

Not quite healthy

It's five years since GOI launched PMJAY, the state-funded health insurance scheme meant to cover the poorest 40% of the population. An important goal of PMJAY is to reduce **out-of-pocket expenditure** in healthcare. CAG this week **unveiled** a performance **audit** of the scheme. It covers the period between 2018 and 2021. Since then, PMJAY has **expanded** coverage. **Juxtaposing** CAG's report with other data presented by GOI in Parliament **provides** a sense of the scheme's performance.

States are the **pioneers** in government-funded health insurance coverage. Hence, PMJAY had to be **grafted** on to **existing** insurance plans in many states. A consequence is that State Health Authorities (SHAs) directly **administer** the working of the scheme for more than half the **beneficiaries** under PMJAY. It's also **led to** health coverage of about 15.5 crore families, a level that's above GOI's target as many states **foot the bill** to ensure families in their original schemes are covered. **Given** this background, the CAG report and other data **point to** some structural weaknesses.

Tight control over data and processes is **critical** to the smooth functioning of health insurance. CAG's report showed that PMJAY has a problem. PMJAY Id, a 9-digit unique alphanumeric code shouldn't be duplicated. That's, however, not the case. In addition, there are other problems with names and even age – some beneficiaries are **apparently** born in the 19th century. Database issues mean that **dubious** healthcare providers can **game the system** and also **exploit** the information **asymmetry** that **characterises** the relationship between doctors and patients. Here, one data point is a puzzle. GOI said that the average cost per **episode** of hospitalisation in 2022-23 was ₹13,703, which is not even 3% of the overall cover of ₹5 lakh/family. It's **out of sync with** general **inflation** in medical costs. What impact could it have on OOP?

Health insurance needs enough **empanelled hospitals**. Hospitals are **unevenly** spread, which means poorer states are inadequately covered. For example, Bihar has a population that exceeds TN by almost 50 million but has less than half **the latter's** empanelled hospitals. Therefore, adding beneficiaries in absence of healthcare infrastructure is meaningless. Media reports show that even in public hospitals patients are being **defrauded** and denied benefits under PMJAY. **SHAs**, the **dominant** administrators, **need to up their game**. The fifth anniversary is a good time to **iron out** PMJAY's design flaws. GOI also needs to do an independent audit of PMJAY's impact on OOP.

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

Vocabulary

1. **Out-of-pocket expenditure** (noun) – the maximum cost one must bear or pay for the medical care for the entire year.
2. **Unveil** (verb) – Reveal, present, disclose, divulge, make known, अनावरण करना
3. **Audit** (noun) – Inspection, review, assessment, examination, scrutiny, अंकीक्षण
4. **Expand** (verb) – Enlarge, extend, increase, widen, broaden, विस्तार करना
5. **Juxtapose** (verb) – Contrast, compare, put next to, put side by side, put together तुलना करना
6. **Pioneer** (noun) – Trailblazer, innovator, forerunner, initiator, प्रवर्तक
7. **Graft** (verb) – Attach, transplant, insert, जोड़ना
8. **Existing** (adjective) – Current, present, prevailing, ongoing, मौजूदा
9. **Administer** (verb) – Manage, direct, oversee, supervise, प्रबंध करना
10. **Beneficiary** (noun) – Recipient, receiver, end user, लाभार्थी
11. **Lead** (to) (verb) – Result in, cause, bring about, produce, वजह बनना
12. **Foot the bill** (phrase) – Pay the cost, settle the account, बिल चुकाना
13. **Given** (preposition) – Considering, taking into account, in view of, देखते हुए
14. **Point to** (phrasal verb) – Indicate, suggest, show, hint at, सूचित करना
15. **Critical** (adjective) – Crucial, vital, pivotal, essential, महत्वपूर्ण
16. **Apparently** (adverb) – Seemingly, evidently, it seems that, प्रत्यक्ष/स्पष्ट रूप से
17. **Game the system** (phrase) – to use the rules of a system to get an advantage for yourself, in a way that is wrong or dishonest
18. **Exploit** (verb) – Use, utilize, leverage, take advantage of, उपयोग करना
19. **Asymmetry** (noun) – Disproportion, imbalance, unevenness, विषमता
20. **Characterise** (verb) – Define, describe, denote, विशेषता देना
21. **Episode** (noun) – Event, occurrence, incident, हादसा
22. **Out of sync with** (phrase) – Not in agreement with, not matching, के साथ तालमेल नहीं होना
23. **Inflation** (noun) – Price rise, increase in prices, मुद्रास्फीति

24. **Empanelled hospital** (noun) – Accredited hospital, authorized hospital, पंजीकृत अस्पताल
25. **Unevenly** (adverb) – Irregularly, asymmetrically, असमान रूप से
26. **The latter** (noun) – Here it refers to “Tamil Nadu”
27. **Defraud** (verb) – Swindle, cheat, deceive, धोखा देना
28. **Dominant** (adjective) – Leading, predominant, primary, प्रमुख
29. **Up one’s game** (phrase) – Improve, elevate one’s performance, अपनी प्रदर्शन में सुधार करना
30. **Iron out** (phrasal verb) – Resolve, settle, work out, समस्याओं को हल करना

Summary of the editorial

1. It's the 5th anniversary of the Pradhan Mantri Jan Arogya Yojana (PMJAY), a government health insurance scheme for the poorest 40% of Indians.
2. PMJAY's primary objective is to decrease out-of-pocket (OOP) expenditure in healthcare.
3. The Comptroller and Auditor General (CAG) recently released a performance audit of PMJAY covering 2018-2021.
4. Since 2021, PMJAY has broadened its coverage.
5. States are the pioneers in government-funded health insurance; thus, PMJAY integrated with existing state schemes.
6. Consequently, State Health Authorities (SHAs) handle PMJAY for over half its beneficiaries.
7. The coverage now extends to about 15.5 crore families, surpassing the government's target, as many states ensure their original schemes' beneficiaries are included.
8. The CAG report reveals structural issues in PMJAY.
9. Tight control over data and processes is essential, but PMJAY has a problem with data integrity.
10. Duplicate PMJAY IDs exist, and there are errors in names and ages, creating vulnerabilities in the system.
11. A data point indicated an average hospitalization cost in 2022-23 was ₹13,703, which contrasts with the general inflation in medical costs, raising questions about its impact on OOP.
12. The uneven spread of empanelled hospitals across states makes the scheme less effective in areas with fewer hospitals.
13. There are reports of patients in public hospitals being defrauded and not getting PMJAY benefits.
14. As the primary administrators, SHAs must improve their management and execution.
15. The 5th anniversary marks an appropriate time for the government to address the scheme's flaws and assess its effect on out-of-pocket expenditures.

Practice Exercise: Banking Pattern Based

1. **What does the passage suggest about the relationship between the PMJAY scheme and existing state insurance plans?**
 - A. The PMJAY scheme replaced existing state insurance plans completely.
 - B. The PMJAY scheme had to be integrated with existing insurance plans in many states.
 - C. The PMJAY scheme and state insurance plans operate entirely independently of each other.
 - D. State insurance plans were cancelled when PMJAY was launched.
 - E. None of the above
2. **Based on the passage, which of the following issues has been identified in the CAG's report concerning the PMJAY scheme?**
 - A. PMJAY has helped to reduce the overall cost of medical care in India.
 - B. PMJAY Id, a unique 9-digit alphanumeric code, has been found to have duplicates within the system.
 - C. The PMJAY scheme has exceeded the budget allocated by the GOI by a significant margin.
 - D. Most states refused to implement PMJAY because of administrative complexities.
 - E. None of the above
3. **What is the main theme of the passage?**
 - A. The importance of healthcare insurance
 - B. The growth and expansion of PMJAY
 - C. The challenges and flaws in the PMJAY scheme
 - D. The effectiveness of State Health Authorities in healthcare
 - E. None of the above
4. **Which of the following statements, if false, could be seen as best supporting the arguments in the passage?**
 - A. The PMJAY scheme has been successful in reducing out-of-pocket (OOP) expenditure for the majority of beneficiaries.
 - B. There are no significant issues regarding the duplication of PMJAY IDs, names, and ages in the scheme's database.
 - C. The average cost per episode of hospitalisation under PMJAY is aligned with the general inflation in medical costs.
 - D. The number of empanelled hospitals under PMJAY is evenly distributed across all states, regardless of population size.
 - E. The State Health Authorities (SHAs) have been highly effective in administering PMJAY without major flaws or issues.
5. **Direction: Two statements are given below, which are jumbled in any random order. These statements will form a coherent and meaningful paragraph, when arranged in the correct sequence. Arrange the sentences in the right order and answer the questions that follow.**
 - (i) On Monday, data released by the National Statistical Office (NSO) showed(A)/ that retail inflation, as measured by the consumer price index (CPI), (B)/ rose to a seven month high of 6.01 per cent in January, up from 5.66 per cent in December. (C)/

- (ii) This is the first time since June last year (D)/ that inflation has come in above the upper limit, (E)/ although marginally, (F)/ of the inflation targeting framework of the RBI.(G)/
- ABC, DEFG
 - DGFE, BAC
 - BAC, FDEG
 - FDGE, CBA
 - None of the above

Direction (Q6 – Q9): Read the given sentences to find out whether there is any grammatical error in them

- No sooner she had realized (A)/ her blunder than she began (B)/ to take corrective measures. (C)/ No error(D)
- Let's spend a few minutes (A)/ in the park, (B)/ can we? (C)/ No error(D)
- You'd better (A)/ gone now, (B)/or you'll be late. (C)/ No error(D)
- The families (A)/ are living in Gulmohar park (B)/ for the last two decades. (C)/ No error (D)
- Find out the misspelt word**
 - Conggregate
 - Imperativeness
 - Hasten
 - Commotion
 - None of the above

Direction: Read the passage given below and answer the following questions.

Since April 2022, when retail prices surged at a near-eight year high rate of 7.8%, five of the first eight months of 2022-23 year registered 7%-plus inflation. **(1)/** This may only be slightly below the 6% upper tolerance threshold for the Reserve Bank of India (RBI), but constitutes some relief. **(2)/** Sequentially, November's 0.9 percentage point drop from October's 6.77% mark is the sharpest moderation in this period, with a similar correction in rural inflation's trajectory though it remains high at 6.1%.**(3)/** After a seemingly interminable 10-month streak of Indian consumers facing runaway price rise of over 6%, retail inflation appeared to have relented a bit in November to 5.88%.**(4)/** The Finance Ministry termed this a 'drastic decline' mainly attributable to a sharp decrease in food price inflation brought **_____ (a) _____** by government measures. Consumer food price inflation cooled to an 11-month low of 4.67% in November from over 7% in October. Vegetable prices accounted for most of the decline in food inflation — moving from 7.8% inflation in October to deflation of 8.1% last month, and **plummeting** 8.3% month-on-month.

Vegetable prices may remain **_____ (b) _____** for a bit, but are volatile by nature — excluding them, retail inflation would have accelerated to 7% in November, some reckon. There has been little **_____ (c) _____** on other household budget items, including essential kitchen supplies such as cereals, milk and spices, whose inflation rates accelerated to 13%, 8.2% and 19.5%, respectively. The Government expects steps to check cereals and pulses prices to be 'felt more significantly' in coming months. Fuel inflation **rebounded(A)** to 10.6%, with kerosene and coal costs **rising(B)** month-on-month. Core inflation, which excludes food and energy prices and whose 'stickiness' RBI Governor

Shaktikanta Das **inched(C)** of in the latest monetary policy review, **warned(D)** up too. Price rise in transport and communication, health, and household goods and services accelerated. About 56% of items in the Consumer Price Index basket clocked over 6% inflation in November, a higher proportion than September and October. While asserting the worst is behind us, **(A)/** the RBI estimates inflation to average 6.6% in this quarter, **(B)/** so December could yet **(C)/** see a bounce back beyond 7%. **(D)/** Inflation has to be sustainably reined in below 6% and shepherded to the preferred 4% target, but with industrial output tripping as well, the central bank may have limited _____ **(d)** _____ for aggressive rate hikes, and fiscal policy may have to do the heavy lifting now.

Fill in the blanks with the most appropriate combinations of words

11. The Finance Ministry termed this a 'drastic decline' mainly attributable to a sharp decrease in food price inflation brought _____ (a) _____ by government measures.

Fill the most appropriate option in (a)

- (i) On
- (ii) Upon
- (iii) About
- (iv) To

- A. Only (i) B. Only (ii) C. Only (iii) D. Both (ii) and (iv) E. None of the above

12. Vegetable prices may remain _____ (b) _____ for a bit, but are volatile by nature — excluding them, retail inflation would have accelerated to 7% in November, some reckon.

Fill the most appropriate option in (b)

- (i) Benign
- (ii) Indispensable
- (iii) Arbitrary
- (iv) Harvested

- A. Only (i) B. Only (ii) C. Only (iv) D. Both (ii) and (iv) E. None of the above

13. There has been little _____ (c) _____ on other household budget items, including essential kitchen supplies such as cereals, milk and spices, whose inflation rates accelerated to 13%, 8.2% and 19.5%, respectively.

Fill the most appropriate option in (c)

- (i) Insistence
- (ii) Diligence
- (iii) Respite
- (iv) Chunk

- A. Only (i) B. Only (ii) C. Only (iii) D. Both (i) and (ii) E. None of the above

14. Inflation has to be sustainably reined in below 6% and shepherded to the preferred 4% target, but with industrial output tripping as well, the central bank may have limited _____ (d) _____ for aggressive rate hikes, and fiscal policy may have to do the heavy lifting now.

Fill the most appropriate option in (d)

- (i) Impartial
- (ii) Prevailing
- (iii) Ceiling
- (iv) Room

A. Only (i) B. Only (iv) C. Only (iii) D. Both (iii) and (ii) E. None of the above

15. **The following sentence may or may not contain an error in one of its parts. Identify the part containing the error. If the sentence is correct, select 'No error' as your answers.**

While asserting the worst is behind us, **(A)**/ the RBI estimates inflation to average 6.6% in this quarter, **(B)**/ so December could yet **(C)**/ see a bounce back beyond 7%. **(D)**/

- A. (A)
- B. (B)
- C. (C)
- D. (D)
- E. No Error

16. **Rearrange the sentence to form a meaningful sentence.**

Since April 2022, when retail prices surged at a near-eight year high rate of 7.8%, five of the first eight months of 2022-23 year registered 7%-plus inflation. **(1)**/ This may only be slightly below the 6% upper tolerance threshold for the Reserve Bank of India (RBI), but constitutes some relief. **(2)**/ Sequentially, November's 0.9 percentage point drop from October's 6.77% mark is the sharpest moderation in this period, with a similar correction in rural inflation's trajectory though it remains high at 6.1%. **(3)**/ After a seemingly interminable 10-month streak of Indian consumers facing runaway price rise of over 6%, retail inflation appeared to have relented a bit in November to 5.88%. **(4)**/

- A. 2341
- B. 4213
- C. 2134
- D. 2143
- E. 4321

17. Given below is a word, followed by three sentence that consist of that word. Identify the sentence (S) that best express (es) the meaning of the word. Choose option 5 'None of the above' if the word is not suitable in any of the sentence

PLUMMET

- (i) House prices have **plummeted** in recent months.
- (ii) The Geiger counter **plummeted** a dangerous level of radioactivity.
- (iii) First-half advertising revenues **plummeted** 13%, compared with the same period a year ago.

- A. Only (i)
- B. Only (ii)
- C. Only (iii)
- D. (i), (iii)

E. (ii), (iii)

18. In the following question, a sentence is given with four words marked as (A), (B), (C), and (D). These words may or may not be placed in the correct order. Four options with different arrangements of these have been provided. Mark the option with the correct arrangement as the answer. If no rearrangement is required, mark option (5) as your answer.

Fuel inflation **rebounded(A)** to 10.6%, with kerosene and coal costs **rising(B)** month-on-month. Core inflation, which excludes food and energy prices and whose 'stickiness' RBI Governor Shaktikanta Das **inched(C)** of in the latest monetary policy review, **warned(D)** up too.

A. A – D

B. B – A

C. C – D

D. A – C

E. No arrangement

19. In the following question, two statements and five connectors are given. Only one of the connectors from those given can be used to combine the given two statements into one sentence without changing the meaning. Choose that connector as your answer.

(i) Ram and Raj started their game very well

(ii) They lost against Lukasz and Marcelo in an exhilarating match.

A. Unlike

B. However

C. Whereas

D. Otherwise

E. None of these

20. Idioms & Phrase

When my team lost that big client, the boss called me ***on the mat***.

A. Restore order or morality to something

B. To engage in an intense conflict with someone or something for some reason

C. Being reprimanded by someone in authority

D. To behave in a way intended to make people admire or support you

Answers

1. B 2.B 3.C 4. A 5. A 6.A 7. C 8.B 9.B 10.A 11. C
 12. A 13.C 14. B 15. E 16. B 17.D 18. C 19.B 20.C **[Practice Exercise]**

Explanations

1. **B)** The passage mentions that "PMJAY had to be grafted on to existing insurance plans in many states," indicating that the PMJAY scheme was designed to integrate with existing state insurance plans rather than replacing or operating independently from them.
2. **B)** The passage mentions that the CAG's report showed that PMJAY has a problem related to the PMJAY Id, where it is stated: "PMJAY Id, a 9-digit unique alphanumeric code shouldn't be duplicated. That's, however, not the case." This points to the issue of duplication of PMJAY Ids, as identified in the CAG's report. Option B captures this issue.
3. **c) The challenges and flaws in the PMJAY scheme**
 The main theme of the passage is focused on the challenges and flaws in the PMJAY scheme. The passage extensively discusses various problems associated with the scheme, such as database issues that allow for system manipulation, discrepancies in data, unequal spread of empanelled hospitals across states, inadequacy in healthcare infrastructure despite the addition of beneficiaries, and issues with the management by State Health Authorities. The passage concludes with a call for ironing out the scheme's design flaws and suggests the need for an independent audit of PMJAY's impact on out-of-pocket expenditure. These elements collectively underline the main theme of the passage as the challenges and flaws in the PMJAY scheme.
4. **A)**
 Given this, if statement A) "The PMJAY scheme has been successful in reducing out-of-pocket (OOP) expenditure for the majority of beneficiaries." were false, it could be seen as best supporting the arguments in the passage. This is because the passage raises questions about the actual impact of the scheme on OOP expenses, and a false statement A would align with these concerns, supporting the critique of the scheme's performance as indicated in the passage.
5. **A) ABC, DEFG**
 On Monday, data released by the National Statistical Office (NSO) showed that retail inflation, as measured by the consumer price index (CPI), rose to a seven month high of 6.01 per cent in January, up from 5.66 per cent in December. This is the first time since June last year that inflation has come in above the upper limit, although marginally, of the inflation targeting framework of the RBI.
6. (A) 'she had' के बदले 'had she' का प्रयोग होगा क्योंकि 'no sooner, hardly, scarcely, rarely, seldom, never before' से शुरू होने वाले वाक्यों में Inversion (अर्थात् auxiliary + subject) का प्रयोग होता है; जैसे -
 - i. Hardly had he reached the station when the train started.
 - ii. Rarely does mohan come here.

- 'had she' would have been used instead of 'she had' because inversion (i. e auxiliary + subject) was used in sentences beginning with 'no sooner, hardly, scarcely, rarely, seldom, never before' Is; like -
 - i. Hardly had he reached the station when the train started.
 - ii. Rarely does mohan come here.
7. (C) 'can we' के बदले 'shall we' या 'shan't we' का प्रयोग होगा क्योंकि 'let's या 'let us' से शुरू होने वाले वाक्यों के question tag में 'shall we' या 'shan't we' का प्रयोग होता है, जैसे
- i. Let us go there, shall we?
 - ii. Let us go there, shan't we?
- 'shall we' or 'shan't we' will be used instead of 'can we' because in sentences beginning with 'let's or 'let us' the question tag In 'shall we' or 'shan't we' is used like -
 - i. Let us go there, shall we?
 - ii. Let us go there, shan't we?
8. (B) 'gone' के बदले 'go' का प्रयोग होगा क्योंकि 'would better, had better, would sooner, had sooner, would rather, had rather' के साथ V1 का प्रयोग होता है; जैसे -
- i. She would better go there.
 - ii. You had better go there.
- 'go' will be used instead of 'gone' as V1 is used with 'would better, had better, would sooner, had sooner, would rather, had rather'; like -
 - i. She would better go there.
 - ii. You had better go there.
9. (B) 'are' के बदले 'have been' का प्रयोग होगा क्योंकि part(c) में 'for the last two decades' का प्रयोग है जिसमें पता चलता है कि 'रहने का काम' past में शुरू हुआ और अब तक जारी है, और कोई कार्य यदि past में शुरू हुआ हो और अब तक जारी हो तो उसके लिए present perfect continuous tense का प्रयोग होता है; जैसे -
- i. I have been living here for two years.
 - ii. She has been working in this office for the last three decades.
- 'have been' will be used instead of 'are' because in part (c) 'for the last two decades' is used which shows that 'the act of living' began in the past and continues till now and if any action has started in the past and continues till now, then the present perfect continuous tense is used for that; like -
 - i. I have been living here for two years.
 - ii. She has been working in this office for the last three decades.
- 10. A) Congregate** (verb) – gather into a crowd or mass. एकत्रित होना
- 11. C) Bring about** (phrasal verb) – cause, create, bring in, produce, achieve घटित करना
- 12. A) Benign** (adjective) – favourable सौम्य

- **Indispensable** (adjective) – essential, necessary, vital, imperative अपरिहार्य
- **Arbitrary** (adjective) – capricious, whimsical, random, chance, erratic मनमाना
- **Harvested** (adjective) – gathered, acquired, obtained, accumulated एकत्रित

13. C) **Respite** (noun) – a short period of rest from something that is difficult or unpleasant राहत

- **Insistence** (noun) – demand, bidding, command, dictate, instruction आग्रह, ज़ोर
- **Diligence** (noun) – carefulness; careful attention सावधानी बरतें।
- **Chunk** (noun) – Portion, lump, piece, amount हिस्सा

14. B) **Room** (noun) – scope, capacity, margin, leeway गुंजाइश

- **Impartial** (adjective) – unbiased, unprejudiced, neutral, non-partisan निष्पक्ष
- **Prevailing** (adjective) – current, existing, prevalent, be present मौजूदा
- **Ceiling** (noun) – limit, maximum, upper limit अधिकतम सीमा

15. E) No Error

16. (B) 4213

After a seemingly interminable 10-month streak of Indian consumers facing runaway price rise of over 6%, retail inflation appeared to have relented a bit in November to 5.88%. This may only be slightly below the 6% upper tolerance threshold for the Reserve Bank of India (RBI), but constitutes some relief. Since April 2022, when retail prices surged at a near-eight year high rate of 7.8%, five of the first eight months of 2022-23 year registered 7%-plus inflation. Sequentially, November's 0.9 percentage point drop from October's 6.77% mark is the sharpest moderation in this period, with a similar correction in rural inflation's trajectory though it remains high at 6.1%.

17. D) **Plummet** (verb) – plunge, fall, drop, tumble गिरावट होना

According to the given options only (i) AND (iii) are contextually correct.

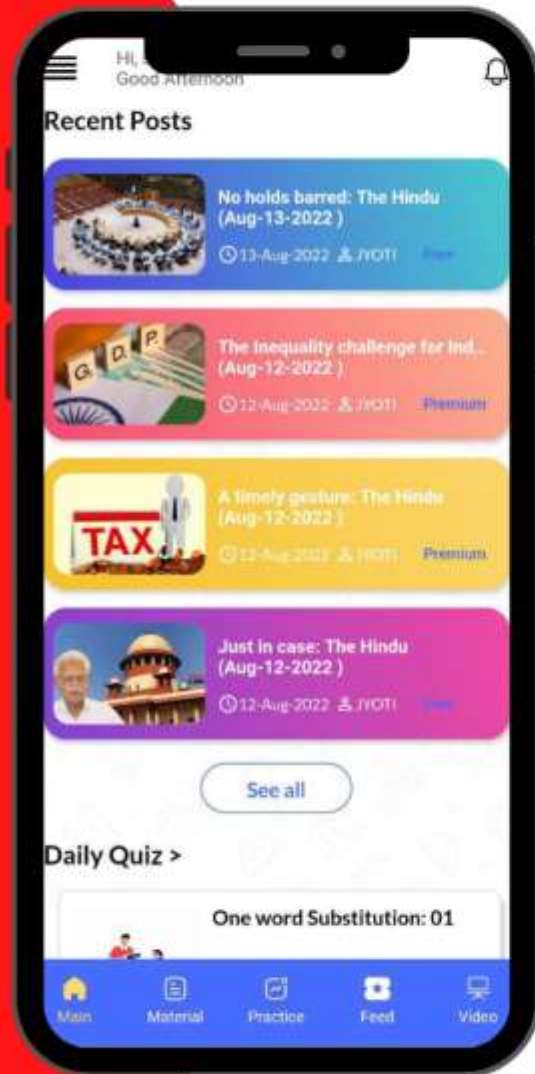
Because the (ii) sentence is not giving any meaning and correct sentences should be like
The Geiger counter registered a dangerous level of radioactivity.

18. C) Fuel inflation **rebounded** to 10.6%, with kerosene and coal costs **rising** month-on-month.

Core inflation, which excludes food and energy prices and whose 'stickiness' RBI Governor Shaktikanta Das **warned** of in the latest monetary policy review, **inched** up too. Price rise in transport and communication, health, and household goods and services accelerated.

19. B) Ram and Raj started their game very well however they lost against Lukasz and Marcelo in an exhilarating match.

20. C) **On the mat** (phrase) – Being reprimanded by someone in authority. किसी के द्वारा फटकारा जाना



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