

**Supplementary Table 1. List of documents reviewed**

National documents	State documents	
	Uttar Pradesh	Jharkhand
<p>Formation of State Health Agency and District Implementation Unit under Ayushman Bharat-National Health Protection Mission</p> <p>Draft Document on Structure and Tasks of State Health Agency for Implementing Pradhan Mantri Rashtriya Swashtya Suraksha Mission<sup>a</sup> in Trust Mode</p> <p>Guidelines for hospital empanelment</p> <p>Empanelment and packages</p> <p>PMJAY Process flow at empanelled hospitals</p> <p>Guidelines for claim settlement</p> <p>Anti-fraud guidelines</p> <p>Model Agreement Assurance Model with Empanelled Health Care Provider (EHCP)</p> <p>Model Tender Agreement for Implementation Support Agency</p> <p>Model Tender Agreement for Insurance Company</p>	<p>All government orders related to scheme operations issued in the public domain These were related to:</p> <p>Pilot run of scheme; SHA and Governing Council formation; Formation of various State and District Committees; scheme details including benefits, number of beneficiaries, terminology; Hospital empanelment; District manpower commissioning; general orders related to training, budget allocations</p> <p>Claim processing guidelines</p> <p>Tender document between State Health Agency and Implementation Support Agency</p>	<p>Contract document between State Health Agency and Insurance Company</p> <p>Governing Council Meeting Minutes</p>

<sup>a</sup> Early nomenclature used for PMJAY

**Supplementary Table 2. List of respondents interviewed**

<b>Stakeholder group</b>	<b>Jharkhand</b>	<b>Uttar Pradesh</b>
<b>State health agency</b>	1 Governing council member	1 Governing council member
	1 Deputy director	1 State nodal officer
	Medical officer in-charge	2 Joint directors
	Finance manager	1 member of the medical audit team
	Grievance co-ordinator	1 member of the finance team
		2 members of the policy team
		Grievance redressal manager
		1 Project manager
		1 member of the data analytics team
<b>Insurance Company</b>	Project manager	
<b>Third-party agencies/ implementation support agencies</b>	3 Project heads	4 State coordinators
	2 Claim processing doctors	2 Claim processing doctors
	1 Beneficiary identification system executive	1 Beneficiary identification system executive
	Zonal coordinator	Project manager
	District TPA manager	
<b>District Implementation Unit</b>	2 Civil Surgeons	3 Chief Medical Officers
		2 Additional Chief Medical Officer
		5 members of DIU team
<b>Empanelled hospitals</b>	9 Ayushman mitras	7 Ayushman mitras
	7 Administrators	9 Administrators
	2 Health care providers	3 Health care providers

TPA- third-party agency, DIU- district implementation unit

**Supplementary Table 3. Break-up of annual estimated administrative costs for Uttar Pradesh in the first year of the scheme from September 2018**

<b>Cost head</b>	<b>State level</b>	<b>District level</b>	<b>Total</b>
Human resources recruited for PMJAY <sup>a</sup>	30,460,000 INR (421,300 USD)	144,000,000 INR (1,991,701 USD)	174,460,000 INR (2,413,001 USD)
Contracting of implementation support agencies <sup>b</sup>	41,544,095 INR (574,607 USD)	-	41,544,095 INR (574,607 USD)
Transportation costs <sup>c</sup>	6,000,000 INR (82,988 USD)	27,000,000 INR (373,444 USD)	33,000,000 INR (456,432 USD)
Materials costs <sup>c</sup>	11,000,000 INR (152,144 USD)	16,200,000 INR (224,066 USD)	27,200,000 INR (376,210 USD)
Miscellaneous <sup>c</sup>	60,000,000 INR (829,876 USD)	10,800,000 INR (149,378 USD)	70,800,000 INR (979,253 USD)
<b>Total</b>	<b>149,004,095 INR</b> (2,060,914 USD)	<b>198,000,000 INR</b> (2,738,589 USD)	<b>347,004,095 INR</b> (4,799,503)

<sup>a</sup> Based on the sanctioned positions and planned remuneration.

<sup>b</sup> Based on actual contract value, cumulative figure provided for state and districts

<sup>c</sup> Estimates provided by state government officials

Source – Data obtained from the State Health Agency of Uttar Pradesh