on convergence explored the scope for States to leverage NHA's IT platform for implementing their respective health schemes. The platform's existing health benefit packages, empanelled hospital network and fraud-detection mechanisms were discussed as potential enablers for greater standardisation, streamlined implementation and strengthened monitoring of State health schemes.

A demonstration of Sandbox 2.0, enhanced with agentic AI capabilities, showcased the potential of AI-assisted tools in simplifying and expediting ABDM integration. During the demonstration, an ABDM Milestone 1 integration for ABHA creation was successfully completed in real time, illustrating how AI can significantly reduce the time and technical effort required for integration. The initiative is expected to facilitate faster onboarding of technology partners and Hospital Information System providers, while reducing dependence on manual technical support.

In view of the sensitive nature of information handled by national digital health platforms, cybersecurity was also accorded significant attention. The discussions examined potential threats, including phishing attacks, fraudulent URLs and applications, credential leaks and third-party vulnerabilities. States were advised to designate dedicated cybersecurity leads, strengthen authentication and access controls, and undertake regular security audits of applications and APIs to safeguard digital health infrastructure and ensure the security of health data.

The meeting also witnessed a demonstration of NHA's Ambient AI-enabled Voice Scribe, a technology that converts doctor-patient conversations into structured clinical records in multiple Indian languages. The records are reviewed and approved by doctors before being linked to ABHA. The demonstration highlighted the potential of this technology to reduce the documentation burden on doctors, streamline clinical workflows and accelerate the digitisation of healthcare facilities.

The National Review Meeting concluded with a shared roadmap for the next phase of implementation of AB PM-JAY and ABDM. The deliberations reaffirmed the importance of sustained Centre-State coordination, stronger implementation mechanisms and effective utilisation of technology to translate the progress achieved under the two flagship initiatives into tangible benefits for citizens.

The discussions underscored that the next phase must focus not only on expanding coverage and digital adoption but also on ensuring timely access to quality healthcare, strengthening financial protection and improving health outcomes. Reliable data, secure and interoperable digital systems, robust monitoring mechanisms and the responsible adoption of emerging technologies will remain central to achieving these objectives.

The two-day meeting comprised 15 sessions covering various aspects of programme implementation, operational efficiency, digital health infrastructure and emerging technological interventions.

The Ministry of Health and Family Welfare reiterated their commitment to working collaboratively towards strengthening the implementation of AB PM-JAY and ABDM and advancing the broader vision of an accessible, affordable, efficient and people-centric healthcare system in the country.

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HFW/ National Review Meeting convened on AB PMJAY & ABDM /6 November 2026/1

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