



INDIAN MEDICAL ASSOCIATION UTTARANCHAL STATE BRANCH

(Registered under the Societies Act XXI of 1860)

Affiliated to IMA Hqrs., New Delhi

47, Ballapur Road, Dehradun - 248001

Mob.no.: 8218968345, Email: imauastatebranch@gmail.com; Website: www.imauastatebranch.com



President Elect
Dr. D. C. Pant
drdcant1@rediffmail.com

Vice President, Zone-I
Dr. Anjul Srimali
anjulsrimali@yahoo.com

Vice President, Zone-II
Dr. Yashpal Singh Rawat
yashpal_ksp28@rediffmail.com

Hony. Treasurer
Dr. Sanjay Upreti
drsanjayupreti@gmail.com

Hony. Jt. Secretary
Dr. Siddharth Khanna
sidkhanna08@gmail.com

Hony. Jt. Secretary
Dr. Sanjay Singh
sanjaysingh2211@gmail.com

Hony. Jt. Secretary
Dr. Sanjay Sethi
drsansethi@yahoo.co.in

Editor, IMA UA State
Bulletin
Dr. Radhika Raturi
dradrikaraturi@gmail.com

Jt. Editor, IMA UA State
Bulletin
Dr. Khushboo Khanna
khushbookhanna08@gmail.com

Hony. Editor, IMA UA
Academic Journal
Dr. Ajay Pal Singh
ajayrameshpal@gmail.com

Hony. Jt. Editor, IMA UA
Academic Journal
Dr. Garima Singh
vidushigarima@gmail.com

Director, IMA CGP
Dr. R. K. Vij
hot_doc_30@yahoo.co.in

Hony. Secretary, IMA CGP
Dr. Hemant Gupta
Drhemantgupta29@gmail.com

Hony. Jt. Secretary, IMA CGP
Dr. Saurabh Varshney
drsaurabh68@gmail.com

Chairman, IMA AMS
Dr. Satanshu Mathur
drsatanshumathur@gmail.com

Vice Chairman, IMA AMS
Dr. Umesh Kumar Sundas
drumeshseema@gmail.com

Secretary, IMA AMS
Dr. Pradeep Kumar Pandey
pradeep09412093760@gmail.com

State President
Dr. Ajay Khanna
akkhanna4@hotmail.com

Imm. Past State President
Dr. Kailash Chandra Sharma
gvclinic.sharma@gmail.com

Hony. State Secretary
Dr. D. D. Choudhury
drdipakdhar@gmail.com

No. IMA /UA /2025-26/5198/91/100

Date: 24.09.2026

To,

All local branch Presidents/ Hony. Secretaries,

All Office Bearers and SWC Members,

IMA UA State Branch

Sub: **Representation given to Chairman, State Health Authority (SHA) on 24.09.2026 in Dehradun**

Sir/ Madam,

Please find herewith a representation which was given to Chairman, State Health Authority on 24.09.2026, in Dehradun by the Office Bearers of IMA UA State Branch. It is to inform you that the meeting was Chaired by Shri Arvind Singh Hyanki, IAS (Rtd.), Chairman, State Health Authority, Uttarakhand and other officials of SHA who are dealing with PM- JAY with the Office Bearers viz. Dr. Yashpal Singh Rawat, Vice President, Zone II, Dr. Anjul Srimali, Vice President, Zone I, Dr. D. D. Choudhury, Hony. State Secretary, Dr. Sanjay Upreti, Hony. State Treasurer, Dr. Arvind Sharma, Dr. Sandhya Bhatnagar, Past State Presidents, Dr. Dinesh Singh, President Elect, 2027- 28, Dr. Sanjeev Garg, President, IMA Roorkee Branch, Dr. Hemant Gupta, IMA Roorkee and the doctors of IMA Haridwar, Roorkee, Haldwani.

This meeting was minuted by the officials of SHA which will be sent to the state office and the same will be forwarded to all the local branches. I am enclosing the link of SHA portal for your perusal -

https://sha.uk.gov.in/CMS/ReadFiles?FOLDER_NAME=STAND TREAT.

Thanking you,

With warm regards,

Encl: as stated above:

No. IMA /UA /2025-26/5198/91/04

Cc:

1. National President, IMA HQs; np@ima-india.org, draniljnayak@yahoo.co.in
2. Hony. Secretary General, IMA HQs; hsg@ima-india.org
3. State President, IMA UA State Branch; akkhanna4@hotmail.com

Your's sincerely,

(Dr. D. D. Choudhury)
Hony. State Secretary

Date: 24.09.2026

(Dr. D. D. Choudhury)
Hony. State Secretary



INDIAN MEDICAL ASSOCIATION UTTARANCHAL STATE BRANCH

(Registered under the Societies Act XXI of 1860)

Affiliated to IMA Hqrs., New Delhi

47, Ballapur Road, Dehradun - 248001

Mob.no.: 8218968345, Email: imauastatebranch@gmail.com; Website: www.imauastatebranch.com



President Elect
Dr. D. C. Pant
drdcpant1@rediffmail.com

Vice President, Zone-I
Dr. Anjul Srimali
anjulsrimali@yahoo.com

Vice President, Zone-II
Dr. Yashpal Singh Rawat
yashpal_ksp28@rediffmail.com

Hony. Treasurer
Dr. Sanjay Upreti
drsanjayupreti@gmail.com

Hony. Jt. Secretary
Dr. Siddharth Khanna
sidkhanna08@gmail.com

Hony. Secretary
Dr. Sanjay Singh
sanjaysingh2211@gmail.com

Hony. Jt. Secretary
Dr. Sanjay Sethi
drsansethi@yahoo.co.in

Editor, IMA UA State
Bulletin
Dr. Radhika Raturi
dradhiakaraturi@gmail.com

Jt. Editor, IMA UA State
Bulletin
Dr. Khushboo Khanna
khushbookhanna08@gmail.com

Hony. Editor, IMA UA
Academic Journal
Dr. Ajay Pal Singh
ajayrameshpai@gmail.com

Hony. Jt. Editor, IMA UA
Academic Journal
Dr. Garima Singh
vidushgarima@gmail.com

Director, IMA CGP
Dr. R. K. Vij
hot_doc_30@yahoo.co.in

Hony. Secretary, IMA CGP
Dr. Hemant Gupta
Drhemantgupta29@gmail.com

Hony. Jt. Secretary, IMA CGP
Dr. Saurabh Varshney
drsaurabh68@gmail.com

Chairman, IMA AMS
Dr. Satanshu Mathur
drsatanshumathur@gmail.com

Vice Chairman, IMA AMS
Dr. Umesh Kumar Sundas
drumeshseema@gmail.com

Secretary, IMA AMS
Dr. Pradeep Kumar Pandey
pradeep09412093760@gmail.com

State President
Dr. Ajay Khanna
akkhanna4@hotmail.com

Imm. Past State President
Dr. Kailash Chandra Sharma
qvclinic.sharma@gmail.com

Hony. State Secretary
Dr. D. D. Choudhury
drdipakdhar@gmail.com

No. IMA /UA /2025-26/5197/90/100

Date: 24.09.2026

To,

Shri Arvind Singh Hyanki, IAS (Rtd.)
Chairman, State Health Authority, Uttarakhand
Plot no. A-1, IT Park, Sahastradhara Road,
Govind Vihar, Dehradun - 248001
Uttarakhand
Email: chairman-shauk@uk.gov.in

Sub: **Urgent representation regarding delayed PM-JAY payments, claim rejections, deductions and operational issues faced by private hospitals under IMA Uttaranchal State Branch**

Respected Sir,

On behalf of IMA Uttaranchal State Branch, we would like to bring to your kind attention regarding the serious financial and operational difficulties being faced by private hospitals providing services under the PM-JAY (Ayushman Bharat) scheme.

Despite repeated reminders, official correspondence, emails and physical meetings with concerned SHA officials, several issues remain unresolved. We therefore request your kind intervention on the following matters:

1. **Delay in PM-JAY Payments :**

Payments are not being released within the stipulated time. As per the applicable PMJAY payment process, hospitals expect timely settlement of claims. We request that all eligible payments be processed and released within a TAT of 30-45 days from the date of discharge, wherever applicable.

2. **Unusual Rejections Without Prior Notification :**

Claims are sometimes being rejected even after the patient has been admitted, treatment has been completed and the patient has been discharged. Such posttreatment rejections cause substantial financial losses to hospitals, as the hospital has already incurred expenses towards medicines, consumables, staff, doctors and other treatment-related services.

We request that any discrepancy or query regarding a case be communicated to the hospital at the appropriate stage, preferably while the patient is still admitted, so that necessary clarification or corrective action can be taken.

3. **Impact of Delayed Payments on Quality of Healthcare Services :**

Continuous delays in payment directly affect the financial functioning of hospitals. Hospitals have to meet regular expenses, including salaries and payments of doctors, nurses, technicians, support staff, suppliers, medicines and other essential services.

If payments remain pending for prolonged periods, it becomes increasingly difficult for hospitals to maintain the same level of healthcare services for PM-JAY beneficiaries.

All communications intended for State Headquarters office should be addressed to the Hony. State Secretary.

Received by SHH
N. Choudhary
24/09/26
State Health Authority Uttarakhand



INDIAN MEDICAL ASSOCIATION UTTARANCHAL STATE BRANCH

(Registered under the Societies Act XXI of 1860)

Affiliated to IMA Hqrs., New Delhi
47, Ballapur Road, Dehradun - 248001

Mob.no.: 8218968345, Email: imauastatebranch@gmail.com; Website: www.imauastatebranch.com



President Elect
Dr. D. C. Pant
drdcpant1@rediffmail.com

Vice President, Zone-I
Dr. Anjul Srimali
anjulsrimali@yahoo.com

Vice President, Zone-II
Dr. Yashpal Singh Rawat
yashpal_ksp28@rediffmail.com

Hony. Treasurer
Dr. Sanjay Upreti
drsanjayupreti@gmail.com

Hony. Jt. Secretary
Dr. Siddharth Khanna
sidkhanna08@gmail.com

Hony. Secretary
Dr. Sanjay Singh
sanjaysingh2211@gmail.com

Hony. Jt. Secretary
Dr. Sanjay Sethi
drsansethi@yahoo.co.in

Editor, IMA UA State
Bulletin
Dr. Radhika Raturi
dradrikaraturi@gmail.com

Jt. Editor, IMA UA State
Bulletin
Dr. Khushboo Khanna
khushbookhanna08@gmail.com

Hony. Editor, IMA UA
Academic Journal
Dr. Ajay Pal Singh
ajayrameshpai@gmail.com

Hony. Jt. Editor, IMA UA
Academic Journal
Dr. Garima Singh
vidushiggarima@gmail.com

Director, IMA CGP
Dr. R. K. Vij
hot_doc_30@yahoo.co.in

Hony. Secretary, IMA CGP
Dr. Hemant Gupta
Drhemantgupta29@gmail.com

Hony. Jt. Secretary, IMA CGP
Dr. Saurabh Varshney
drsaurabh68@gmail.com

Chairman, IMA AMS
Dr. Satanshu Mathur
drsatanshumathur@gmail.com

Vice Chairman, IMA AMS
Dr. Umesh Kumar Sundas
drumeshseema@gmail.com

Secretary, IMA AMS
Dr. Pradeep Kumar Pandey
pradeep09412093760@gmail.com

State President
Dr. Ajay Khanna
akkhanna4@hotmail.com

Imm. Past State President
Dr. Kailash Chandra Sharma
gvclinic.sharma@gmail.com

Hony. State Secretary
Dr. D. D. Choudhury
drdipakdhar@gmail.com

4. Pharmacy and Vendor Payment Crisis :

Due to delayed PM-JAY payments, hospitals are facing difficulties in making timely payments to pharmacies, vendors and other suppliers. This has resulted in disputes, loss of trust and day-to-day operational difficulties.

5. Smooth, Transparent and Timely Payment System :

We request the concerned authority to make the PM-JAY payment and claim-settlement process smooth, transparent, simple and time-bound.

All eligible payments should preferably be released within 30-45 days from the date of discharge, subject to applicable rules and verification requirements.

6. Hospital Services Are Emergency Healthcare Services, Not a Conventional Business Model :

Hospitals provide essential and, in many cases, emergency healthcare services. Doctors and hospital staff have to take immediate clinical decisions according to the patient's condition.

The existing PM-JAY protocols and administrative procedures sometimes create difficulties for doctors and hospital administrators in managing patients, particularly in emergency situations.

We therefore request that the operational protocols be reviewed to ensure that administrative procedures do not adversely affect patient care.

7. Payments Pending for More Than One Year :

A number of payments have reportedly remained pending for more than one year. We sincerely request the SHA to review all such long-pending claims and arrange for their verification and settlement on a priority basis.

8. Rejection Policy Should Be Justified and Communicated at the Appropriate Stage :

We request that claims should not be rejected after the completion of treatment and discharge without giving the hospital an appropriate opportunity to respond to the concerned query or discrepancy.

Once a case has been approved at the admission stage, any subsequent concern should preferably be raised through a query or clarification process while the patient is still admitted, wherever operationally possible. Hospitals should be given a reasonable opportunity to provide clarification before a claim is finally rejected.

9. Deductions Should Be Communicated at the Time of Discharge :

Any applicable deduction or non-payable amount should be communicated and adjusted at the time of discharge, wherever permissible under PM-JAY rules, rather than being deducted unexpectedly at the time of final claim settlement.

For example: If a patient is admitted for five days but the applicable PM-JAY approval is granted only for two days, the hospital should be informed of the applicable entitlement/deduction at the time of discharge so that the hospital can appropriately communicate and recover any permissible balance amount from the patient, in accordance with the scheme's rules.



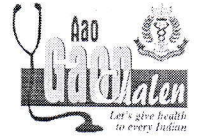
INDIAN MEDICAL ASSOCIATION UTTARANCHAL STATE BRANCH

(Registered under the Societies Act XXI of 1860)

Affiliated to IMA Hqs., New Delhi

47, Ballupur Road, Dehradun - 248001

Mob.no.: 8218968345, Email: imaustatebranch@gmail.com; Website: www.imaustatebranch.com



President Elect
Dr. D. C. Pant
drdcpant1@rediffmail.com

Vice President, Zone-I
Dr. Anjul Srimali
anjulsrimali@yahoo.com

Vice President, Zone-II
Dr. Yashpal Singh Rawat
yashpal_ksp28@rediffmail.com

Hony. Treasurer
Dr. Sanjay Upreti
drsanjayupreti@gmail.com

Hony. Jt. Secretary
Dr. Siddharth Khanna
sidkhanna08@gmail.com

Hony. Secretary
Dr. Sanjay Singh
sanjay Singh2211@gmail.com

Hony. Jt. Secretary
Dr. Sanjay Sethi
drsansethi@yahoo.co.in

Editor, IMA UA State
Bulletin
Dr. Radhika Raturi
dradharikaraturi@gmail.com

Jt. Editor, IMA UA State
Bulletin
Dr. Khushboo Khanna
khushbookhanna08@gmail.com

Hony. Editor, IMA UA
Academic Journal
Dr. Ajay Pal Singh
ajayrameshpal@gmail.com

Hony. Jt. Editor, IMA UA
Academic Journal
Dr. Garima Singh
vidushigarima@gmail.com

Director, IMA CGP
Dr. R. K. Vij
hot_doc_30@yahoo.co.in

Hony. Secretary, IMA CGP
Dr. Hemant Gupta
Drhemantgupta29@gmail.com

Hony. Jt. Secretary, IMA CGP
Dr. Saurabh Varshney
drsaurabh68@gmail.com

Chairman, IMA AMS
Dr. Satanshu Mathur
drsatanshumathur@gmail.com

Vice Chairman, IMA AMS
Dr. Umesh Kumar Sunda
drumeshseema@gmail.com

Secretary, IMA AMS
Dr. Pradeep Kumar Pandey
pradeep09412093760@gmail.com

State President
Dr. Ajay Khanna
akkhanna4@hotmail.com

Imm. Past State President
Dr. Kailash Chandra Sharma
gvclinic.sharma@gmail.com

Hony. State Secretary
Dr. D. D. Choudhury
drdipakdhar@gmail.com

10. No Unexplained Deductions at the Time of Final Settlement :

We request that no amount should be deducted from the final settlement without a clear justification, supporting reason and prior communication to the hospital. Any statutory deduction, such as TDS, may be made as applicable under law.

11. No Proper Response Despite Repeated Representations :

Sir, this is to inform you that despite repeated reminders, official emails and physical meetings with SHA officials, hospitals never received satisfactory responses or clear solutions from the concerned authorities. This situation is causing significant financial and operational difficulties for hospitals that continue to provide PM-JAY services to beneficiaries.

IMA Uttaranchal State Branch hereby request to the august office to provide a written assurance with clear and time-bound action plan and solution of the pending issues.

12. Collective Decision Regarding Continuation of PM-JAY Services :

If these issues remain unresolved and the existing financial and operational difficulties continue, the Association may be compelled to take a collective decision regarding the continuation of PM-JAY services.

IMA Uttaranchal State Branch sincerely hope that such a situation will not arise and that the concerned authorities will take immediate and constructive steps to resolve these issues in the interest of both PM-JAY beneficiaries and healthcare providers and sincerely appeal to your good office for urgent intervention and an early resolution of the above-mentioned concerns.

Thanking you,

With warm regards,

Your's sincerely,

(Dr. D. D. Choudhury)
Hony. State Secretary
IMA UA State Branch

No. IMA /UA /2025-26/5197/90/100

Date: 24.09.2026

Cc:

1. Hony. Secretary General, IMA HQs; hsg@ima-india.org
2. State President, IMA UA State Branch; akkhanna4@hotmail.com
3. All Local Branch Presidents & Hony. Secretaries
4. All SWC Members, IMA UA State Branch

(Dr. D. D. Choudhury)
Hony. State Secretary,
IMA UA State Branch

All communications intended for State Headquarters office should be addressed to the Hony. State Secretary.