

## Universal Health Coverage (UHC) In India

- **Over the past decade**, the poorest people in India have become less vulnerable to medical expenses, thanks to the **Ayushman Bharat Yojana**. Expanding this program is crucial to achieving near **Universal Health Coverage (UHC)** in India, which is essential for reducing the health burden on the poor.
- **Key Data Points on Ayushman Bharat Yojana's Success:**
  - **Health Expenditure Trends:** The cost of health care as a percentage of monthly household expenditure decreased from 10.8% to 9.4% after hospitalization.
  - **Rural vs. Urban Areas:** For rural households with hospitalization, health expenditure dropped from 11.15% to 9.14%. For urban households, it reduced from 10.3% to 9.9%.
  - **Impact on Consumption Status:** In 2011-12, 40% of the bottom 50% of households facing hospitalization saw a decline in their consumption status. By 2022-23, this percentage decreased to 33%.
  - **Hospitalization Incidence:** The hospitalization rate for the bottom 50% of the population increased from 17% in 2011-12 to 22% in 2022-23.
  - **Public Health Policy Impact:** Significant improvements in healthcare affordability and accessibility, especially in rural areas and among households with young children or elderly members, are largely attributed to the Ayushman Bharat Yojana.
- **About Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):**
  - **Launched in 2018 by the Ministry of Health and Family Welfare (MoH&FW)**, it is the world's largest health assurance scheme, providing medical insurance of **₹5 lakh to over 10 crore marginalized families**, identified through **SECC 2011 data**, for secondary and tertiary care hospitalization.
  - **Funding: centrally sponsored**
  - **Coverage:** There is no limit on family size or age of members, and it covers pre-existing diseases.
  - **Implementation:** The scheme is implemented by the **National Health Authority under the Ministry of Health and Family Welfare**.
- **Ayushman Bharat Digital Mission (ABDM):**
  - **Launched in 2021 as a Central sector scheme**, ABDM aims to create a digital backbone for integrated digital health infrastructure in India.
  - **Components:** It includes **ABHA health account numbers**, the ABHA App, a Health Facility Registry, and a Unified Health Interface for patient-health provider interactions.
  - **Implementation:** Managed by the **National Health Authority under the Ministry of Health and Family Welfare**.
- **What is Universal Health Coverage (UHC)?**
  - Universal Health Coverage (UHC) is a system where all individuals and communities have access to the quality health services they need without financial hardship. It emphasizes that access to healthcare is a fundamental right for all, not just a privilege for a few.
- **Status:**
  - **Indian Constitution:** Articles 39E, 42, and 47 mandate the State to secure workers' health, improve living standards, and enhance public health.
  - **International UHC Day:** The United Nations designated December 12th as International Universal Health Coverage Day (UHC Day) in 2017.
  - **Sustainable Development Goals:** Goal 3.8 aims to achieve universal health coverage.
  - **India's Goal:** India aims to achieve UHC by expanding the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), its flagship publicly financed health insurance scheme.

## Three Indian Ocean structures Named Ashoka, Chandragupt and Kalpataru

- **India** has successfully named three underwater structures in the **Indian Ocean as Ashoka Seamount, Chandragupta Ridge, and Kalpataru Ridge**. These names, **proposed by India**, have been **approved by the International Hydrographic Organization (IHO) and UNESCO's Intergovernmental Oceanographic Commission (IOC)**. These structures are located along the **Southwest Indian Ridge** and were discovered by the **National Centre for Polar and Ocean Research**.

## Cheque Truncation System (CTS)

- **The Reserve Bank of India (RBI)** announced new measures to speed up the clearing process of cheques under the **Cheque Truncation System (CTS)**. Once these measures are in place, cheques will be cleared within hours of submission, rather than the current two-day period **(T+1)**.
- **About Cheque Truncation System (CTS):**
  - **CTS** is an online, image-based system for clearing cheques that eliminates the need for physical cheque movement.
    - **Process:** Cheque images and Magnetic Ink Character Recognition (MICR) data are processed electronically.
    - **MICR Line:** MICR uses magnetic ink and special characters to process and verify the legitimacy of cheques.
    - **Role of NPCI:** The National Payments Corporation of India (NPCI) functions as the Cheque Processing Centre (CPC).
    - **Security:** The system ensures safety and security through end-to-end Public Key Infrastructure (PKI).

## Pradhan Mantri Awas Yojana-Urban 2.0

- The Union Cabinet has approved the **Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0**.
- **This ambitious scheme aims to construct 1 crore** houses for urban poor and middle-class families over the next five years, with an investment of **₹10 lakh crore** and a government subsidy of **₹2.30 lakh crore**.
- **Key Features of the Scheme**
  - **Ministry of Housing and Urban Affairs**
  - **Vision:** Achieve "Housing for All."
  - **Type:** Centrally Sponsored Scheme, except for the Interest Subsidy Scheme (ISS), which is a Central Sector Scheme.
  - **Duration:** Until 2028-29.
    - **Eligibility:** Families without a pucca house anywhere in the country, belonging to:
      - Economically Weaker Section (EWS)
      - Low Income Group (LIG)
      - Middle Income Group (MIG)
  - **Coverage:** All statutory towns according to **Census 2011** and towns notified thereafter.
- **About PMAY-U 1.0:**
  - **Launched in 2015** with the goal of providing all-weather pucca houses to eligible beneficiaries in urban areas.
  - To date, **1.18 crore** houses have been sanctioned, with more than 85.5 lakh houses already constructed and delivered to beneficiaries.

## 'Grain ATM'

- **World Food Programme (WFP) and the Government of Odisha** launched **India's first** around the clock grain dispensing machine, the '**Grain ATM**,' also known as '**Annapurti**' (**Hindi for fulfiller of food**), in the state capital Bhubaneswar.
- Odisha has become the first state in India to provide access to the **public distribution system** beneficiaries **24 hours a day Under National Food Security Act (NFSA)**.
- **About Annapurti:**
  - **Made-in-India Product:** Designed and developed by WFP India.
  - **Function:** Dispenses the selected type and quantity of grains (wheat, rice, or millet) to beneficiaries after biometric authentication.
  - **Efficiency:** Can provide universal access to food grains and reduce waiting time by 70%.
  - **Energy Efficient:** Can be connected to solar panels for automatic refilling.
  - **Recognition:** Named one of the top 5 innovative solutions at the 2022 WFP Innovation Awards for its role in combating hunger.
- **About the UN World Food Programme (WFP):**
  - **Established:** In 1961 by the United Nations to fight global hunger.
  - **Mission:** The world's largest humanitarian organization focused on saving lives during emergencies and providing food assistance.
  - **Awards:** Received the Nobel Peace Prize in 2020 for its efforts to combat hunger.