

## CGHS Beneficiaries' Welfare Association of India

This paper aims to offer insights into ABHA and PMJAY, highlighting their distinctions, particularly in light of the recent Office Memorandum issued by the Director of CGHS mandating the linking of CGHS Beneficiary ID with ABHA.

### Ayushman Bharat Health Account (ABHA)

The Ministry of Health and Family Welfare has mandated the compulsory linking of Central Government Health Services (CGHS) beneficiary ID with Ayushman Bharat Health Account (ABHA) ID with effect from 1<sup>st</sup> April and has to be completed within 30 days by all the beneficiaries. An OM, signed by the Director, CGHS dated 28<sup>th</sup> March 2024 has been issued to the above effect and is available on CGHS website.

Earlier, a similar MoH&FW (CGHS Directorate) OM F. No 44/MCTC/CGHS was issued during January, 2023. This association had sought clarification from CGHS on the matter and it was then replied by the CGHS that "**CGHS would not be linked with PMJAY.**" Now again, the above OM has been circulated.

Some members have expressed curiosity about the ABHA account ID and its significance. The following paragraphs provide an explanation of the ABHA account ID and the associated issue.

### **What is ABHA?**

The ABHA stands for **Ayushman Bharat Health Account**. ABHA is a personal health viewer application from National Health Authority, Govt of India. This application enables citizens to maintain their health record at one place.

(<https://web.umang.gov.in/landing/department/abha.html>)

To access various services of Ayushman Bharat Health Account (ABHA) application, **citizens** can register themselves and post successful registration user may login the application to avail various feature of the application.

### **1. Link my Health Record**

Citizen can request to link the health records from the empaneled health facilities such as hospital, clinics, labs, etc. and have a longitudinal view of the health data.

## **2. My Record**

Citizen may view their linked health records for e.g. Doctor Prescription, Diagnostic Report, Medical History

The ABHA itself is actually an account, not a physical card. There might be some confusion because it's referred to as a card sometimes.

Here's the breakdown:

**ABHA account:** This is where your unique 14-digit ID and your health information are stored.

**ABHA card (optional):** You can optionally request a physical card that displays your ABHA ID. It's basically a printout of your ID for easier access.

So, the core concept is the ABHA account, and the physical card is just an optional way to carry your ID with you.

### **What is Ayushman Card?**

Ayushman card is issued to beneficiaries of the Ayushman Bharat Yojana, enabling cashless treatment at network hospitals. Designed for economically weaker sections of society, registered under PMJAY.

**Differences Between ABDM and PMJAY (Pradhan Mantri Jan Arogya Yojana, which is a government-sponsored health insurance scheme)**

Both these healthcare schemes are launched by NHA to upgrade the health infrastructure of India, but with different missions and meanings. So, no one should confuse both as one thing. We have pointed out some differences between both these schemes.

- ABDM is an initiative to create a digital environment in the health system. Also, it does not provide any health compensation.
- PMJAY is a health insurance scheme availed through an Ayushman Bharat card.

- ABDM is a measure to make the health infrastructure digital. But PMJAY intends to make health treatment available to many citizens of India.
- Under ABDM, anyone can register for the Ayushman card online. It is required to make the digital features of ABDM available.
- Ayushman Bharat PM-JAY aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to over 12 crores poor and vulnerable families (approximately 55 crore beneficiaries) that form the bottom 40% of the Indian population. The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively. (<https://nha.gov.in/PM-JAY>)
- Along with the treatment, PM-JAY covers the cost of medicines, food, accommodation non-intensive and intensive care expenses. ABDM's mission does not offer or provide any of these.
- ABDM will make the health system digital by providing a database of all medical records, appointment schedules, etc. PMJAY provides free health treatment of up to 5 lakhs to eligible people.
- ABDM provides digital access and convenience in health-related services, while PMJAY promises financial aid for health-related issues.

**Benefits of ABHA Number:** As mentioned in the website (<https://abha.abdm.gov.in/abha/v3/>)

ABHA number is a 14-digit number that will uniquely identify you as a participant in India's digital healthcare ecosystem. ABHA number will establish a strong and trustable identity for you that will be accepted by healthcare providers across the country. Seamless sign up for PHR (Personal Health Records) applications such as ABDM ABHA application for Health data sharing.

- **Unique & Trustable Identity**

Establish unique identity across different healthcare providers within the healthcare ecosystem.

- **Hassle-free Access**  
Avoid long lines for registration in healthcare facilities across the country.
- **Unified Benefits**  
Link all healthcare benefits ranging from public health programmes to insurance schemes to your unique ABHA number.
- **Easy PHR Sign Up**  
Seamless sign up for PHR (Personal Health Records) applications such as ABDM application for health data sharing.

**Note:** The CBWAI has raised the matter of linking CGHS ID with ABHA to the authorities, urging them not to proceed with it. We will keep our groups updated on any developments regarding this issue.

President/CBWAI

Dt 03/04/2024