

**MEGA HEALTHCARE SCHEME**

# Centre Plans to Use Aadhaar for Modicare

Claims may be credited into hospitals' accounts through Direct Benefit Transfer

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**New Delhi:** The government plans to use Aadhaar to implement its mega healthcare scheme announced in the Budget to ensure that only genuine persons benefit. The claim amount may be credited into the hospitals' accounts through Direct Benefit Transfer (DBT).

Discussions have been held during the formulation of the 'National Health Protection Scheme' on the use of Aadhaar, with the Unique Identification Authority of India (UIDAI) recommending the same, government sources told ET. Section 7 of the Aadhaar Act mandates that money spent on any scheme from the Consolidated Fund of India has to be linked with Aadhaar and the Centre has imposed an additional cess of 1% to get ₹11,000 crore for this scheme.

"Yes, Aadhaar can certainly help in better targeting of such programmes," UIDAI CEO Ajay Bhushan Pandey told ET. "Aadhaar will keep fake beneficiaries at bay so that genuine people can get all the services conveniently. The ultimate winner will be people as fraudsters will get discredited. Genuine people will face no difficulty in availing the insurance," Bhushan said. The government announced a medical cover of ₹5 lakh for 10 crore poor families.

A senior government official said such a big programme involving 50 crore beneficiaries cannot be implemented without Aadhaar. The government transfers LPG subsidy to 14-15 crore people through Aadhaar and DBT.

"It is important to create 'trust' using the Aadhaar system to implement the health insurance scheme. Use of Aadhaar will ensure a clean database from inception. This will also enable quick start of treatment once a person reaches hospital and can produce Aadhaar to establish his/her credentials. Time is precious in a health emergency and cashless insurance will kick in immediately for treatment to begin," the official added.

The government has said Socio-Economic Caste Census data will be used to choose beneficiaries. The insurance claim could be directly credited into the hospital's bank account through DBT — the government is already doing so in the case of fertiliser subsidy which is sent to accounts of fertiliser companies after farmers authenticate themselves through Aadhaar to buy subsidised fertiliser.

Another senior official told ET that use of Aadhaar will ensure that doctors will not be able to admit fake patients. "If a person gets hospital-

ised frequently, the system will be able to find if a patient is repeatedly conniving with a doctor to misuse the scheme," he said. In the past, such mass insurance schemes have been misused, "so either money became less or the scheme had to be discontinued", he said. Also, if people admitted under the scheme turn out to be fake or ineligible, every case will require an inquiry and insurance claims could end up being denied.

## Direct Benefit



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**DECODING THE BUDGET**

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**Experience of earlier such schemes show that the system becomes bureaucratic. Hospitals become averse to such admissions and the scheme becomes unworkable**

THE OFFICIAL