

Ayushman App User Manual



**national
health
authority**



Document Release Note

Notice No. : NA

Customer : National Health Authority, India

Project : PMJAY 2.0

Document Details

Name	Version Number	Description
User Manual	8.0	This document describes the processes and steps to use the Ayushman mobile application.

Revision Details

Action Taken (Add/Del/Change)	Previous Page Number	New Page Number	Revision Description
Add	1-15	1-17	Document Updated

Review By

Name of the Reviewer	Review Date	Description
Aseem Lall	29-08-2023	Document reviewed

Document Revision List

Customer : National Health Authority, India

Project : PMJAY 2.0

Document Name : BIS User Manual – Mobile Application_Version8.0

Release Notice Reference (for release)

Revision Date	Version Details	Revision Description
14 Aug 2023	Version 1	Document Created
15 Aug 2023	Version 2	Document Updated
16 Aug 2023	Version 3	Document Updated
17 Aug 2023	Version 4	Feedback Incorporated
19 Aug 2023	Version 5	Feedback Incorporated
22 Aug 2023	Version 6	Feedback Incorporated – UMP login creation option added.
29 Aug 2023	Version 7	Feedback Incorporated
29 Aug 2023	Version 8	Feedback Incorporated

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Abbreviations

Abbreviation	Expansion
AB-PMJAY	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana
BIS	Beneficiary Identification System
NHA	National Health Authority
OTP	One Time Password
PDF	Portable Document Format
SHA	State Health Agency
UHC	Universal Health Coverage

1. Introduction

Ayushman Bharat, a flagship scheme of Government of India was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). Ayushman Bharat is an attempt to move from sectoral and segmented approach of health service delivery to a comprehensive need-based health care service. Ayushman Bharat aims to undertake path breaking interventions to holistically address health (covering prevention, promotion, and ambulatory care), at primary, secondary and tertiary level.

PM-JAY2.0 is a step towards this, it will replace the existing PM-JAY1.0. NHA has initiated PM-JAY2.0 to offer a single integrated platform which is robust, scalable and sustainable in the long term and can keep pace with the changing end user, business and technology requirements. The new system will provide an enriching experience to all stakeholders by improving efficiency in delivery of all services and enhance transparency.

2. Purpose

The Ayushman App ensures correct source of Potential Beneficiaries who can perform their e-KYC and ensure enrolment into PMJAY Scheme to get their Ayushman cards and avail subsequent health benefits from the scheme. This App also allows beneficiaries to download card, Linking of Aadhaar to already enrolled cards for seeding Aadhaar.

3. Scope of the Application

The Ayushman App is designed for Beneficiaries to enrol for Ayushman Card and for Operator to make Ayushman card for beneficiaries post e-KYC. The potential beneficiary for auto approval of card request based on match threshold score and in case of non-auto approval, the request forwards to respective authorities for further action and decision.

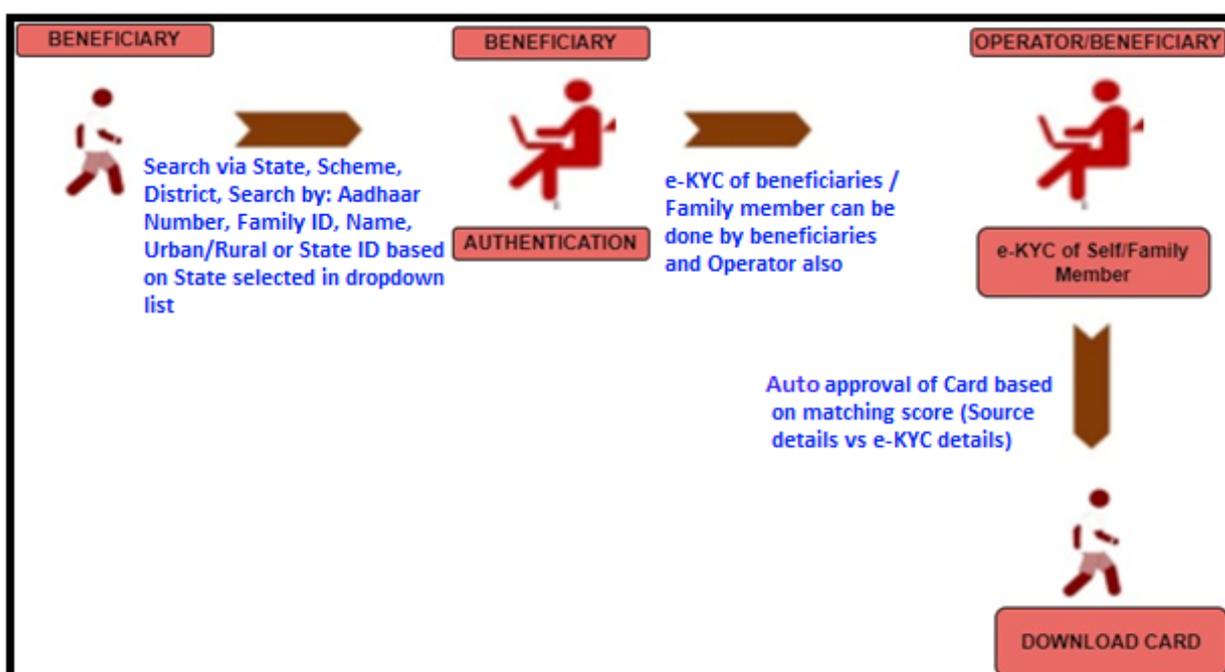
4. Features of Ayushman App

- Authentication of potential beneficiary
- e-KYC of beneficiary
- e-KYC of un-verified Operator
- Link Aadhaar for already enrolled beneficiary without Aadhaar
- Addition of new Family Member for already enrolled families
- Auto Approval of enrolment request based on matching score
- Download card if auto approved or once approved by ISA or SHA

5. Ayushman App Roles

Beneficiary	<p>Citizen of India, who is potential / enrolled beneficiary to avail the benefits under PMJAY Scheme. Also, potential beneficiary performs following operations:</p> <ul style="list-style-type: none"> ▪ Search beneficiary ▪ e-KYC ▪ Link Aadhaar ▪ Add family member ▪ Download Ayushman card PDF, share card on different App
Operator	<p>Operators are preauthorized users of Ayushman App, authorized by State and are responsible for</p> <ul style="list-style-type: none"> ▪ Search beneficiary ▪ e-KYC ▪ Link Aadhaar ▪ Add family member ▪ Download Ayushman card PDF, share card on different App ▪ Card delivery process execution post approval of enrolment process

6. Ayushman App Workflow



7. Login

Ayushman App allows Beneficiary and Operator to Login. This application provides interface where user can choose applicable option to access.

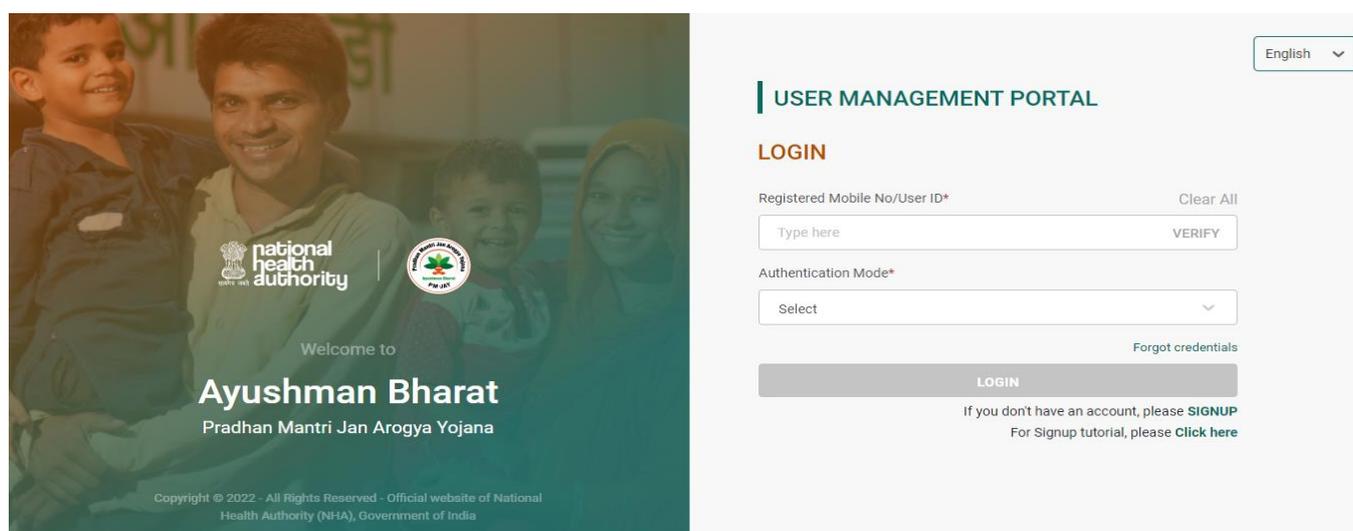
- Beneficiary
- Operator

Beneficiary: A user can login using with active mobile number. Upon verification of the mobile number, the user will have a provision to authenticate using mobile OTP only. The user will have to enter an OTP followed by captcha. Upon which the login button gets enabled, as shown in [Beneficiary login](#) page screenshot below.

Operator: As a PMAM user, the Operator must have login details to access this App. If IDs already created, then PMAM user can directly Sign in the App as shown in [Operator login](#) page screenshot. And if not, then user will have to Sign-up to create a login, the user needs to get registered in UMP portal with required details. Once the login request is approved in User Management Portal, the user can be able to access the Ayushman App.

Login as PMAM using registered mobile number/user ID. Upon verification of the mobile number/user ID, the user will have a provision to authenticate using password/mobile OTP/Aadhaar OTP/Aadhaar fingerprint. If the authentication mode selected as 'password', the user will have a provision to enter his password followed by captcha. Upon which the login button gets enabled as shown in login page (PMAM) screenshot.

*URL: <https://ump.pmjay.gov.in/signup>



English

USER MANAGEMENT PORTAL

LOGIN

Registered Mobile No/User ID* Clear All

Type here VERIFY

Authentication Mode*

Select ▼

Forgot credentials

LOGIN

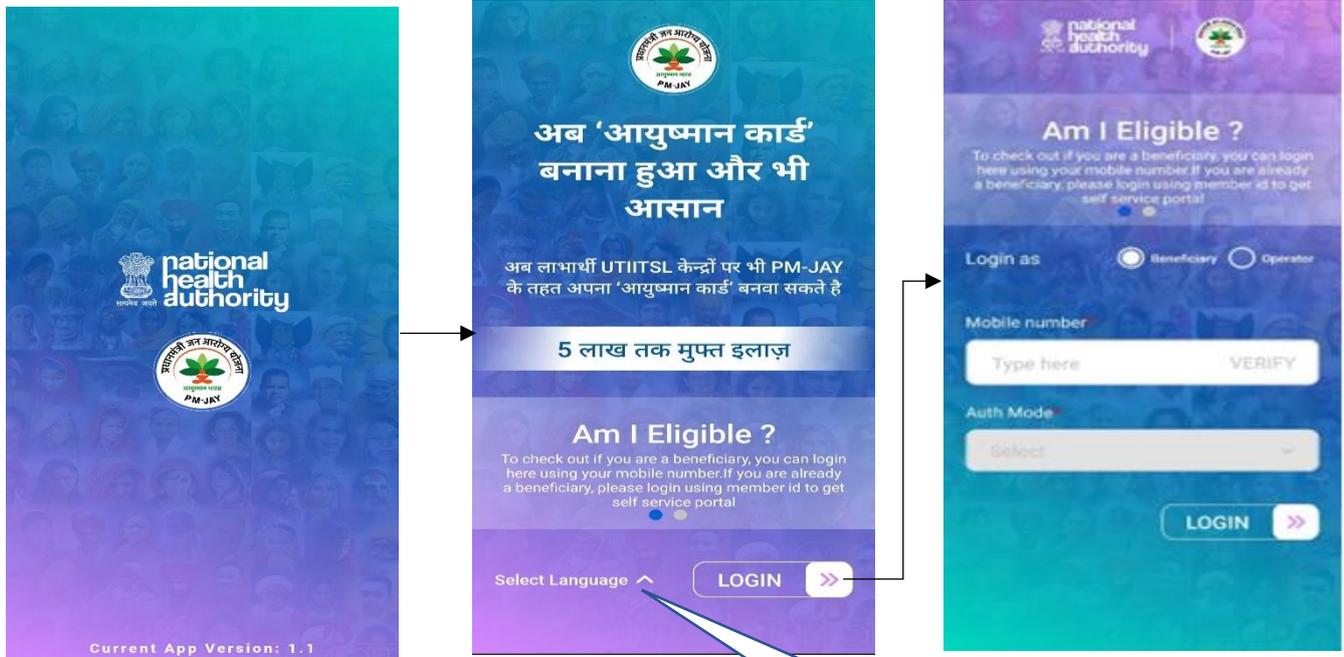
If you don't have an account, please **SIGNUP**
For Signup tutorial, please [Click here](#)

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7.1. Beneficiary Login

First, the beneficiary will have to install **Ayushman App**  from Google Play store 

Once App installed in mobile phone then Start Ayushman App 

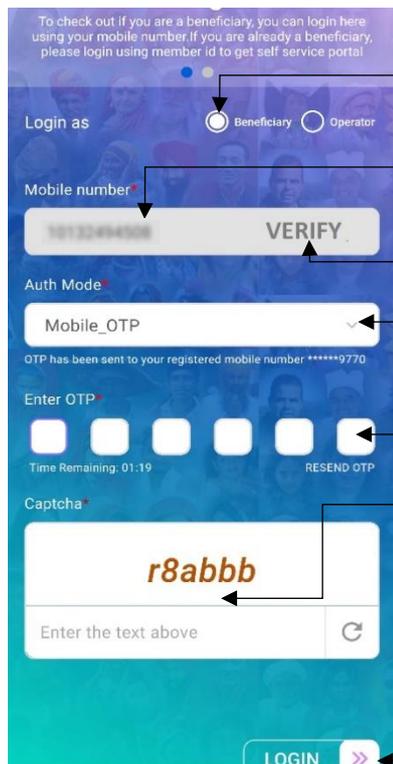


Ayushman App launch Screen

Home Page

Tap here to Change Language

Login Screen

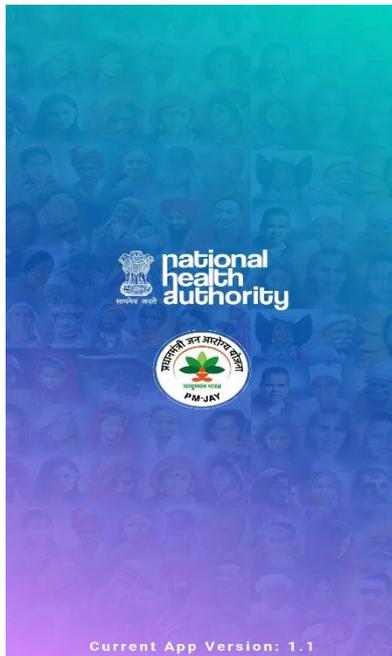


1. Choose Beneficiary.
2. Enter Mobile Number here.
3. Click "VERIFY" after enter mobile number.
4. Authentication Mode - Mobile_OTP.
5. Enter 6 digit OTP which is received on same mobile number.
6. Enter CAPTCHA number here which is displaying on screen.
7. Once filled all details select "LOGIN"

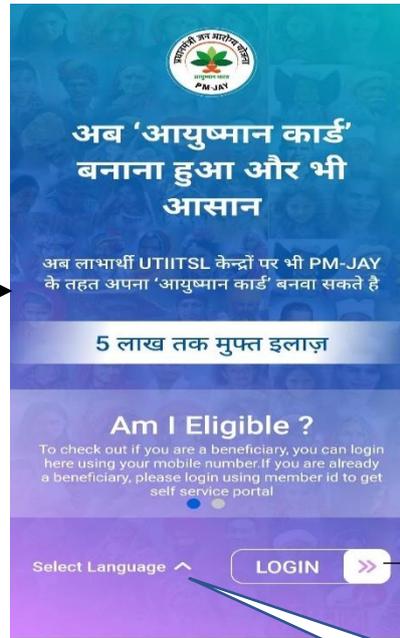
7.2. Operator Login

First, the Operator will have to install **Ayushman App**  from Google Play store 

Once App installed in mobile phone then Start Ayushman App 

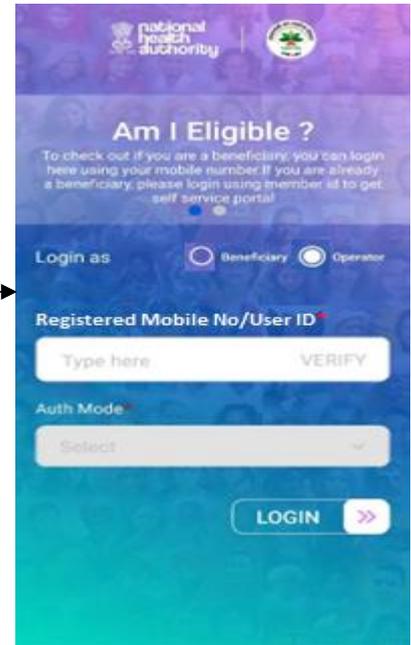


Ayushman App Launch Screen

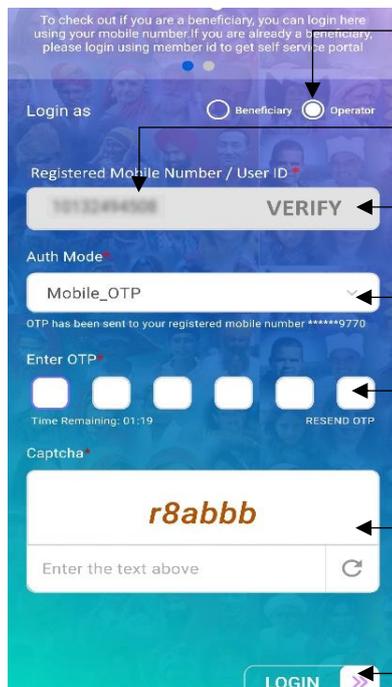


Home Page

Tap here to Change Language



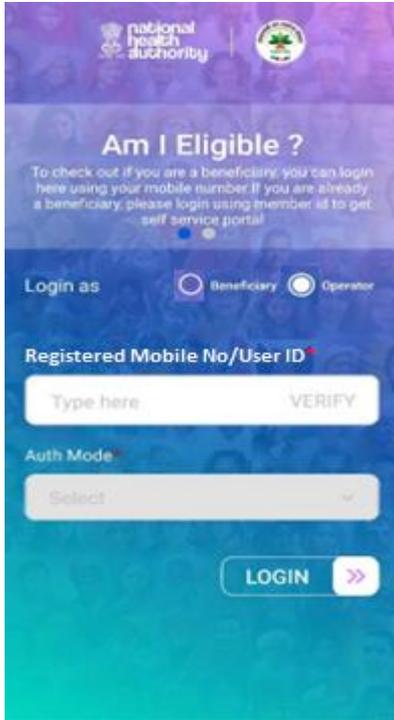
Login Screen



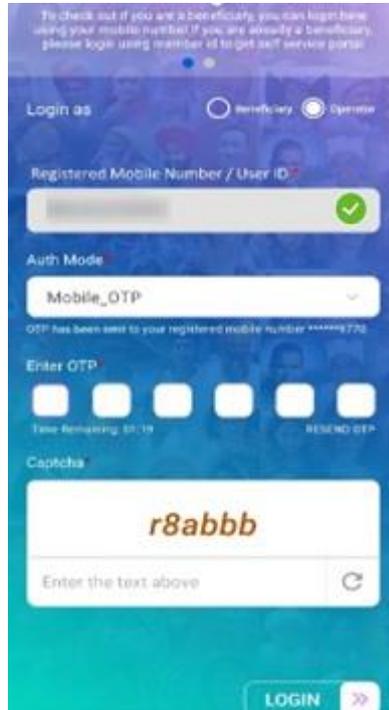
1. Choose Operator.
2. Enter Registered Mobile Number / User ID here.
3. Click "VERIFY".
4. Select Authentication Mode Password / Mobile_OTP / Aadhaar_OTP.
5. Enter 6 digit OTP which is received on same mobile number.
6. Enter CAPTCHA number here which is displaying on screen.
7. Once filled all details Select "LOGIN"

7.3. Operator e-KYC

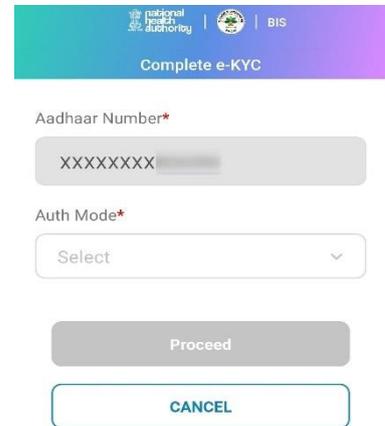
The Operator will have to complete e-KYC to login in Ayushman App (if operator e-KYC is pending).



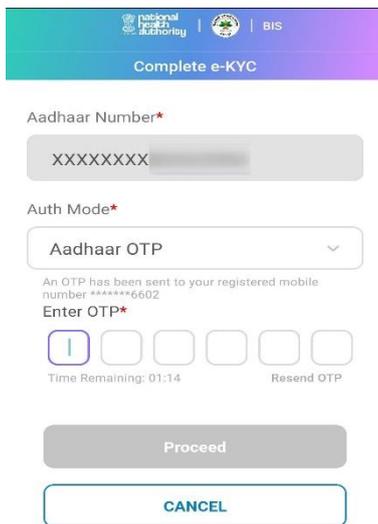
1- Select Operator



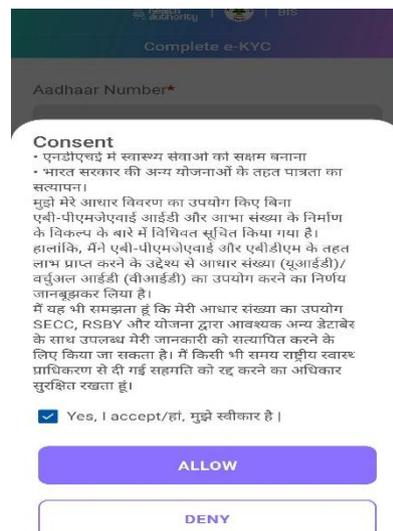
2- Verify Mobile and Enter OTP



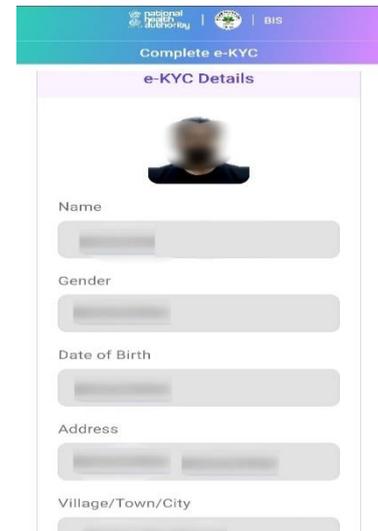
3. Select Auth Mode



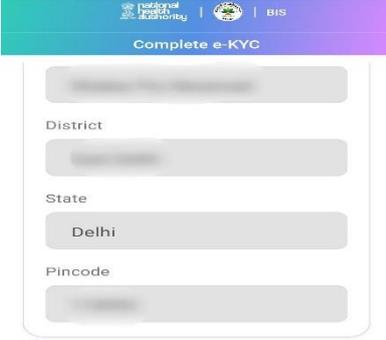
4- Enter OTP and Proceed



5- Accept Aadhar Consent



6. Check details



Complete e-KYC

Personal Health ID

District

State

Delhi

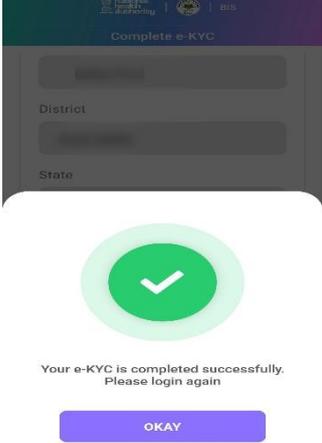
Pincode

Note:
Please verify your e-KYC details and click on Proceed

Proceed

CANCEL

7- Verify and Proceed



Complete e-KYC

District

State

✓

Your e-KYC is completed successfully.
Please login again

OKAY

8- e-KYC Completed

7.4. Card Generate and e-KYC

1. Beneficiary / Operator can use one of the following modes (as applicable), once the User ID / Mobile number entered by them is Verified to Login post authentication as per screen below:
 - a. Mobile OTP
 - b. Aadhaar OTP (OTP on mobile number linked with Aadhaar)
 - c. Password
 - d. Captcha has to be entered along with the OTP / Password as applicable



To check out if you are a beneficiary, you can login here using your mobile number. If you are already a beneficiary, please login using member id to get self service portal.

Login as Beneficiary Operator

Mobile number*
 ✓

Auth Mode*

OTP has been sent to your registered mobile number *****9770.

Enter OTP

Time Remaining: 01:19 RESEND OTP

Captcha*

Enter the text above

>>

1 – Beneficiary Login



To check out if you are a beneficiary, you can login here using your mobile number. If you are already a beneficiary, please login using member id to get self service portal.

Login as Beneficiary Operator

Registered Mobile Number/User ID*
 ✓

Auth Mode*

Password*

[FORGOT PASSWORD](#)

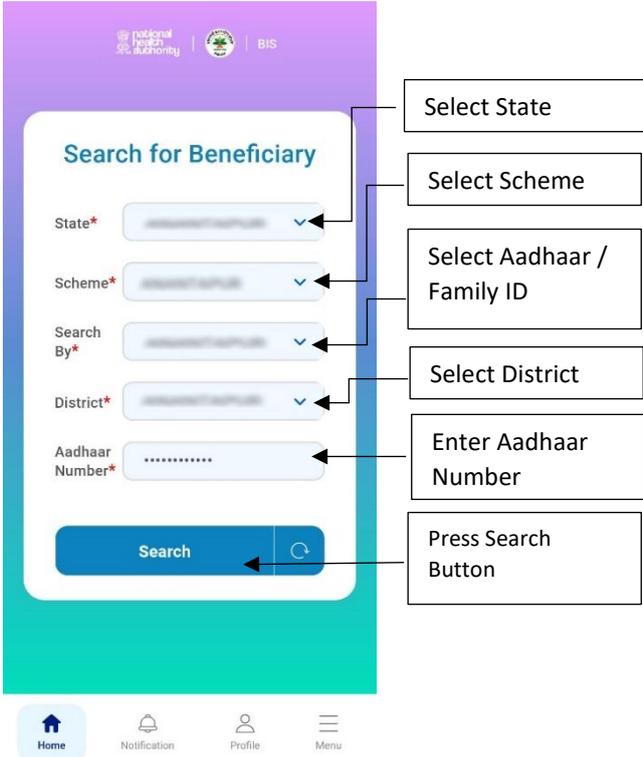
Captcha*

Enter the text above

>>

2 – Operator Login

2. Once the user clicks on 'Login' button, "Search Beneficiary" page will be displayed to select the search criteria. The user needs to select State, Scheme, District from available drop down. Post this selection, the user needs to select the Search Criteria i.e. Aadhaar, Family ID etc. Based on the search criteria, user needs to input the Aadhaar Number, Family ID, Name, Rular and Urban based on user selection and click on 'Search' Button. In case of availability of records, which are associated with submitted search criteria, system displays Beneficiary Details along with any associated family member(s) as shown in below screen shot.



Search for Beneficiary

State* [Dropdown] → **Select State**

Scheme* [Dropdown] → **Select Scheme**

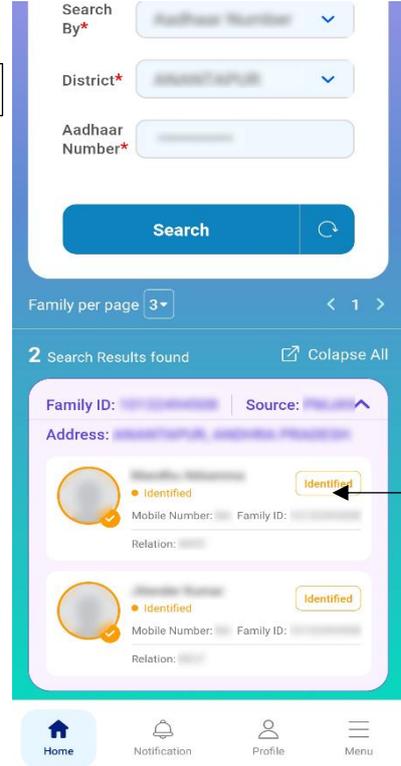
Search By* [Dropdown] → **Select Aadhaar / Family ID**

District* [Dropdown] → **Select District**

Aadhaar Number* [Text] → **Enter Aadhaar Number**

[Search] [Refresh] → **Press Search Button**

1 - Search Beneficiary



Search By* [Dropdown]

District* [Dropdown]

Aadhaar Number* [Text]

[Search] [Refresh]

Family per page [3] < 1 >

2 Search Results found [Collapse All]

Family ID: [Blurred] Source: [Blurred]

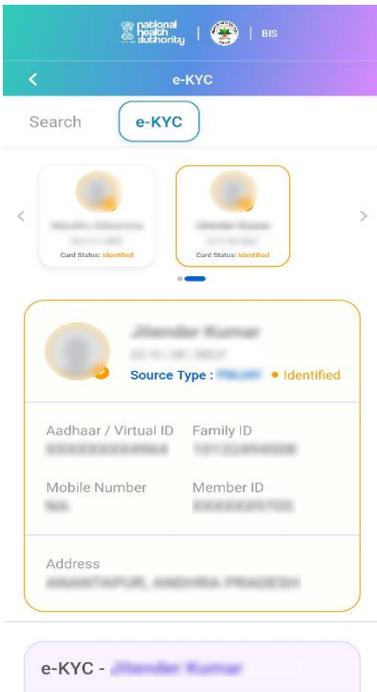
Address: [Blurred]

[Identified] → **Select Identified Button to do e-KYC of beneficiary.**

Mobile Number: [Blurred] Family ID: [Blurred]

Relation: [Blurred]

2 - Search Result



e-KYC

Search [e-KYC]

Card Status: Identified

Source Type: [Blurred] • Identified

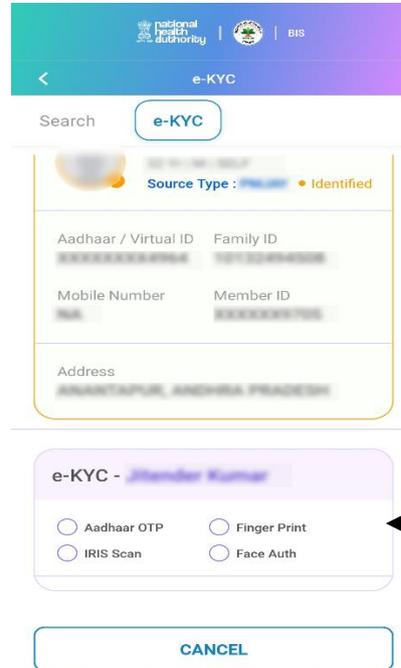
Aadhaar / Virtual ID [Blurred] Family ID [Blurred]

Mobile Number [Blurred] Member ID [Blurred]

Address [Blurred]

e-KYC - [Blurred]

3 - Beneficiary Detail



e-KYC

Search [e-KYC]

Source Type: [Blurred] • Identified

Aadhaar / Virtual ID [Blurred] Family ID [Blurred]

Mobile Number [Blurred] Member ID [Blurred]

Address [Blurred]

e-KYC - [Blurred]

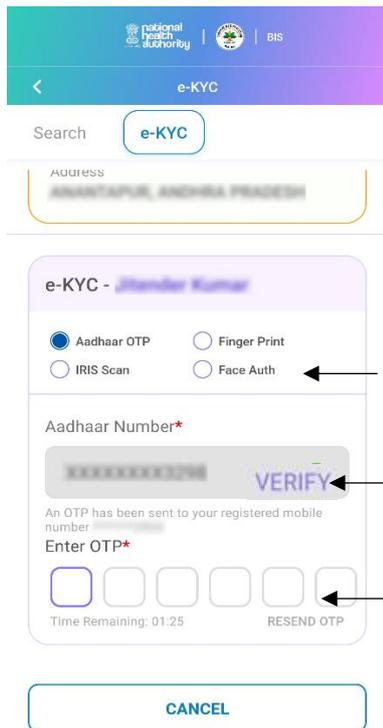
Aadhaar OTP Finger Print

IRIS Scan Face Auth

Choose Mode

[CANCEL]

4 - e-KYC



Address: BHANTAPUR, ANDHRA PRADESH

e-KYC - Jhender Kumar

Aadhaar OTP Finger Print
 IRIS Scan Face Auth

Aadhaar Number* [XXXXXXXXXXXX] **VERIFY**

An OTP has been sent to your registered mobile number

Enter OTP*

[][][][][][]

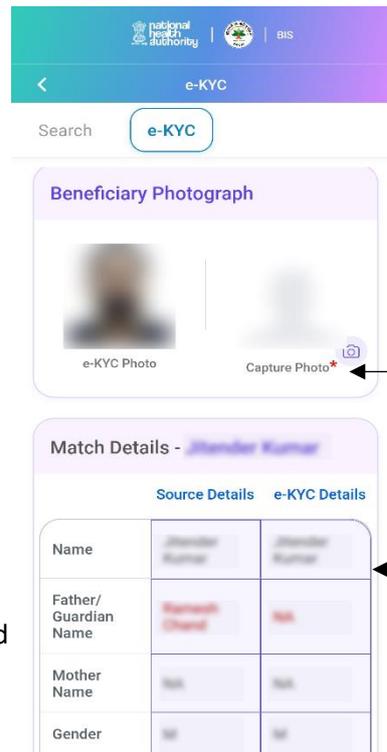
Time Remaining: 01:25 RESEND OTP

CANCEL

Select OTP

Select "VERIFY"

Enter 6 digit OTP received on registered mobile number.



Beneficiary Photograph

e-KYC Photo Capture Photo*

Match Details - Jhender Kumar

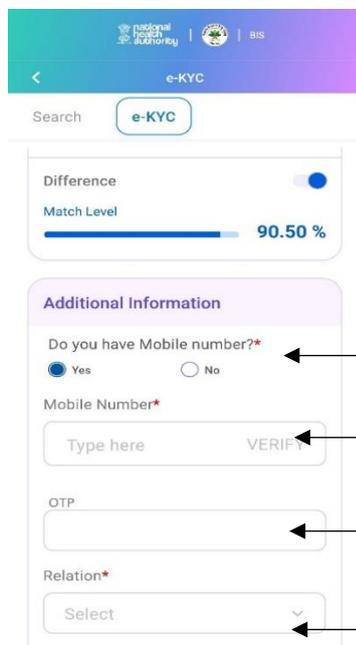
Source Details e-KYC Details

Name	Jhender Kumar	Jhender Kumar
Father/Guardian Name	Jhender Kumar	Jhender Kumar
Mother Name	Jhender Kumar	Jhender Kumar
Gender	M	M

Click on Camera Icon to capture photo

Match Your e-KYC details

5 - Beneficiary e-KYC



Difference: Match Level: 90.50%

Additional Information

Do you have Mobile number?*

Yes No

Mobile Number*

[Type here] **VERIFY**

OTP

[Type here]

Relation*

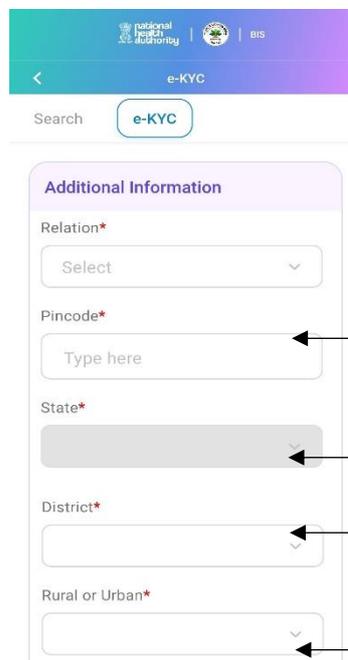
[Select]

Select Yes

Enter Mobile no. and Click "VERIFY" Enter OTP received on mobile number

Select Relation

7 - Enter additional information



Additional Information

Relation* [Select]

Pincode*

[Type here]

State*

[State selected]

District*

[Select District]

Rural or Urban*

[Select Rural / Urban]

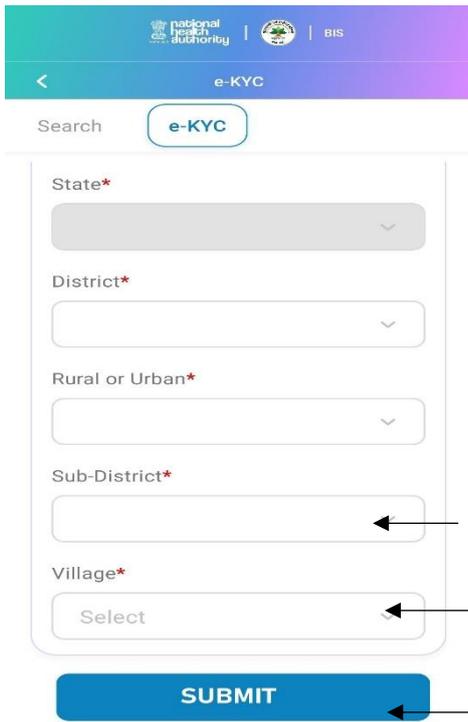
Enter Pincode

State will be selected default

Select District

Select Rural / Urban

8 - Continued..



Search **e-KYC**

State*

District*

Rural or Urban*

Sub-District*

Village*

Select

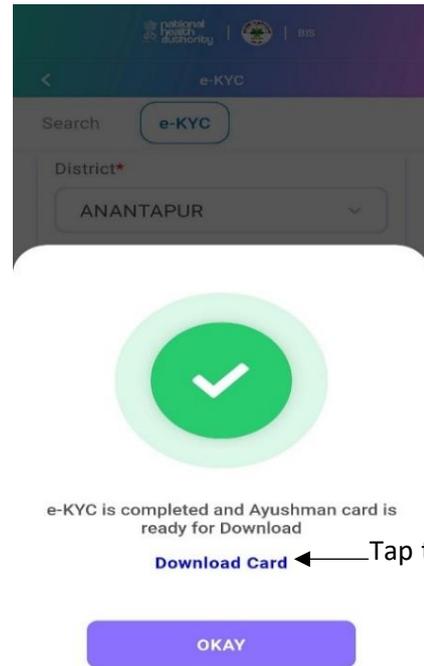
SUBMIT

Select Sub-District

Select Village (if in case Urban select Town)

Click "SUBMIT"

9 – Submit e-KYC



Search **e-KYC**

District* ANANTAPUR

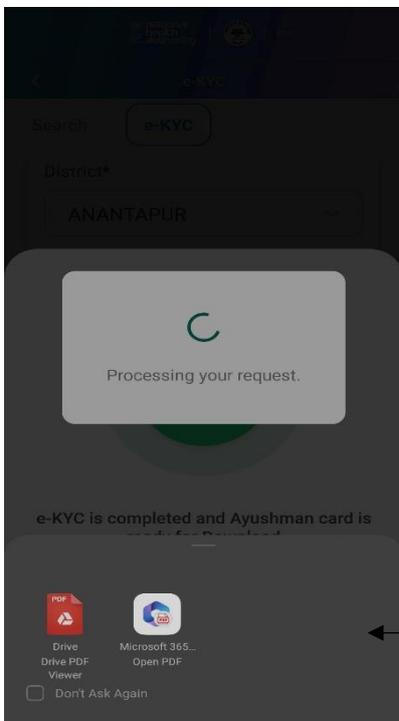
Download Card

OKAY

e-KYC is completed and Ayushman card is ready for Download

Tap to download Card

10 – Card Generated



Processing your request.

e-KYC is completed and Ayushman card is ready for Download

PDF **Microsoft 365...**

Drive Drive PDF Viewer

Microsoft 365... Open PDF

Don't Ask Again

Select PDF to Download Card

11 – Card Downloaded



आयुष्मान कार्ड / AYUSHMAN CARD

₹5 लाख का मुफ्त उपचार

नाम/NAME

रक्त वर्ग /COB: लिंग /GENDER:

गाँव/शहर / Village/Town

ब्लॉक/Subdivision

ज़िला / District

राज्य: State:

PM-JAY ID : SAMAGRA ID :

ABHA Number :

आयुष्मान भारत प्रधानमंत्री जन आरोग्य
AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA

स्वास्थ्य का वरदान, आयुष्मान

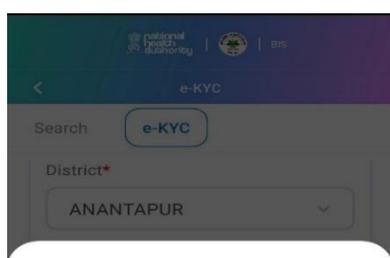
- यह आयुष्मान कार्ड आपको और आपके परिवार को वार्षिक रूप से प्रति वर्ष 5 लाख रुपये तक के मुफ्त इलाज की सुविधा, भारत के किसी भी AB PM-JAY सुविधित अस्पताल में, प्रदान करता है।
This Ayushman card will help you in availing benefits of free hospitalization cover of Rs. 5 Lakhs per annum to you and your family collectively at any empanelled hospital across India under Ayushman Bharat PM-JAY.
- अपको AB PM-JAY सुविधित अस्पताल में किसी प्रकार का पूरातन अथवा प्रति जग करने की आवश्यकता नहीं है।
You are not required to pay/deposit any money at the AB PM-JAY empanelled hospital across India under Ayushman Bharat PM-JAY.
- किसी भी प्रकार की मदद के लिए, निम्नलिखित दर्ज करने के लिए अथवा अपने नजदीकी AB PM-JAY सुविधित अस्पताल की जानकारी के लिए, कृपया हमसे संपर्क करें।
For any help, to report a grievance or to know more about AB PM-JAY empanelled hospitals near you, please reach out to us.
- इस कार्ड के माध्यम से उपचार की पात्रता पर, एक मध्यम द्वारा वेतना की जाते के अलावा पर होगी।
The entitlement of treatment through this card is subject to verification by SHAMP.

Please download the App
ऐप डाउनलोड करें 

संपर्क करें / Please contact 14555/1800 233 2085
or log on to / सॉल्व करें <https://pmjay.gov.in>

12 – View Card

3. Logged in Operator can view the Beneficiary and Beneficiary's family member details and perform Authentication for them using one of the four methods as shown in screen below:
 - a. Authentication can be done via following 4 methods:
 - i. Aadhaar OTP
 - ii. Finger Print
 - iii. IRIS Scan
 - iv. Face Auth
4. Post Authentication Operator can perform the following actions:
 - a. e-KYC using four e-KYC methods in case of Potential Beneficiary, whose card status is identified
 - b. Link Aadhaar in case of Aadhaar not linked with approved Beneficiary or Family Member, whose card status is unidentified
 - c. Add Family member in case of new member to be added to family.
5. Once e-KYC is completed successfully using either of the options Aadhaar OTP, Finger Print, IRIS Scan or Face Auth, Beneficiary will get following options:
 - a. e-KYC: user can proceed to download card if Auto Approved (refer screenshot-1) or await approval if match score below threshold for approval by competent authorities. And a request will be submitted with reference ID (refer screenshot -2).

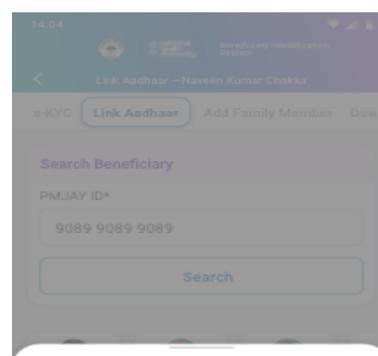


e-KYC is completed and Ayushman card is ready for Download

[Download Card](#)

OKAY

1. Card is Auto-Approved



E-KYC is completed and your data is sent for approval. [blurred] is your reference number to check your status.sent for processing.

OK

2 – Non Auto-Approved

- b. Link Aadhaar – card status will remain approved and Aadhaar details will be updated, whose card was generated earlier without Aadhaar.
- c. Add Family Member – eKYC of the newly added member would be shown as Pending or Approved based on match score crosses threshold or not. If Auto Approved, Operator can download the PMJAY Ayushman Card. If not Auto Approved, Beneficiary has to await approval by competent authorities. And a request will be submit with reference ID (refer screenshot-3).



3. Card is Auto-Approved

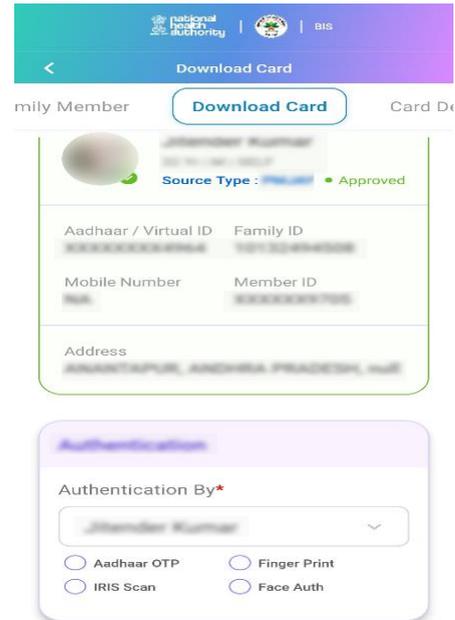
7.5. Download Card as an Operator

All approved card for beneficiary's family can be downloaded multiple times by the Beneficiaries or Operator after authentication and shared as PDF / Link on another App.

After log-in from Beneficiaries or Operator, Search with Family ID/Aadhaar/name and Rural/Urban. Go to Download Card.

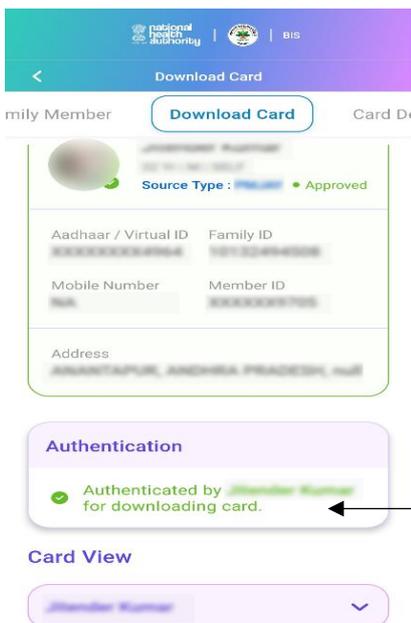


Enter Family ID
Select Search



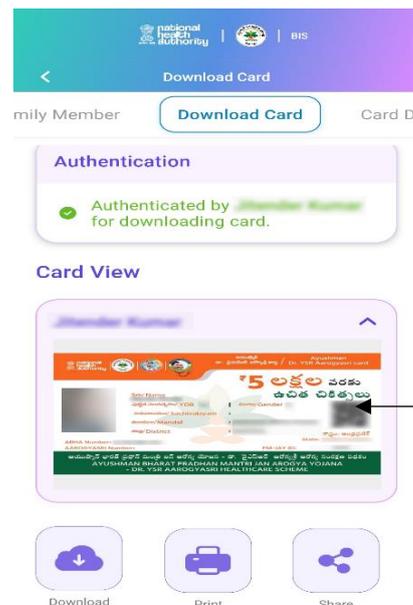
1. Card Downloaded

2 – Select beneficiary and complete Authentication (as shown earlier)



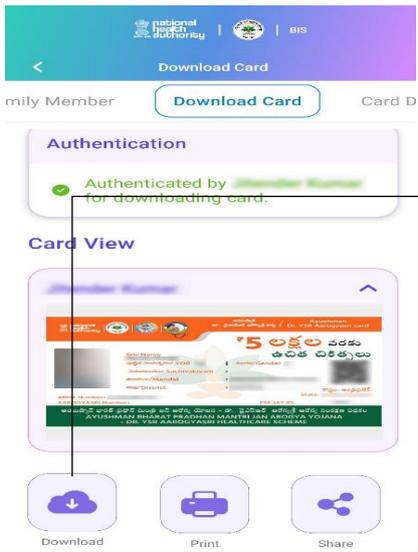
After Successful Authentication

3. Successfully Authenticated

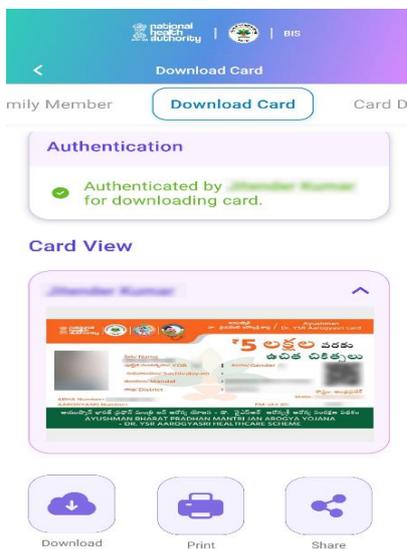
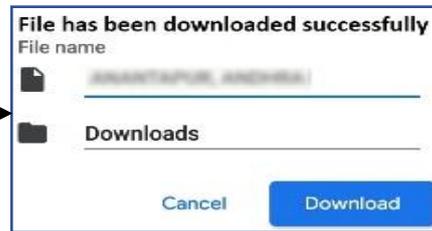


Card View

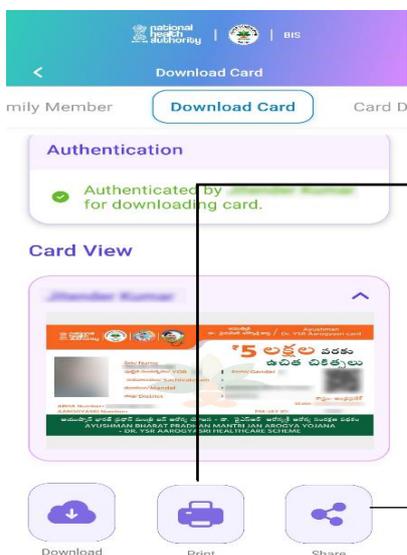
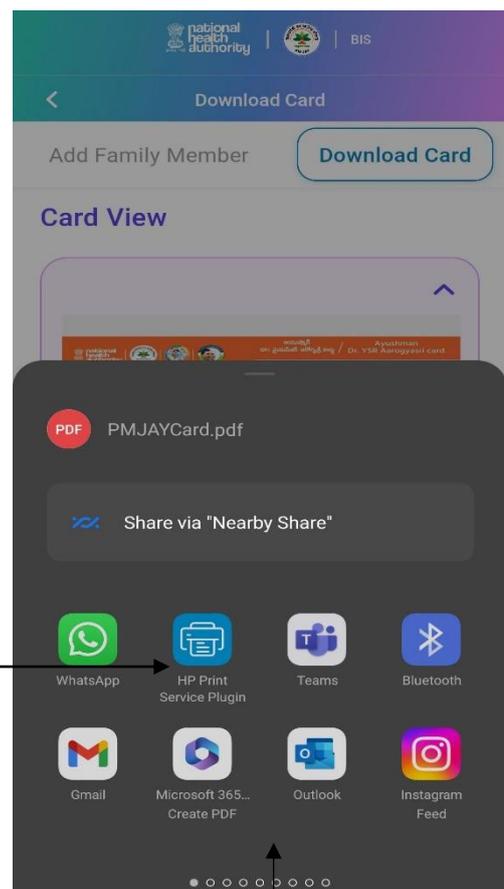
4. Download Card Screen



1. Download Card



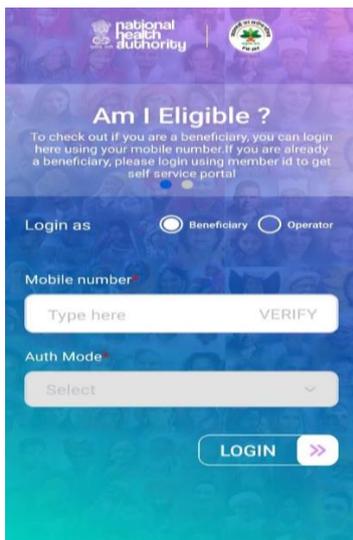
2. Print and Share Card to other App



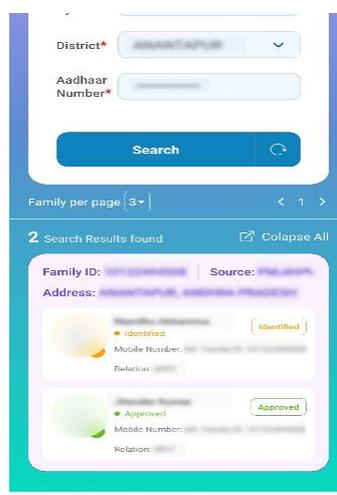
7.6. Beneficiary Login

Login as Beneficiary using mobile number. Upon verification of the mobile number, the user will have a provision to authenticate using mobile OTP that is valid for 10 minutes, which is followed by captcha. Upon which the login button gets enabled as shown in below screen shot.

If mobile number is entered incorrectly, then the same can be entered again only after 3 minutes.



- Once the user clicks on 'Login' button, a page will be displayed to select the search criteria. The user needs to select State, Scheme, District from available drop down. Post this selection, the user needs to select the Search Criteria i.e. Aadhaar, Family ID etc. Based on the search criteria, user needs to submit the Aadhaar Number, Family ID etc and click on 'Search' Button. In case of availability of records, which are associated with submitted search criteria, system displays Beneficiary Details along with any associated family member as show in below screenshot.
- Logged in Beneficiary can view self and family member details and authenticate self using one of the four methods as shown in screen below:

7.7. Add Family Member

3. Post Authentication Beneficiary can perform the following actions:

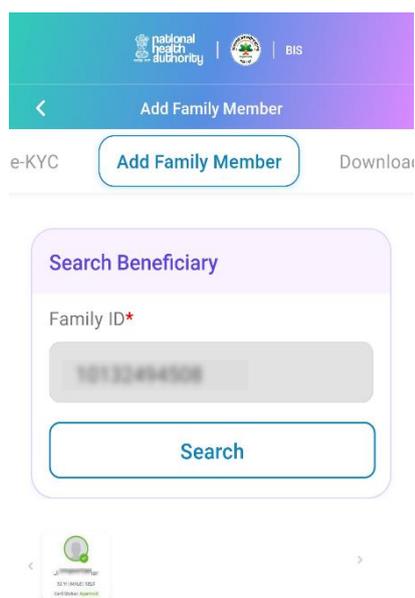
a. e-KYC can be done via following 4 methods:

- i. Aadhaar OTP
- ii. Finger Print , w
- iii. IRIS Scan
- iv. Face Auth

b. Once eKYC is done successfully, Beneficiary can select add additional details with or without mobile as shown in screen below:

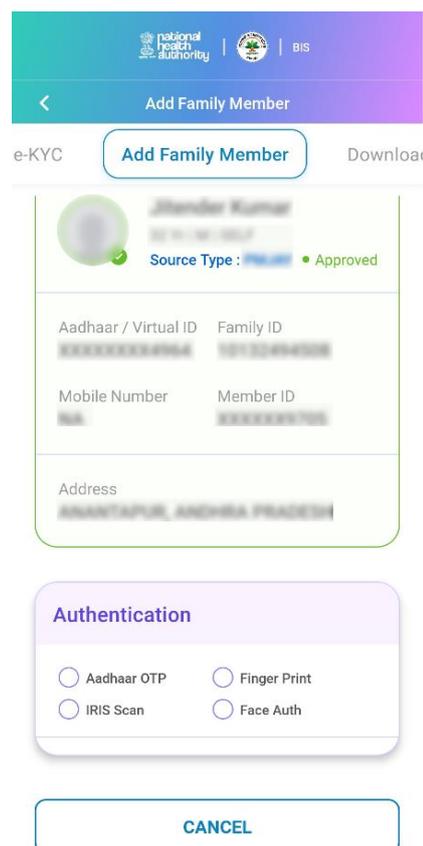
4. Post Authentication Beneficiary can perform the following actions:

- a. e-KYC using four e-KYC methods in case of Potential Beneficiary, whose card status is identified
- b. Link Aadhaar in case of approved Beneficiary but without Aadhaar, whose card status is unidentified
- c. Add Family member in case of new member to be added to family.



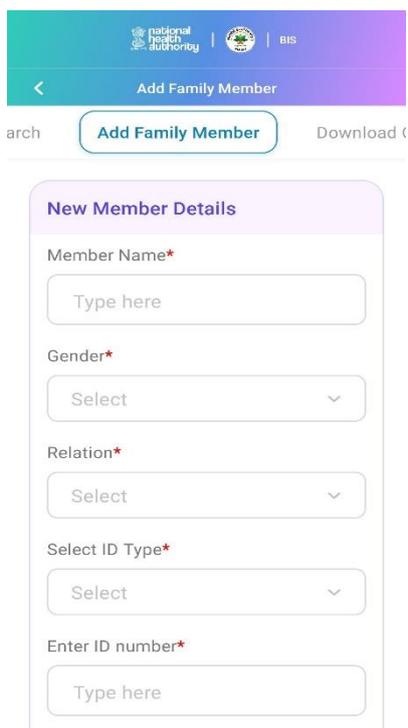
The screenshot shows the 'Add Family Member' screen. At the top, there are logos for the National Health Authority and BIS. Below the header, there is a navigation bar with a back arrow, the text 'Add Family Member', and a 'Download' button. Underneath, there are three buttons: 'e-KYC', 'Add Family Member' (highlighted), and 'Download'. The main content area features a 'Search Beneficiary' section with a 'Family ID*' label and a text input field containing the blurred number '10122444508'. A 'Search' button is located below the input field. At the bottom left, there is a small icon for 'e-KYC'.

1. Enter Family ID and Search



The screenshot shows the 'Add Family Member' screen with a beneficiary selected. The header and navigation bar are identical to the previous screenshot. The main content area displays the beneficiary's details: a profile picture, name 'Ajay Kumar', and 'Source Type : Approved'. Below this, there are two columns of information: 'Aadhaar / Virtual ID' and 'Family ID' (both blurred), and 'Mobile Number' and 'Member ID' (both blurred). An 'Address' field is also present, containing the blurred text 'ANANTAPUR, ANDHRA PRADESH'. At the bottom, there is an 'Authentication' section with four radio button options: 'Aadhaar OTP', 'Finger Print', 'IRIS Scan', and 'Face Auth'. A 'CANCEL' button is located at the very bottom of the screen.

2 – Complete Authentication (as shown earlier)



Add Family Member

New Member Details

Member Name*
Type here

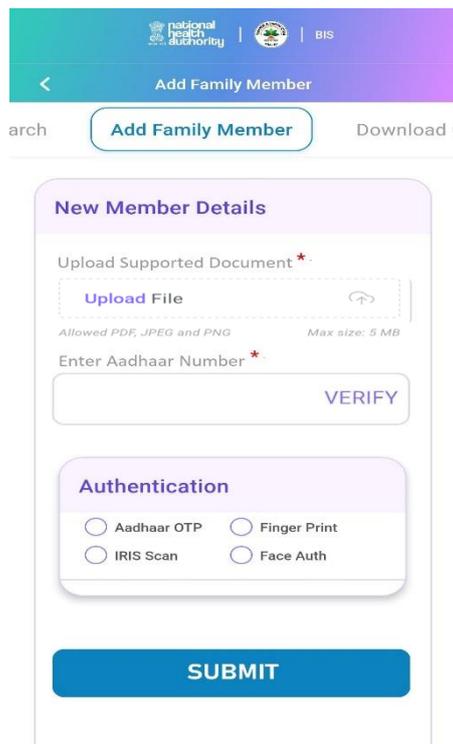
Gender*
Select

Relation*
Select

Select ID Type*
Select

Enter ID number*
Type here

3. Enter New Member Details



Add Family Member

New Member Details

Upload Supported Document*
Upload File
Allowed PDF, JPEG and PNG Max size: 5 MB

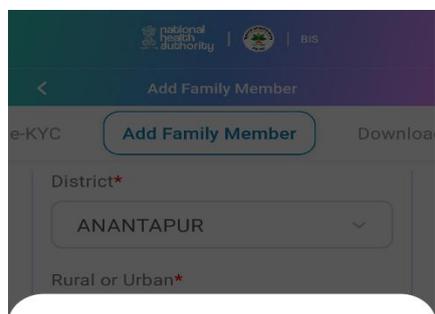
Enter Aadhaar Number*
VERIFY

Authentication

Aadhaar OTP Finger Print
 IRIS Scan Face Auth

SUBMIT

4 – Upload supported Document and enter new member Aadhaar and Submit



Add Family Member

District*
ANANTAPUR

Rural or Urban*

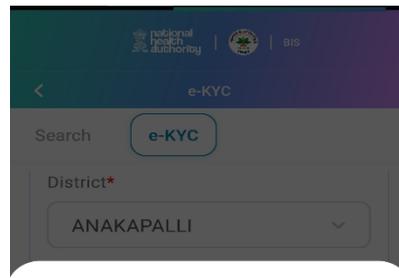
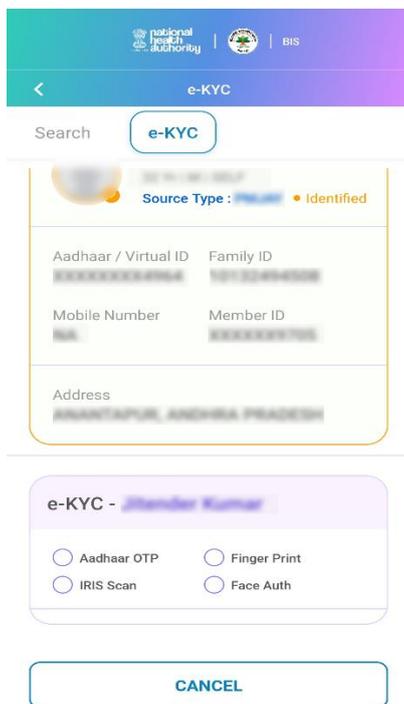


The request for adding new member has been sent for processing and reference id is

OKAY

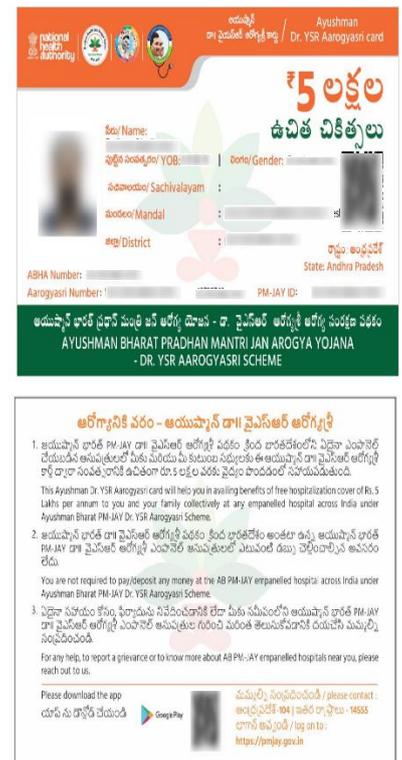
5 – Add new member request submitted successfully

5. Once e-KYC is completed successfully using either of the options Aadhaar OTP, Finger Print, IRIS Scan or Face Auth, Beneficiary will get following options:
- e-KYC: Can proceed to download card if Auto Approved or await approval if match is below Score for approval by competent authorities.
 - Link Aadhaar: card status will remain approved and Aadhaar details will be updated, whose card was generated earlier without Aadhaar.
 - Add Family Member: e-KYC of the newly added member would be shown as Pending or Approved based on State Score match threshold. If Auto Approved, Beneficiary can download the PMJAY Ayushman Card. If not Auto Approved, Beneficiary has to await approval by competent authorities
 - All approved card for beneficiary's family can be downloaded multiple times by the Beneficiaries or Operator after authentication and shared as PDF / Link on another App.



e-KYC is completed and Ayushman card is ready for Download

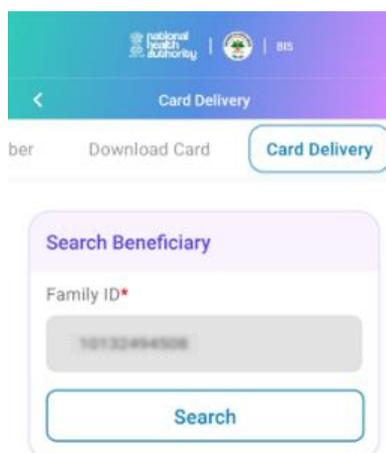
[Download Card](#)



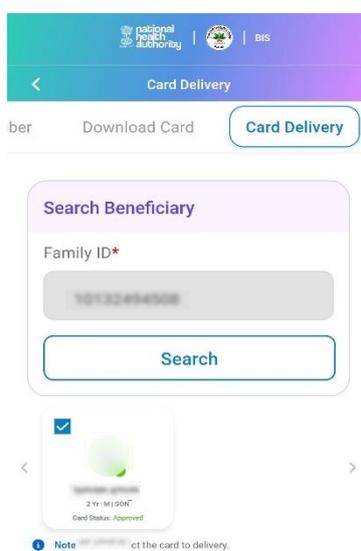
7.8. Card Delivery

Operator can use Card Delivery Tab post appropriate Beneficiary Authentication who is receiving card for self and /or his/her Family members using one of the four methods again as follows: (Screen Shot attached below)

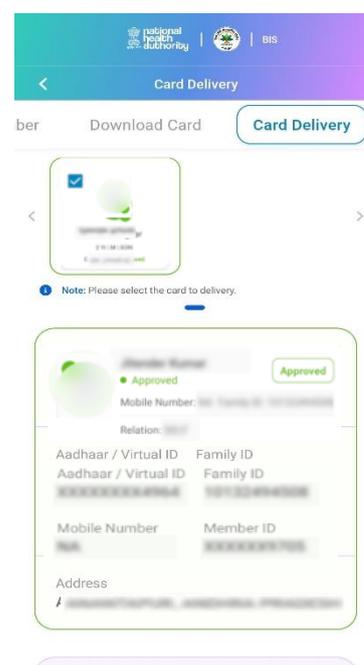
- e. Aadhaar OTP
- f. Finger Print
- g. IRIS Scan
- h. Face Auth



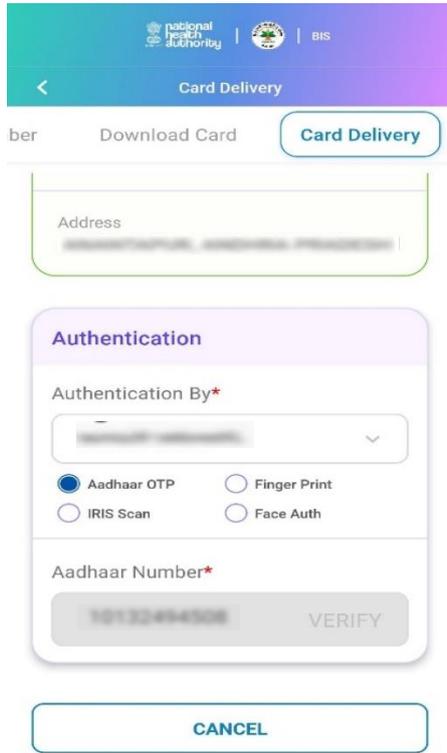
1- Search with Family ID



2 – Select beneficiary who’s card needs to deliver



3. Scroll down for Authentication



national health authority | BIS

Card Delivery

ber Download Card **Card Delivery**

Address
ANANTAPUR, ANDHRA PRADESH, INDIA

Authentication

Authentication By*

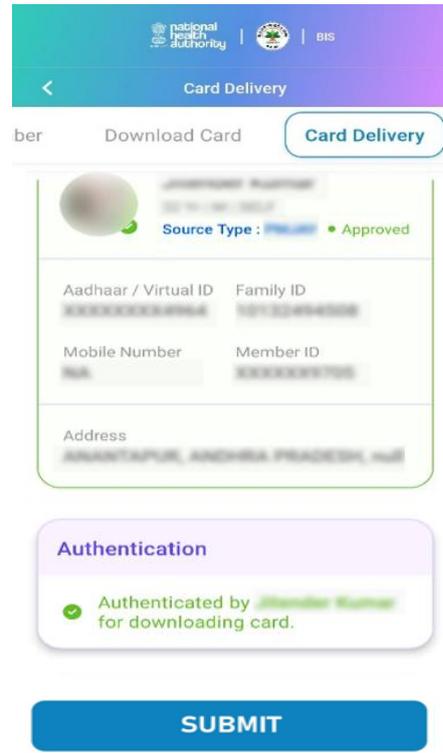
Aadhaar OTP Finger Print
 IRIS Scan Face Auth

Aadhaar Number*

10132494508 **VERIFY**

CANCEL

4- Complete Authentication



national health authority | BIS

Card Delivery

ber Download Card **Card Delivery**

Source Type : **PM-JAY** Approved

Aadhaar / Virtual ID	Family ID
XXXXXXXXXXXX	10132494508
Mobile Number	Member ID
98A	XXXXXXXXXX

Address
ANANTAPUR, ANDHRA PRADESH, INDIA

Authentication

Authenticated by **[Name]** for downloading card.

SUBMIT

5- Submit after Authentication



Your Ayushman Card has been delivered.



6. Scroll down for Authaentication

7.9. FAQ (Frequently Asked Question)

1) Who is eligible to avail the benefits of this Scheme?

All families listed in the SECC-2011 database and State scheme as per defined criteria will be covered.

2) Do beneficiaries need to pay any fee for obtaining the card?

No need to pay any fee for obtaining the card. It's totally free of cost.

3) How many cards will be issued to a family?

Only one single card will be issued to every beneficiary of particular eligible family.

4) What are the documents required at the time of Add family member?

Beneficiary will need to upload State specific documents like (Birth Certificate/Marriage Certificate/PM Letter/Ration Card/Government certified list of member).

5) Can I add a member through the Ayushman App?

Yes, you can choose to add family member option in the Ayushman App.

6) How do I login to the Ayushman App?

Beneficiary can login using mobile number and Operator can login using mobile number or User ID.

7) Is there any restriction to family size for PMJAY?

No restriction on family size and age of members.

8) What is feature available in Ayushman App?

Search beneficiary, e-KYC, link Aadhaar, add family member, Download Ayushman Card, Share Card on different App.

9) How can I search for beneficiaries and family in Ayushman App?

As a Beneficiary / Operator searches the list of the available beneficiaries by details such as Family_ID, Aadhaar Number, Name, State ID, Rural / Urban under selected State and district.