



Government of Mizoram



MIZORAM UNIVERSAL HEALTHCARE SCHEME (MUHCS)

Beneficiary Registration and Verification Guidelines



Mizoram State Health Care Society
Department of Health & Family Welfare

2025

Table of Contents

1. Beneficiary Registration and Verification	4
1.1. Eligibility criteria under MUHCS	4
1.2. Registration and Verification of Beneficiary Family Units and Obligations	4
1.3. Online Registration / Enrolment of Beneficiaries	5
1.4. Offline Registration / Enrolment of Beneficiaries	5
2. Premium Contribution by Beneficiaries	5
2.1. Contribution from AB PM-JAY beneficiary household.	5
2.2. Premium from Contributory Beneficiaries	5
2.3. Contribution from Government Employees:	6
2.4. Contribution from Civil Pensioners:	7
3. Approval / Rejection by MSHCS	7
4. Acceptance of Rejection Request by MSHCS	7
5. Printing of MUHCS Card	7
6. Updation of Beneficiary Details in MUHCS Card	8
7. Addition of Family Members	8
8. Disabling MUHCS Card	8

Abbreviations

AB PM-JAY	Ayushman Bharat Pradhan Mantri Jan Arogya Yojana
MSHCS	Mizoram State Health Care Society
MUHCS	Mizoram Universal HealthCare Scheme
ISA	Implementing Support Agency

1. Beneficiary Registration and Verification

Beneficiary registration is a process to enroll eligible beneficiaries under MUHCS while verification is a process to validate whether a person is a registered beneficiary under MUHCS. Beneficiary registration and verification is a mandatory process to avail benefits under the scheme. After verification, an individual MUHCS card is provided to the beneficiary.

1.1. Eligibility criteria under MUHCS

All bona fide residents of Mizoram will be eligible under the Scheme. Different categories of eligible beneficiaries are as follows:

- i. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) beneficiaries as revised by NHA from time to time.
- ii. State Government Employees and their dependents as per IFMIS database.
- iii. Mizoram State Health Care Society (MSHCS) employees and their dependents as per PDS database.
- iv. Provisional Employees / Muster Roll, under Government of Mizoram and their dependents as per IFMIS database.
- v. Civil Pensioners under Government of Mizoram and their dependents within the ambit of PDS database.
- vi. General population not included in the categories mentioned above as per PDS database and will be considered as Contributory Beneficiaries

1.2. Registration and Verification of Beneficiary Family Units and Obligations

1.2.1 The MSHCS shall register / enroll only those beneficiaries mentioned under Clause 1.1 as above.

1.2.2 During the beneficiary registration / enrolment process, the following documents will be mandatory for identification and verification.

(i) For personal / individual identification

- Aadhaar

(ii) For family / dependent identification or proof of relationship

- Ration Card
- In the absence of Ration Card, Village council / Local Council recommendation letter clearly stating the reasons for the absence and certifying the list of family members residing under the same household / roof.

(iii) The mandatory documents may be added or removed as per notice issued by the Government of Mizoram from time to time.

1.2.3 Registration / Enrolment will be done on family basis while the beneficiary identification and verification process will have to be undertaken by each members of the family. Once the beneficiary is successfully verified, the beneficiary will be provided with a unique MUHCS ID which may be used by the beneficiary at the time of availing benefits in the empanelled hospitals.

- 1.2.4 The Government Employees and Provisional Employees / Muster Roll do not need to register / enroll. Eligibility under MUHCS can be verified through IFMIS database.
- 1.2.5 Civil Pensioners list as available in each treasury will be used for their eligibility while the eligibility of their dependents will be within the ambit of PDS database.
- 1.2.6 The beneficiaries under 5 years of age may avail benefits using their parent's card.

1.3 Online Registration / Enrolment of Beneficiaries

Contributory beneficiaries under 1.1 (vi) will be registered / enrolled as per the following:

- i. Beneficiary will be able to register / enroll themselves by providing all the relevant documents online. Payment of premium can be done online through UPI, credit / debit cards and internet banking.
- ii. Premium once deposited will not be refunded to beneficiaries under any conditions unless otherwise as specified in the guidelines.

1.4 Offline Registration / Enrolment of Beneficiaries

Provisions for Offline Registration / Enrolment will be available where online registration / enrolment is not feasible. The following must be observed during offline registration / enrolment under MUHCS:

- i. Offline registration / enrolment will be done at the sub-centre level where physical registration / enrolment forms will be filled manually.
- ii. Document referred to in 1.2.2(ii) must be produced at the time of offline registration / enrolment.
- iii. Duplicate offline registration / enrolment form will be sent to MSHCS from the Sub-Centres and data will be entered in the IT system.
- iv. The physical registration / enrolment forms and supporting documents must be sent to MSHCS within a stipulated timeframe.

2. Premium Contribution by Beneficiaries

2.1 Contribution from AB PM-JAY beneficiary household.

No contribution from AB PM-JAY beneficiaries is required.

2.2 Premium from Contributory Beneficiaries

There will be three plan options for the contributory beneficiaries:

- a) **Option 1 (General Plan)** – Premium of ₹2,500/- per family per year that allows family to get benefit of ₹5,00,000/- per family per year in **General Ward**
- b) **Option 2 (Standard Plan)** – Premium of ₹5,000/- per family per year that allows family to get benefit of ₹5,00,000/- per family per year in **Semi-Private (shared) Ward**.
- c) **Option 3 (Private Plan)** - Premium of ₹10,000/- per family per year that allows family to get benefit of ₹5,00,000/- per family per year in **Private Ward**.

The options are summarized as given in the table below:

Plan Option	Premium amount (for 1 policy year)	Benefit cover	Room entitlement
GENERAL	₹2,500/-	₹5,00,000/- per family per year	General Ward
STANDARD	₹5,000/-	₹5,00,000/- per family per year	Semi Private (Shared) Ward
PRIVATE	₹10,000/-	₹5,00,000/- per family per year	Private Ward

Table 1: Premium for Contributory Beneficiaries

2.3 Contribution from Government Employees:

Each Government employee will be required to pay a monthly premium as per their Pay Level as given below:

Pay Level	Monthly Contribution	Room / Ward
13 & above	₹1,500/-	Notification for Room entitlement for hospitals will be issued by the Finance Department.
10-12	₹1,000/-	
6-9	₹700/-	
3-5	₹400/-	
1-2	₹300/-	
Provisional Employees (PE) / Muster Roll (MR)	₹200/-	General Ward

Table 2: Monthly Contribution from Govt. Employees

For employees under MSHCS, the monthly premium contribution as per pay level and benefit coverage for Government Employees will be adopted.

2.4 Contribution from Civil Pensioners:

- a) Civil pensioners will be categorized based on the amount of their monthly pension into Category A and Category B as detailed in the table below-

Category	Definition	Monthly Contribution	Benefit	Room / Ward
Category A	Monthly pension $\geq$ ₹20,000/-	₹1,000/-	₹12,00,000/- per family per year	Private Ward
Category B	Monthly pension $<$ ₹20,000/-	₹500/-	₹5,00,000/- per family per year	Semi-Private Ward

Table 3: Monthly Contribution from Civil Pensioners

- b) Civil pensioners under Category B can opt for benefits under category A by paying a contributory amount of ₹1,000/-. This option should be exercised within one month of implementation of MUHCS. New pensioners will also have to exercise the option within one month of their retirement.
- c) Household having two / three pensioners will be eligible for double / triple amount of the Sum Assured respectively, their dependents can be split accordingly as per their convenience. If there is a pensioner and a Government Servant in a family, each will avail its own benefit, dependents can be split accordingly as per Government OM for a Government Employee and those not eligible for Government Employee dependents will be as dependent of the pensioner.

2.5. The amount payable for contribution for all categories of beneficiaries under MUHCS may be revised by the State Government from time to time.

3. Approval / Rejection by MSHCS

Request for MUHCS card generation may be approved or recommended for rejection by the State / ISA Approver. All applications recommended for rejection may further be scrutinized by MSHCS for final action.

4. Acceptance of Rejection Request by MSHCS

The MSHCS shall set up a team that reviews all the cases recommended for Rejection. The team shall review the data provided and the reason recommended for rejection. If the MSHCS agrees with the State / ISA Approver, it may reject the application, while if MSHCS disagrees, it may approve the application.

5. Printing of MUHCS Card

After verification and approval of application by the State / ISA / MSHCS Approver, MUHCS card will be generated with unique MUHCS ID. The MUHCS card may be printed and issued to the beneficiaries.

6. Updation of Beneficiary Details in MUHCS Card

A beneficiary may update his / her details viz., name, gender, date of birth, address, etc., in MUHCS card by redoing e-KYC with updated Aadhaar. A new card may be re-generated and printed after approval of updated details.

7. Addition of Family Members

Addition of new family members to an existing family under MUHCS can only occur under the following circumstances:

- i. A new family member is added to Ration Card.
- ii. A new family member list authorized by the Village Council / Local Council is produced for families without Ration Card.

8. Disabling MUHCS Card

MSHCS may disable a MUHCS card under the following circumstances:

- i. Beneficiary opt out
- ii. Impersonation
- iii. Eligible under other schemes
- iv. Deceased (Aadhaar locked)
- v. Wrong approval by State / ISA / MSHCS Approver
- vi. Confirmed fraud