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Heatwaves in India

- An unusually long period of hot weather in a particular region lasting for a few consecutive days is called a heat wave.
- The maximum temperature in the plains increases to 40 degrees Celsius or more.
- The maximum temperature in the hills will increase to 30 degrees Celsius or more and maximum temperature of 37°C or above in the coastal area.
- A heat wave is formed for two reasons. One is to bring in high-temperature air from the outside or something in the area itself to increase the heat.
- As the temperature of the land surface rises in an area, the prevailing air heats up, or the air is compressed on its way from the top to the bottom, creating warm air along the land surface.

Outlook for heat wave in India:

- Winds blow from west and north-west to India during summer.
- The Middle East warms faster than the equatorial regions.
- It acts as a source of high temperature winds in India.
- Wind that blows from the north-west from the hills of Pakistan and Afghanistan.
- A kind of pressure occurs in the resistance of these areas. As a result of which the temperature increases, the air enters India.
- Land can warm faster than the ocean. Air blowing from land to sea cools the sea. The Arabian Sea gets warmer faster than other seas. This environment is also a cause of heat waves in India.
- Atmospheric surface winds blow from the Atlantic Ocean towards India during summer. Controls wind across the floor. Wind blows from west to east faster than earth.
- Earth always rotates from west to east. It is from this that the energy that makes the earth revolve around the surface is obtained.
- Downward moving air becomes pressurized, causing heat waves to form.
- The rate at which temperature varies with height in the atmosphere is decreasing due to global warming.
- Global warming causes the upper atmosphere to warm faster than the air adjacent to land.
- There are so many processes behind a heat wave. Global warming is also affecting it.

- El Nino, in which the surface temperature is warmer than the average temperature in the Pacific Ocean near the equator, and La Niño, in which the surface of the Pacific Ocean near South America cools, have an impact on the climate of the whole world. These also cause heat waves to occur.

Air Mass:

- Air masses are also associated with heat waves. Over a land area, the air can remain as a large cloud for a few days.
- Air temperature and humidity remain the same throughout the entire mass, which is accumulated several kilometers above and to the sides of the land surface.
- The characteristics of that terrain are also in the air mass. How many days does the air mass last? How far it moves affects the heat wave.
- The heat wave seen in the north and north-west regions appears with air masses from a distance of 800-1,600 km.
- It lasts for about two days, and in the south Indian states, the observed heat wave appears with air masses from a distance of 200-400 km. It will only last for a day and as a result, the heat wave will be less intense.
- When the atmospheric pressure in an area increases, the weather changes drastically.
- The air is compressed and the clouds appear to move away in the area. Due to this, the sunlight falls directly on the land surface, the moisture is dissipated and the surface gets even hotter.

Health Insurance

- It is welcome that the Insurance Regulatory and Development Agency - IRDAI, the chief regulatory body of insurance companies, has directed insurance companies to offer new health insurance to people above 65 years of age and to design suitable health insurance plans for senior citizens. Increasing the maximum entry age for Medicare has attracted attention.
- According to the India Aging Report published in 2023 based on UN estimates, the share of old age people in India's population is 10% (14.9 crore). It will increase to 30% in 2050 (34.7 crore)
- That's more than the entire population of the United States, and in this context, bringing people above 65 can be understood within the framework of regulation.
- IRDAI has set a target of universal insurance by 2047. However, this system does not interfere with the premium amount fixed by the insurance companies.
- As a result, insurance plans that cover even high-end treatments remain elusive for the poor.
- Through an insurance plan taken in one's name his parents. Similarly, premiums for family flameout plans, which cover all children, are affordable only to the economically elite, who form a single-digit share of the Indian population.



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