

**GOVERNMENT POLICIES & INTERVENTIONS**

**How to nudge India’s public health infrastructure?**

- **In Context-**A recently released private report claims of ‘Bypassing Ayushman Bharat & deceiving poor patients in Delhi’s Safdarjung Hospital’.

**Health Sector in India**

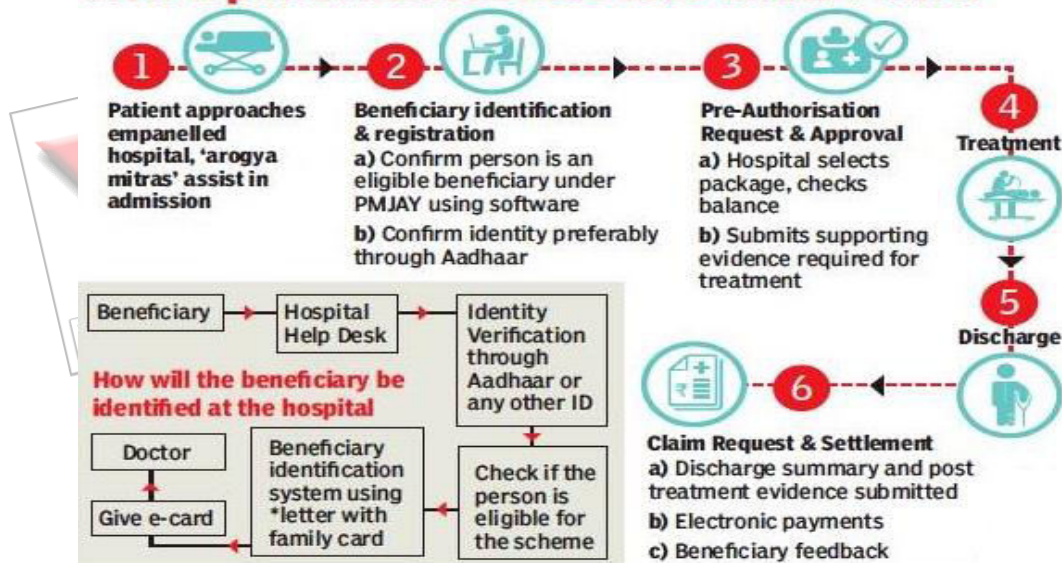
- Healthcare has become one of India’s largest sectors, both in terms of revenue and employment.
- The Indian healthcare sector is growing at a brisk pace due to its strengthening coverage, services and increasing expenditure by public as well private players.
- India’s healthcare delivery system is categorized into two major components public and private.
- The government, i.e. public healthcare system, comprises limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of primary healthcare centers (PHCs) in rural areas.
- The private sector provides a majority of secondary, tertiary, and quaternary care institutions with major concentration in metros and tier-I and tier-II cities.

**The report highlights**

- The report highlights two facts about the Pradhan Mantri Jan Aarogya Yojana (PMJAY) scheme.
- It highlights the key role of the treating doctor in deciding the type of medical package to be booked for a patient, and whether a patient will be registered under a PMJAY package at all.
- The report reveals how a doctor can mislead the patient on the premise that “Ayushman Bharat Clearance would take months.”
- Contrary to popular perception, the time taken to settle claims in public facilities was not unduly high.
- Of the claims registered across all facilities, 54 percent were settled. The average time taken for settlement of these claims was about 21 days.
- There were indications of a lack of active interest in the scheme by the medical team in public facilities.

**Pradhan Mantri Jan Aarogya Yojna (PM-JAY)**

**How a patient can access care under PMJAY**



**About:**

- The scheme was launched in September 2018 and recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC).
- It is a Centrally Sponsored Scheme having a central sector component under Ayushman Bharat Mission.

**Aims and Objectives:**

- To accelerate health system preparedness for immediate responsiveness for early prevention, detection and management, with a focus on health infrastructure development including for Pediatrics Care and with measurable outcomes.

**Key Features:**

- It is the world’s largest health insurance/ assurance scheme fully financed by the government and the cost of implementation is shared between the Central and State Governments.
- It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.
- It covers up to 3 days of pre-hospitalization and 15 days of post-hospitalization expenses such as diagnostics and medicines.

- There is no restriction on the family size, age or gender.
- The RSBY had a family cap of five members.
- All pre-existing conditions are covered from day one.

**Eligibility:**

- The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively.
- The coverage mentioned under PM-JAY, therefore, also includes families that were covered in RSBY but are not present in the SECC 2011 database.

**Benefits:**

- It provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- It envisions to help mitigate catastrophic expenditure on medical treatment which pushes nearly 6 crore Indians into poverty each year.

**Challenges**

- A host of factors within a public facility contribute to this lack of active interest by the medical team in the scheme.

**✚ Inadequate incentives for doctors:**

- As per the guidelines of the National Health Authority (NHA), a percentage share of the claim revenues transferred by the state health agency to public facilities is to be distributed among the medical personnel as staff incentives.
- This share could vary across states. Consequently, a treating doctor also receives a financial incentive.
- Yet, it may not incentivise a doctor adequately to register a patient in the scheme.

**✚ Inadequate incentives for Arogyamitra:**

- With relatively modest physical infrastructure and human resources, the medical team was often stretched with clinical activities.
- The only supporting staff for the scheme was an Arogyamitra, whose responsibility was to register patients under an appropriate package in consultation with the treating doctor.
- Arogyamitra's remuneration was linked to the number of cases he can successfully register under the scheme (pre-authorizations), and not to the final settlement of claims.
- As a result, the Arogyamitra had little incentive to follow-up the claims with the required documentation at subsequent stages and ensure settlement.

**✚ Vested interests:**

- The ignorance of the poor and the information asymmetry between doctors and patients creates a fertile ground for denying benefits to the poor to serve vested interests.
- District-level aggregate figures indicated that the proportion of claims settled in public facilities was significantly lower than their private counterparts.

**Suggestions**

**✚ Improving incentive structure:**

- Addressing the incentive structure and operational dynamics of the scheme within public facilities can unleash the full potential of the scheme.

**✚ Need of active interests:**

- An active interest in the scheme by public facilities can ensure a substantial volume of additional revenues, which could then be utilised for infrastructure development and establishment of better amenities setting in a virtuous cycle.

**✚ Improving infrastructure:**

- The improved infrastructure could enhance the facilities' potential to cater to more packages and ultimately improve health coverage for the poor.
- This is in addition to ensuring that no poor person is excluded due to database errors in eligibility.

**✚ Role of governments:**

- Besides, state governments must play a complementary role by providing adequate manpower and enforcing accountability to ensure a higher volume of services in public facilities.

**Way ahead**

- The health (and education) of Indians is the most important determinant of what the country can achieve during the next 25 years of Amrit Kaal.
- We must find ways to both find more money for health, and also more health for the money to ensure that all Indians achieve their true potential.

**PRELIMS FACT**

**1. Two Indian military aircraft visit Australia's strategic Cocos Islands**

- **In news** -Expanding the strategic reach of the Indian military and improving interoperability with Australia, an Indian Navy Dornier maritime patrol aircraft and an Indian Air Force (IAF) C-130 transport aircraft visited Australia's Cocos (Keeling) Islands (CKI) in the Southern Indian Ocean, close to Indonesia and strategic maritime choke points earlier this month.

- “Cocos can be an important base for refueling and operational turn around for the Indian military, especially once the runway there is expanded to accommodate large aircraft like the P-8 long range maritime patrol aircraft,”
- “This week’s visit by Indian Navy Dornier maritime patrol aircraft and a C-130 Hercules from the IAF effectively elevates the Cocos Islands as a staging point for Australian and Indian air surveillance of the maritime choke points through Southeast Asia and the entire eastern Indian Ocean.
- “The visit represents an important step in the bilateral relationship as the two countries increasingly give each other access to their military facilities in the Indian Ocean.”
- This is the latest in a series of India’s growing military-to-military engagements, deepening interoperability broadly in the region and especially with Australia.
- A turnaround from either of the islands would significantly enhance the on-station time of the Indian Navy’s P-8Is to monitor movements into the Indian Ocean, especially by China’s People’s Liberation Army Navy, whose forays into the region have significantly gone up in recent years.

#### About Cocos Island

- It is located in the Pacific Ocean, is administered by Costa Rica.
- It lies south-west of Costa Rican mainland. It is a UNESCO World Heritage Site and as Ramsar Wetland.
- Costa Rica designated the entire island as National Park in 1978.
- It has no permanent inhabitants except Costa Rican park rangers.
- It is the southernmost point of the North American continent if outer islands are included.



#### 2. National Nursing and Midwifery Commission Bill, 2023

- ❖ **In News**-The Lok Sabha passed the National Nursing and Midwifery Commission Bill, 2023.
- It repeals the Indian Nursing Council Act, 1947.
- It provides for the regulation and maintenance of standards of education and services for nursing and midwifery professionals.

#### **Key features of the Bill**

##### **National Nursing and Midwifery Commission:**

- The Bill provides for the constitution of the National Nursing and Midwifery Commission. \
- It will consist of 29 members. The chairperson should have a postgraduate degree in nursing and midwifery and have at least 20 years of field experience.

##### **Functions of Commission:**

- Framing policies and regulating standards for nursing and midwifery education,
- Providing a uniform process for admission into nursing and midwifery institutions,
- Regulating nursing and midwifery institutions, and
- Providing standards for faculty in teaching institutions.

##### **Autonomous boards:**

- The Bill provides for the constitution of three autonomous boards under the supervision of the National Commission. These are: the Nursing and Midwifery Undergraduate and Postgraduate Education Board, to regulate education and examination at undergraduate and postgraduate levels;
- **State Nursing and Midwifery Commissions:** Every state government must constitute a State Nursing and Midwifery Commission where no such Commission exists under state law. It will consist of 10 members.
- **Establishment of nursing or midwifery institutions:** Permission of the Assessment and Rating Board would be needed to establish a new nursing and midwifery institution, increase the number of seats, or start any new postgraduate course.
- The Board must decide on the proposals within six months. In case of disapproval, an appeal can be made to the National Commission and a second appeal can be filed with the Central Government.

- **Practicing as a professional:** The Ethics and Registration Board will maintain an online Indian Nurses and Midwives' Register, containing the details and qualifications of professionals and associates.
- **Advisory Council:** The central government will also establish the Nursing and Midwifery Advisory Council.
- The chairperson of the National Commission shall be the chairperson of the Council.

**Objectives:**

- According to the Indian Nursing Council records, till 2022, there were around 33.41 lakh nursing personnel registered in the country therefore the bill aims to streamline nursing education in India.

**3. Bharat Mandalam**

- ❖ **In News-**The Prime Minister dedicated to the nation the International Exhibition-cum-Convention Centre (IECC) complex in New Delhi named 'Bharat Mandalam'.

**About**

- The IECC project revamps the old and outdated facilities at Pragati Maidan and has been developed as a National project.
- The IECC complex has been developed as India's largest MICE (Meetings, Incentives, Conferences, and Exhibitions) destination.
- The newly developed IECC complex at Pragati Maidan comprises multiple state-of-the-art facilities including Convention Centre, Exhibition halls and amphitheatre etc.

**Architecture of IECC Complex**

- The shape of the building is derived from the Shankha (conch shell), and different walls and facades of the Convention Centre depict several elements of India's traditional art and culture including 'Surya Shakti' highlighting India's efforts in harnessing solar energy, 'Zero to ISRO', celebrating achievements in space, Pancha Mahabhuta signifying the building blocks of universal foundation - Aakash (Sky), Vayu (Air), Agni (Fire), Jal (Water), Prithvi (Earth).
- Also, various paintings and Tribal art forms from different regions of the country adorn the Convention Centre.
- **MICE (Meetings, Incentives, Conferences, and Exhibitions)**-The main purpose of MICE events is to create a networking platform for business, industry, government, and academic communities and engage in meaningful conversations. Generally, they bring large groups together for a specific purpose.
- MICE are also known as the 'Meetings industry' or 'Events industry'. MICE tourism offers many other benefits to the economies such as business opportunities, dissemination of knowledge and providing of training, skill up gradation etc.
- The MICE sector also helps increase local government and private sector investments that result in the up-gradation of the general hospitality environment of the destination country.

**4. International Tiger Day and Project Tiger**

**Context:** July 29 is celebrated world over as the International Tiger Day in a bid to raise awareness on various issues surrounding tiger conservation.

**About Project Tiger:**

- Project Tiger was launched by the Central government on April 1, 1973, in a bid to promote conservation of the tiger.
- The programme came at a time when India's tiger population was rapidly dwindling.
- According to reports, while there were 40,000 tigers in the country at the time of the Independence (in 1947), they were soon reduced to below 2,000 by 1970 due to widespread hunting and habitat destructions.
- Concerns around the issue intensified when in 1970, the International Union for Conservation of Nature declared the tiger as an endangered species.
- Two years later, the Indian government conducted its own tiger census and found that there were only 1,800 of them left in the country.
- The then Prime Minister Indira Gandhi promulgated the Wildlife Protection Act in 1972.
- A year later, after a task force urged the government to create a chain of reserves dedicated to tiger preservation, Indira unveiled Project Tiger.
- It was launched at the Jim Corbett National Park; the programme was initially started in nine tiger reserves of different States such as Assam, Bihar, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Uttar Pradesh and West Bengal.

**Fifty years of Project Tiger**

- Today, there are 54 tiger reserves across India, spanning 75,000 sq km.
- The current population of tigers in the country stands at 3,167.
- The numbers saw a 6.74 per cent increase since 2018 (when they stood at 2,967), as per figures from the 5th cycle of India's Tiger Census.
- Nearly 75 per cent of the global tiger population (in the wild) can today be found in India.

**5. Forest (Conservation) Act**

- **Context:** The Bill to amend the Forest (Conservation) Act cleared the Lok Sabha recently.

**The Forest Conservation Act, 1980**

- The Forest (Conservation) Act of 1980 introduced the limitation on using forests for non-forest activities.

**Aims:**

- To protect the flora, fauna, and other ecological components.
- To protect the integrity, individuality, and territory of the forests.
- To replenish forests by planting more trees.
- To prevent the conversion of forest reserves into grazing lands, residential units, agricultural lands, etc.
- To stop the decline of forest biodiversity.

**Features of the Act:**

- It restricts and regulates the power of the State Government and other authoritative organizations from making decisions on some issues without taking permission from the Central Government.
- An advisory committee may be formed to aid the Central Government.
- The Central Government holds the absolute power to carry out any laws formulated under this Act.
- The Act states that anybody found violating the provisions of this Act is liable for paying penalties.

**ANSWER WRITING**

**Q. Explain the causes and effects of coastal erosion in India. What are the available coastal management techniques for combating the hazard?**

- The process of removal of coastal sand or displacement of land because of local sea level rise, strong wave action, heavy intrusion of sea water in coastal region can be termed as coastal erosion.
- The Ministry of Earth Sciences informed the Lok Sabha that of the 6,907.18 km long Indian coastline of the mainland, a significant area is under varying degrees of coastal erosion.

**Factors responsible for coastal erosion are:**

**Natural reasons**

- Global Warming- The increase in concentration of CO<sub>2</sub> in atmosphere has led to warming of planet and has resulted in melting of glaciers which invariably has led to rise in sea level. Thus, threat of coastal erosion has increased manifold.
- Planetary cycle- Planetary position of Earth and Moon cause tides in the sea every fortnight
- Strong winds that blow across the planet generate huge energy; this generated energy is released by waves on the shores breaking rocks into sand in long run.
- Warming of Sea Water- It has increased the formation of cyclones in Indian peninsula and contributes to destruction of coastal areas.

**Anthropological reasons**

- Violation of Coastal Management Zones (CMZ) rules by builders
- Energy production near coastal areas like nuclear energy, tidal energy plant
- Dredging at shallow waters near coasts
- Reduced flow of sand from river into ocean

**Effects of coastal erosion are:**

- Rise of sea level has increased the threat submergence of small islands.
- Destruction of coastal habitats thus increases vulnerability of coastal flora and fauna.
- Loss of income from coastal ecosystems.

**Major coastal management techniques to prevent erosion are:**

**Natural response**

- Coastal Shelter belts such as mangroves, coral reefs and lagoons are recognized as the best defense against sea storms and erosion, deflecting and absorbing much of the energy of sea storms. Therefore, it is important to maintain these natural habitats for shore protection as well as for environmental conservation.

**Artificial response**

- Use of Geo-synthetic Tubes / Bags- Geo-synthetic tube is a sizable, tube-shaped bag filled with sand slurry and fashioned with porous, weather-resistant geo-textile that is used to create artificial coastal structures like breakwaters, dunes, or levees. They are aligned with the shoreline to weaken wave energy and protect against coastal erosion
- Artificial Beach Nourishment- Often referred to as a “soft armoring” technique, beach nourishment, or beach filling technique is the practice of adding large quantities of sand or sediment to beaches to combat erosion and increase beach width.
- Groynes - An active structure that protrudes into the sea from the shore and is often perpendicular to or slightly oblique to the shoreline is called a groyne. A groyne's primary job is to catch and hold back some of the sediment that is travelling through the surf zone, mostly in a longshore direction.

**Conclusion**

- With the alarming rise in climate change threats, rising sea level is a certain outcome of the process. As coastal areas across India are densely populated, it has become quintessential that coastal planning is given concrete thought by considering the option of displacement of people to safe havens.

**MCQs**

- Consider the following statements about Asian Development Bank:
  - The Asian Development Bank (ADB) is a regional development bank established in 1966.
  - Headquarter of ADB is situated in Manila, Philippines.
  - The bank admits the members of the UN Economic and Social Commission for Asia and the Pacific (UNESCAP) and non-regional developed countries.
  - Currently ADB has 68 members and India is not a member of ADB.

How many of the above statements are correct?

(a) Only one (b) Only two  
(c) **Only three** (d) All four
- Consider the following statements about Sukanya Samriddhi Yojana:
  - It is a saving scheme for the parents of girl child.
  - The scheme allows parents to build a fund for the future education of their female child.
  - Sukanya Samriddhi Account provides a lower rate of interest than other Savings Plans that offer financial security for the girl child.

How many of the above statements are correct?

(a) Only one (b) **Only two**  
(c) Only three (d) None
- Consider the following statements about Mission Shakti:
  - It is an Integrated Women Empowerment Programme for the Safety, Security and Empowerment of Women.
  - "Sambal" and "Samarthya" is two sub schemes under Mission Shakti.

Choose the correct answer using the code given below.

a) Only 1 (b) Only 2  
c) **Both 1 and 2** (d) Neither 1 nor 2
- Consider the following statements about Project Elephant:
  - It is a centrally sponsored scheme and it was launched in 1992.
  - It is regarded as a National Heritage Animal of India.
  - The aim is to provide financial and technical support to major elephant bearing States in the country for the protection of elephants, their habitats and corridors.
  - It is included in Schedule I of the Indian Wildlife (Protection) Act, 1972 and in Appendix I of the Convention on International Trade in Endangered Species of Flora and Fauna (CITES).

How many of the above statements are correct?

(a) Only one (b) Only two  
(c) Only three (d) **All four**
- Consider the following statements about 'Bharat Mandalam'.
  - The Prime Minister dedicated to the nation the International Exhibition-cum-Convention Centre (IECC) complex in Gujarat named 'Bharat Mandalam'.
  - The shape of the building is derived from the Shankha (conch shell).

Choose the incorrect answer using the code given below.

a) **Only 1** (b) Only 2  
c) Both 1 and 2 (d) Neither 1 nor 2
- Consider the following statements about National Nursing and Midwifery Commission Bill, 2023
  - The Lok Sabha passed the National Nursing and Midwifery Commission Bill, 2023.
  - It repeals the Indian Nursing Council Act, 1947.
  - It provides for the regulation and maintenance of standards of education and services for nursing and midwifery professionals.

How many of the above statements are correct?

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- Consider the following statements about 'Cocos Island'.
  - It is located in the Pacific Ocean, is administered by Costa Rica.
  - It lies south-west of Costa Rican mainland.
  - Costa Rica designated the entire island as National Park in 1978.
  - It is the Northern most point of the North American continent if outer islands are included.

How many of the above statements are correct?

(a) Only one (b) Only two  
(c) **Only three** (d) Only four
- Consider the following statements about 'The Gobardhan scheme'.
  - The Gobardhan scheme focuses on managing and converting cattle dung and solid waste on farms into compost, biogas, and bio-CNG.
  - The scheme also aims to make farmers more self-reliant in converting 'waste to energy.'

Choose the correct answer using the code given below.

a) Only 1 (b) Only 2  
c) **Both 1 and 2** (d) Neither 1 nor 2
- Consider the following statements about 'International Tiger Day and Project Tiger'.
  - It was first instituted in 2010 at the Tiger Summit in St Petersburg, Russia.
  - July 29 is celebrated world over as the International Tiger Day in a bid to raise awareness on various issues surrounding tiger conservation.
  - Project Tiger was launched by the Central government on April 1, 1973, in a bid to promote conservation of the tiger.

How many of the above statements are correct?

(a) Only one (b) Only two  
(c) **Only three** (d) None
- Consider the following statements about INS Khanjar.
  - INS Khanjar is the fourth ship of the indigenously designed and built Khukri class missile corvettes.
  - Built by GRSE, Kolkata, the ship is armed with an array of modern weapons and sensors.
  - The ship is a part of the Indian Navy's Eastern Fleet and is commanded by Cdr NVSP Kumar.

How many of the above statements are correct?

(a) Only one (b) Only two  
(c) **Only three** (d) None