

Centre Seeks Anti-Fraud Tech for PM Jan Arogya Scheme

Calls on companies to build IT framework to identify & trigger alerts for 'suspicious' transactions

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New Delhi: The government has called on companies to build an IT framework that can identify and trigger alerts for "suspicious" transactions in its ambitious PM Jan Arogya Yojana (PMJAY) health insurance scheme, ET has learnt. The Centre plans to appoint partners for this project in the next four months after holding consultations, senior officials aware of the development said.

About 14 companies including IBM, L&T Technologies, LexisNexis, IQVIA and Wipro have expressed interest in designing this IT framework, one official told ET on condition of anonymity.

The consultations, which are to begin this week, follow directions from the highest quarters of the government that the scheme should have "zero tolerance" for fraud. The move comes almost a month after the health ministry released anti-fraud guidelines for states implementing PMJAY,

Creating a Shield

Centre may appoint partners in four months after consultations

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HEALTH MIN RECENTLY RELEASED ANTI-FRAUD NORMS FOR STATES THAT HAVE PMJAY

Scheme will provide 10 crore poor families with cover of ₹5 lakh

IT framework will be finalised by Centre, then adopted by states



known as Ayushman Bharat.

"Health insurance schemes/programmes are prone to fraud, abuse and leakages, which not only impact the programme financially but also often lead to endangerment of people's health. Therefore, it is important to prevent, detect and deter fraud effectively through robust processes, trained

manpower and timely action backed by state-of-the-art IT systems," the Centre said in a proposal document, which ET reviewed.

The consultations are meant to understand global best practices, policies, procedures and IT solutions available to develop a robust fraud prevention, detection and control system for the scheme, which will provide more than 10 crore poor families with cover of Rs 5 lakh for secondary and tertiary healthcare.

"There are a lot of checks and balances already, but the government wants to have a software which can have triggers (when fraud is occurring) and is looking for agencies to help identify all those suspicious transactions. Many international companies that do this have shown interest," a second official told ET, also requesting anonymity. Following the consultations, the Centre plans to invite bids from these companies to provide the service pan-India, the official added. IQVIA, a US company that provides information, technology solutions and

contract research services to healthcare clients, said it could not comment on the development.

ET's queries to IBM, L&T Technologies, LexisNexis and Wipro remained unanswered by press time on Thursday.

The anti-fraud framework has become even more important because Aadhaar, the unique 12-digit identity number for residents of India, will be optional to avail of the benefits of the scheme and other identification cards will be accepted in the initial stages.

To make the system foolproof, the Centre is preparing personalised cards for beneficiaries it has identified, which need to be shown when treatment is sought in empanelled hospitals. The cards are expected to be dispatched starting this weekend to district headquarters, from where they will be distributed to the beneficiaries. This process will take three months, said an official.

Depending on the framework's design, the government may bring on board multiple partners, the first official said.