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### 1. All about AB PM-JAY, the universal health cover for Indians aged over 70

#### Introduction

A day after the Union cabinet approved the expansion of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) health cover to all Indians of age 70 years and older irrespective of their income, officials said registration for the expanded insurance scheme was likely to begin within a week. The scheme may be formally launched by the Prime Minister subsequently, they said.



AB PM-JAY is already the world's largest public health insurance scheme. It provides free cover upto Rs 5 lakh annually to all members of eligible families — estimated to comprise the bottom 40% of the population economically — irrespective of age.

Expansion of the cover to the country's entire elderly population was one of the

BJP's key promises before the Lok Sabha polls. This is now the first complete age-cohort to receive coverage under the scheme.

#### Register for scheme

Those eligible for the expanded cover will be able to register themselves and get the Ayushman Bharat card as soon as the new module is added to the existing portal.

Beneficiaries can register either through the government's Ayushman App or at the Ayushman Bharat counter at any government health facility. Anyone who has turned 70 as per their Aadhaar can register for the new health cover.

There will be no exclusions or waiting period of pre-existing conditions. Beneficiaries will be able to utilise their policy as soon as they complete their eKYC. The portal will also be face-authorisation-enabled, to ensure that even elderly persons whose fingerprints are difficult to read or have changed over time can avail the benefits.

#### Cover, beneficiaries

Everyone of age 70 or more will be entitled to a cover of Rs 5 lakh annually, shared within the family. This means if there are two elderly beneficiaries in the household, the cover will be split among them.

Elderly members (age 70 and more) of families that are already covered in accordance with their economic status will get a top-up cover of Rs 5 lakh — to be used only for the elderly. These elderly beneficiaries will have to re-register to receive the top-up cover.

The scheme will cover almost 6 crore individuals (from 4.5 crore families), of whom 1.78 crore are already covered by the scheme. "For the additional top-up amount, the financial implication is very little," a senior official said.

The Ayushman Bharat scheme already covers 1,670 procedures across 26 specialities, which includes 25 geriatric packages. More packages for the elderly are in the process of being added, officials said.

### **Those already covered**

Some 80 lakh people are separately covered under various government health schemes — the Central Government Health Scheme (CGHS), Ex-Servicemen Contributory Health Scheme, or cover provided to family members of defence and railway personnel, etc.

Those who are covered under these government health schemes will have the option of choosing either Ayushman Bharat or continuing with their existing coverage.

People who are covered under the Employees State Insurance Corporation (ESIC), however, will be eligible to have both their existing cover and Ayushman Bharat. This is because premiums for ESIC are paid by the insured and their employer, not the government.

People who have their own privately purchased insurance cover will be eligible to have the Ayushman Bharat cover as well.

### **Cost to government**

The initial outlay from the Centre for the expansion of the scheme will be Rs 3,437 crore. This will cover the costs for the six months in the current financial year and all of next year, officials said. States will have to contribute 40% to the cost of the scheme.

Ayushman Bharat has not been implemented by Delhi, West Bengal, and Odisha. Officials said that Odisha is currently in talks with the Centre to launch the scheme.

### **Why the scheme matters**

Making health cover universal over the age of 70 is very significant as India's population ages. More Indians are likely to need health facilities in the coming years, and much of the population is currently under-covered by health schemes.

✦ At the time of the 2011 census, only 8.6% of India's population was over the age of 60 years. This is expected to increase to 19.5% by 2050, according to the government's Longitudinal Ageing Study in India (LASI). In terms of numbers, Indians over the age of 60 are likely to be 319 million in 2050 — up more than three times from the 103 million in 2011.

✦ Older Indians are much more likely to be hospitalised and to stay in hospitals for longer. The rate of admission among the elderly already covered under the scheme has been more than 7% — double the 3-4% admission rate for the younger people covered under the scheme, according to officials.

An analysis of Ayushman Bharat data by The Indian Express earlier had shown that almost 12% of all admissions and 14% of the money reimbursed under the scheme was for those who were of age 70 years or older.

✦ The elderly remain largely uncovered by any health scheme. Just over 20% of India's population above the age of 60 is currently covered by any government, employer-provided, or personal insurance scheme, according to the India Ageing Report 2023.

✦ Women make up the larger share of the elderly population — a survey by NITI Aayog found that 58% of the elderly are women, and 54% among them are widows. "This presents a substantial challenge because they may not have healthcare support. This scheme will be of immense help to women, especially those who are widowed," an official said.

Relevance: GS Prelims & Mains Paper II; Governance

Source: Indian Express

## 2. Cabinet Approval for PM E-DRIVE Scheme

### Overview of the Scheme

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme. The scheme, with an outlay of ₹10,900 crore over two years, aims to promote electric mobility in India.



### Key Components of the Scheme

#### 1. Subsidies and Incentives

- o ₹3,679 crore has been allocated for demand incentives to promote the purchase of electric two-wheelers (e-2Ws), three-wheelers (e-3Ws), ambulances (e-ambulances), and trucks (e-trucks).
- o Support for 24.79 lakh e-2Ws, 3.16 lakh e-3Ws, and 14,028 e-buses.

#### 2. E-Voucher System

- o To streamline the buying process, e-vouchers will be introduced for EV buyers to avail of demand incentives.

○ The e-voucher, authenticated through Aadhaar, will be generated at the time of purchase and signed by both the buyer and dealer.

### **3. Electric Ambulances**

○ ₹500 crore has been allocated for the deployment of electric ambulances.

○ Safety standards for these ambulances will be formulated in consultation with the Ministry of Health and Family Welfare (MoHFW) and Ministry of Road Transport and Highways (MoRTH).

### **4. E-Buses for Public Transport**

○ ₹4,391 crore has been set aside for procuring 14,028 e-buses for cities with populations above 40 lakh, such as Delhi, Mumbai, and Bangalore.

○ Preference will be given to cities that scrap old buses in compliance with the MoRTH Vehicle Scrapping Scheme.

### **5. Incentives for E-Trucks**

○ ₹500 crore will be provided for e-truck buyers, especially for those scrapping old trucks via MoRTH-approved scrapping centers.

### **6. Charging Infrastructure Development**

○ ₹2,000 crore has been allocated to set up 22,100 fast chargers for e-four-wheelers, 1,800 for e-buses, and 48,400 for e-2Ws/3Ws.

○ Charging stations will be installed in cities with high EV penetration and selected highways.

### **7. Testing Infrastructure for EVs**

○ ₹780 crore has been allocated for upgrading testing agencies to handle emerging EV technologies.

### **Objectives and Impact**

#### **• Environmental Impact**

The PM E-DRIVE scheme will reduce air pollution by promoting the widespread use of electric vehicles, especially in public transportation and freight sectors.

#### **• Support for Domestic Manufacturing**

The scheme aims to strengthen India's EV manufacturing through the Phased Manufacturing Programme (PMP), promoting "Aatmanirbhar Bharat" by enhancing the domestic EV supply chain.

#### **• Job Creation**

The development of EV manufacturing and infrastructure is expected to generate significant employment opportunities.

This initiative addresses environmental pollution, promotes sustainable transportation, and strengthens India's energy security.

Relevance: GS Prelims & Mains Paper II; Governance

Source: PIB

### 3. Political Turmoil in Venezuela: Maduro's Struggles and Opposition Suppression

#### Controversial Election Results

Venezuela's July 28 presidential election, in which President Nicolás Maduro claimed victory with 51% of the vote against Opposition candidate Edmundo González's 43%, has intensified the country's political divide. While the National Electoral Council confirmed Maduro's win, the Opposition, supported by the U.S. and other Western nations, alleges that tally sheets from voting machines showed a clear win for González. Maduro, however, received validation of his victory from Venezuela's Supreme Court, which is aligned with his regime.



#### Crackdown on Opposition

Following the election, Maduro has cracked down on dissent, with reports from Human Rights Watch stating that 24 people have been killed and 2,400 arrested in connection with protests. The regime has further tightened control by surrounding the Argentine embassy in Caracas, where Opposition members sought refuge. Argentina's President Javier Milei's support for González led Maduro to expel the Argentine diplomatic mission.

#### Opposition's Struggle

María Corina Machado, the Opposition's initial candidate, was barred

from running, forcing the Opposition to field González later. The fairness of the election process has been questioned, with authorities delaying the release of polling station results weeks after the vote.

#### Maduro's Challenges

Despite consolidating control, Maduro faces multiple challenges. Venezuela's economic crisis, exacerbated by U.S. sanctions, has driven millions to flee the country. Growing regional pressure, including from left-leaning governments like Brazil, Chile, and Colombia, has further

isolated Maduro. These countries have urged him to release the full election results, with tensions escalating as Venezuela revoked Brazil's management of the Argentine embassy.

### **Conclusion**

Maduro's regime has shifted from Chávez's once-popular Bolivarian project to authoritarian control, using socialist rhetoric to justify his rule. While this may keep him in power temporarily, it has come at a significant cost to Venezuela's people, deepening the country's political and economic crises.

Relevance: GS Prelims; International Issues

Source: The Hindu

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