



Study in Chhattisgarh Analysed PM-JAY Implementation | Chhattisgarh | 08 May 2024

Why in News?

Recently, a **study by researchers** from the **state health resource centre in Chhattisgarh** analysed the [Pradhan Mantri Jan Arogya Yojana \(PMJAY\)](#).

- PMJAY aimed to reduce out-of-pocket health expenses, particularly during hospital stays.

Key Points

- The study revealed that patients utilizing the scheme faced **high out-of-pocket costs**, notably in private hospitals, largely due to the common occurrence of **dual billing**.
- The study was conducted in 2022 by researchers of the **State Health Resource Centre in Chhattisgarh, by interviewing 768 individuals** who had used **PMJAY for hospitalisation** in the month preceding the interview. PMJAY has empanelled 1,006 public and 546 private hospitals in the state.
 - Private hospitals were found to be **charging patients even though they are not supposed to** under PMJAY or Ayushman Bharat.
 - They would then claim reimbursement from the government for the same treatment, **engaging in dual billing**, which is considered fraudulent.
- The **utilization of private hospitals was identified as the primary factor** leading to severe financial burden under PMJAY.
 - About 30% of stays in private hospitals resulted in catastrophic health expenses, exceeding 10% of a household's total yearly non-medical spending.
- The research revealed that **marginalized groups like scheduled tribes and women heavily relied on public hospitals**, despite the accessibility of private healthcare through PMJAY.
 - It pointed out that seeking treatment in public hospitals helped individuals avoid high out-of-pocket expenses, as public services were considerably more cost-effective for patients compared to private healthcare, regardless of being covered under **publicly funded insurance schemes**.
 - In India, **private healthcare providers lack effective price and quality regulation**, leading to the adoption of dual billing by private hospitals, which prioritize profits over patient care.
 - The study highlighted the **government's failure to enforce a crucial condition in its agreements with hospitals**, which prohibits additional charges to patients.

Ayushman Bharat-PMJAY

- **About:**
 - PM-JAY is the **world's largest health insurance** scheme fully financed by the government.
 - Launched in February 2018, it offers a sum insured of **Rs.5 lakh per family for secondary care** and tertiary care.
 - Health Benefit Packages covers surgery, medical and day care treatments, cost of medicines and diagnostics.
- **Beneficiaries:**
 - It is an entitlement-based scheme that targets the beneficiaries as identified by latest

[Socio-Economic Caste Census \(SECC\)](#) data.

- The National Health Authority (NHA) has provided flexibility to **States/UTs to use non- Socio-Economic Caste Census (SECC) beneficiary family databases** with similar socio-economic profiles for tagging against the leftover (unauthenticated) SECC families.

▪ **Funding:**

- The funding for the scheme is shared – **60:40 for all states and UTs** with their own legislature, 90:10 in Northeast states and Jammu and Kashmir, Himachal and Uttarakhand and 100% Central funding for UTs without legislature.

▪ **Nodal Agency:**

- The **NHA** has been constituted as an autonomous entity under the Society Registration Act, 1860 for effective implementation of PM-JAY in alliance with state governments.
- The **State Health Agency (SHA)** is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State.

Capacity Building Programme | Uttarakhand | 08 May 2024

Why in News?

Recently, a two weeks program on **Capacity Building Programme on Project and Risk Management for Public Works for the officers from Republic of Tanzania** commenced at the **National Centre for Good Governance (NCGG), Mussoorie**.

Key Points

- NCGG is committed to **action research, studies, and capacity building** at both the national and international levels.
 - It's efforts align with the Indian philosophy of '**Vasudhaiva Kutumbakam**' i.e., "The world is one Family" and emphasizes strengthening bilateral ties and fostering cooperation with other countries.
 - The capacity building program focuses on **providing a rich cross country experience and a platform for policy dialogue**, while sharing best practices focusing on project and risk management in various sectors.
 - This will result in the officers **gaining valuable insights into the manner in which projects are planned and executed** and institutions are being transformed and people are getting closer to the government.
- The **core objectives of the two-week training program** is to equip officers with essential skills in **Project and Risk Management for Public Works**, while showcasing several projects and works in several important sectors relevant to the participants.
 - The program incorporates immersive field visits, with officers slated to **visit key project sites** such as **Dakpathar Hydropower and Irrigation Dam, NHAI** in Uttarakhand, **Dwarka Expressway in New Delhi**, Indira Paryavaran Bhawan, **World Trade Centre NBCC in New Delhi**, and the Delhi Metro Rail Corporation, culminating with a visit to the iconic Taj Mahal.

The National Centre for Good Governance (NCGG)

- It was **set up in 2014** by the Government of India as an **apex-level autonomous institution** under the Ministry of Personnel, Public Grievances and Pensions.
- The Centre traces its origin to the **National Institute of Administrative Research (NIAR)**,

which was **set up in 1995 by the Lal Bahadur Shastri National Academy of Administration (LBSNAA)**, the Government of India's topmost training institute for civil services.

◦ NIAR was subsequently rechristened and subsumed into NCGG.

- **NCGG deals with a gamut of governance issues from local, state to national levels, across all sectors.**
- The Centre is mandated to work in the **areas of governance, policy reforms, capacity building and training of [civil servants](#) and technocrats** of India and other developing countries. It also works as a think tank.

Abbott Mountain's of Uttarakhand | Uttarakhand | 08 May 2024

Why in News?

Abbott Mountain can be found in the beautiful [Himalayan ranges](#) of Uttarakhand, in the town of Lohaghat in the Champawat district.

Key Points

- Abbott Mountain holds historical significance, named after **British surgeon Dr. James Abbott**, who served as the **Commissioner of Kumaon during the British Raj era**. His contributions to the development of the region are commemorated through this majestic peak.
- Apart from its natural beauty, Abbott Mountain also serves as a paradise for **adventure enthusiasts**.
- The region is home to a diverse array of flora and fauna, including rare Himalayan species such as **musk deer**, [Himalayan black bear](#), and a variety of bird species.



Indian Himalayan Region

- The IHR covers **ten states and four hill districts of India**, viz. Jammu & Kashmir, Uttarakhand, Himachal Pradesh, Sikkim, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, among the states and the hill districts of Dima Hasao, Karbi Anglong in Assam and Darjeeling, Kalimpong in West Bengal.
- The uncontrolled demand-driven economic growth has led to haphazard urbanization, environmental degradation and increased risks and vulnerabilities, seriously compromising the unique values of Himalayan ecosystems.
- In addition to a focus on economic growth, the roadmap for sustainable development of the Indian Himalayas needs to be in sync with the relevant **Sustainable Development Goals (SDGs)**.
- Therefore the development in the Himalayas must be fully embedded in the **environmental, socio-cultural and sacred tenets of the region**.

Earthquake in Uttarkashi | Uttarakhand | 08 May 2024

Why in News?

According to the [National Centre for Seismology \(NCS\)](#) data, an [earthquake](#) of **2.6 magnitude** on the **Richter scale** hit Uttarkashi district of Uttarakhand.

Key Points

- The **epicentre of the earthquake** was located at **Latitude 31.00 and Longitude 79.31, at a depth of 5 kilometres**.
- **National Center for Seismology** (under the **Ministry of Earth Sciences**) is the **nodal agency** of the Government of India for monitoring of earthquake activity in the country.
- Currently, India has **only 115 earthquake observatories**.
 - The most important aspect of the Earthquake Observatory is to be able to accurately predict the time of the earthquake.

EARTHQUAKE



ABOUT

- Shaking of the earth; caused due to release of energy, generating **seismic waves in all directions**

EARTHQUAKE WAVES

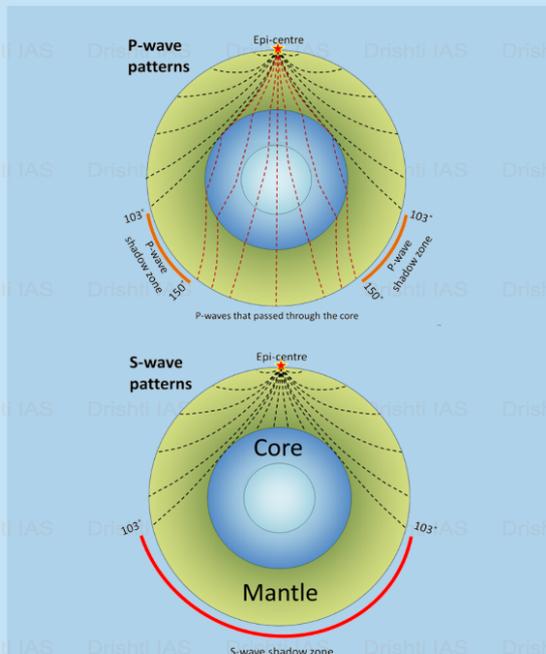
- Body Waves:** Move in all directions travelling through the body of the earth
 - P Waves:** Move faster, First to arrive at surface, Similar to sound waves, Travel through gaseous, liquid and solid materials
 - S Waves:** Arrive at surface with some time lag, Travel only through solid materials
- Surface Waves:** Last to report on seismographs, More destructive, Cause displacement of rocks
 - Love Waves:** Same motion as S-waves (horizontal) without vertical displacement, Sideways motion perpendicular to the direction of propagation, Faster than Rayleigh waves
 - Rayleigh Waves:** Cause the ground to shake in an elliptical pattern, Spread out the most of all seismic waves, Move vertically and horizontally in a vertical plane

HYPOCENTER

- Location where the earthquake starts (below earth's surface)

EPICENTER

- Location right above the Hypocenter (on the earth's surface)



CAUSES OF EARTHQUAKES

- Release of energy along a Fault/Fault Zones** (break in the crustal rocks)
- Movement of **tectonic plates (most common)**
- Volcanic eruption** (stress changes in rock-injection/withdrawal of magma)
- Human activities** (mining, explosion of chemical/nuclear devices etc.)

MEASURING EARTHQUAKE

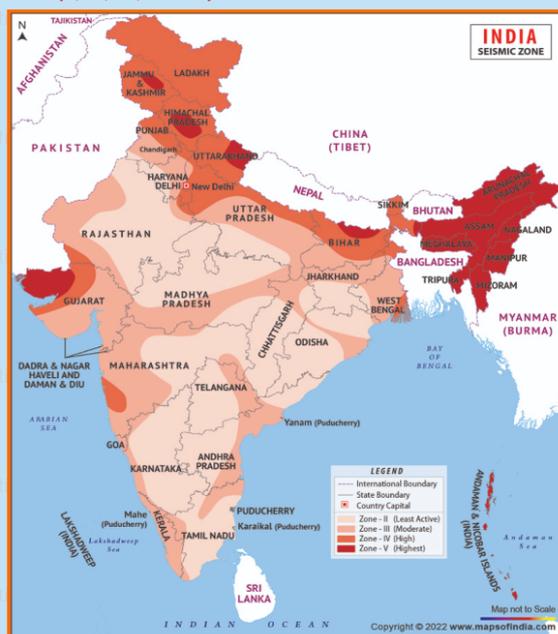
- Seismometers** - Measures seismic waves
- Richter Scale** - Measures magnitude (energy released; range: 0-10)
- Mercalli** - Measures intensity (visible damage; range: 1-12)

DISTRIBUTION

- Circum-Pacific Belt** - 81% of earthquakes
- Alpide Earthquake Belt** - 17% of the largest earthquakes
- Mid-Atlantic Ridge** - Mostly submerged underwater

EARTHQUAKE IN INDIA

- India is **one of the highly earthquake affected countries** due to the presence of technically active mountains - the Himalayas.
- India has been divided into **4 seismic zones (II, III, IV, and V)**



Polling for Nine Seats in Madhya Pradesh | Madhya Pradesh | 08 May 2024

Why in News?

The **nine seats in Madhya Pradesh- Morena, Bhind, Gwalior, Guna, Rajgarh, Sagar, Vidisha, Bhopal and Betul** that voted in the third phase of the [Lok Sabha election](#) recorded an approximate turnout of 66.5%.

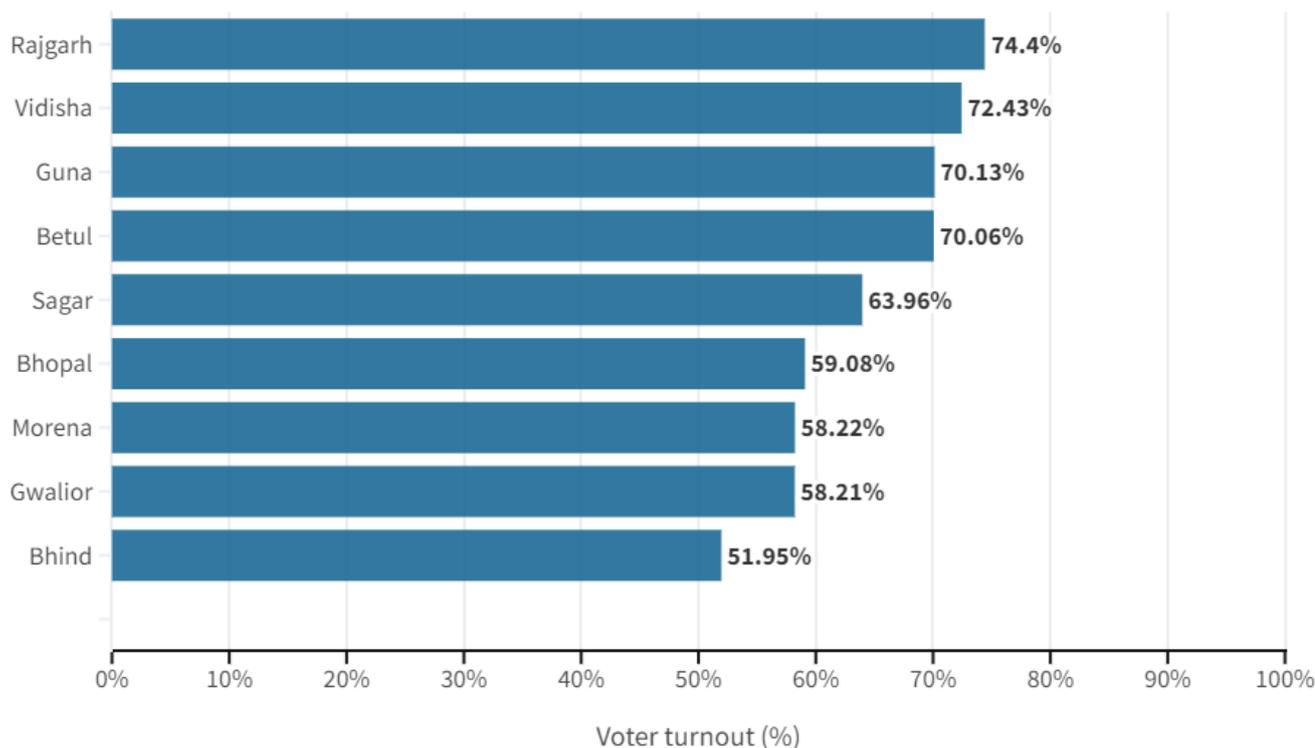
Key Points

- According to data shared by **State's Chief Electoral Officer, Rajgarh** reported the highest turnout with 76.19% electors voting, while **Bhind in the Chambal** division recorded the **lowest polling in the State** at 55.44%.
- So far, 21 seats in Madhya Pradesh have gone to polls in the first three phases, while the remaining eight seats will vote in the **fourth phase on 13th May 2024**.

Voter turnout (%) in Madhya Pradesh for Lok Sabha Elections 2024

Poll date: May 7, 2024

As per the ECI, this is an approximate trend*. This trend does not include data of postal ballot voting.



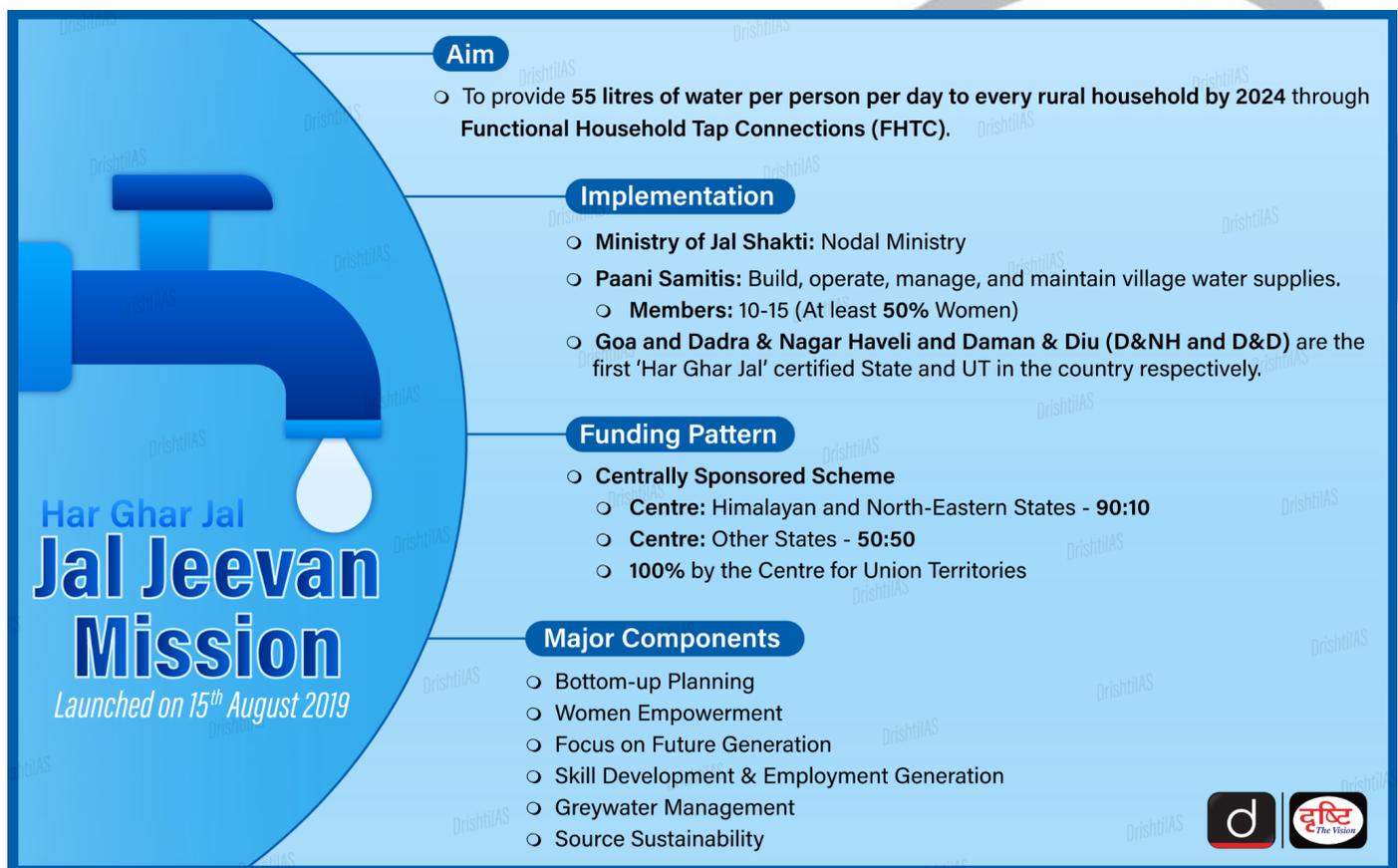
Jal Jeevan Mission Scam in Rajasthan | Rajasthan | 08 May 2024

Why in News?

Recently, the [Central Bureau of Investigation \(CBI\)](#) has registered an [First Information Report \(FIR\)](#) in the centrally-funded [Jal Jeevan Mission scheme](#) scam case in Rajasthan.

Key Points

- According to the officials, Jaipur-based contractors used fake completion certificates purportedly issued by **Indian Railway Construction International Limited (IRCON)** to get tenders from the Public Health Engineering Department of the state.
- The CBI action came after the conclusion of an eight-month-long preliminary enquiry registered in August 2023.



Central Bureau of Investigation (CBI)

- It is the **premier investigating police agency** in India.
 - It provides assistance to the **Central Vigilance Commission and Lokpal**.
- It functions under the superintendence of the Deptt. of Personnel, Ministry of Personnel, Pension & Public Grievances, Government of India - which falls under the prime minister's office.
 - However, for investigations of offences under [the Prevention of Corruption Act, 1988](#) its superintendence vests with the Central Vigilance Commission.
- It is also the nodal police agency in India which coordinates investigations on behalf of **Interpol Member countries**.
- Its conviction rate is as high as 65 to 70% and it is comparable to the best investigation agencies

in the world.

First Information Report (FIR)

- It is a **written document prepared** by the police when they receive information about the commission of a **cognizable offence**.
- It is a report of information that reaches the police first in point of time and that is why it is called the **First Information Report**.
- It is generally a complaint lodged with the police by the **victim of a cognizable offence or by someone on his/her behalf**. Anyone can report the commission of a cognizable offence either orally or in writing.
- The term FIR is not defined in the **Indian Penal Code (IPC), Code of Criminal Procedure (CrPC), 1973**, or in any other law.
- However, in police regulations or rules, information recorded under Section **154 of CrPC** is known as First Information Report (FIR).
- There are **three important elements** of an FIR:
 - The information must relate to the **commission of a cognizable offence**,
 - It should be given in **writing or orally** to the head of the police station,
 - It must be written down and **signed by the informant**, and its key points **should be recorded in a daily diary**.

PDF Refernece URL: <https://www.drishtiias.com/statepcs/08-05-2024/print>

