

## Guidelines

### Disabling a BIS e-Card

#### A. Reasons for disabling a verified BIS e-Card

It has been identified after studying the data generated from the field that following are the most common reasons for disabling a verified BIS e-Card

1. Fraud Case: e.g. beneficiary impersonation
2. Error Case: e.g. unintentional error while BIS record creation

#### B. Policy around implementation of disabling a verified BIS e-card

1. State Health Agency (SHA) residing in PMJAY active states will have the access to disable a verified BIS e-Card.
2. Since the card has been approved by the SHA, the SHA remains as the decision making authority for disablement of verified e-Cards
3. SHA will have to select the reason (Fraud/Unintentional Error) for disabling a verified e-Card.
4. SHA will be able to search a verified beneficiary e-Card via PMJAY ID/Family ID/Mobile No. (Provided at the time of beneficiary verification).
5. A PMJAY ID is linked to a Family ID, the PMJAY ID that is to be disabled will be released/delinked from the source Family ID.
6. When a disabled PMJAY ID is searched in either of the two applications (BIS or TMS), an error will be displayed along with the reason and the time of disablement. The error message should read: “This PMJAY ID has been disabled on directions of <<Name of the State>>State Health Agency”.
7. In BIS, all searches corresponding to PMJAY ID (Main Search, Add Member, and Print All) should display the same error message along with reason and time of disablement.
8. The source data record corresponding to disabled PMJAY ID will be released as soon as the PMJAY ID is disabled so that valid re-verification can take place.
9. If new family members have been added with reference to a disabled verified e-Card, all those records (approved/pending approval) will be disabled and linkage to the source family ID will be delinked.
10. Re-printing/PDF generation of disabled e-Card will not be permitted.
11. NHA works on the principle that “**No PMJAY eligible beneficiary should be penalized**”.
  - a. Implications on NHA’s Transaction Management System (TMS):
    - i. If the e-Card holder is declared as a “Fraud/Unintentional Error Case”: The amount consumed by the disabled e-Card may be replenished on

orders of the SHA in case the expenditure goes above INR 5 Lacs, i.e. the wallet limit for the eligible family. All approved claims to be settled by SHA.

12. Under the SHA view of the BIS dashboard, a new tab will be displayed, containing number of disabled e-Cards per state along with the disablement reason wise segregation (Fraud/Error) (for internal purposes only).

13. Communication:

Channel 1: When an e-Card is disabled, an intimation SMS will be sent on the mobile number provided at the time of e-Card creation.

- a. SMS

*“Ayushman Bharat PMJAY ID XXXXXXXXX has been disabled on directions of <<Name of the concerned State>> State Health Agency. Please recheck your eligibility by visiting the nearest empaneled hospital/CSC. Please carry a valid Govt. photo ID like Aadhaar and your Ration Card/PM Letter when visiting the hospital. Call 14555 or 1800111565 for assistance”*

Channel 2: When an e-Card is disabled, an intimation letter will be automatically generated. This letter must be sent by SHA on the address provided at the time of e-Card creation.

14. The capacity building may be done for national call center needs about disable e-Card functionality and a “Check your PMJAY details” view will be created on MERA.PMJAY

15. MERA.PMJAY portal should have a drop down search menu to “Check your PMJAY details”.

- a. The User should be able to search his/her PMJAY ID. Following are the three types of results that may appear

- i. This is a VALID PMJAY ID
    - ii. This is an INVALID PMJAY ID
    - iii. This PMJAY ID has been disabled on directions of <<Name of the concerned State>> State Health Agency

- b. The user should also be able to check his/her wallet balance and hospital (TMS) transaction history.