

AI-Driven Insights into the Socio-Economic Impact and Effectiveness of Chief Minister's Health Insurance Scheme in Krishnagiri District"

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ABSTRACT

This study investigates the socioeconomic impact and effectiveness of the Chief Minister's Health Insurance Scheme (CMHIS) in Krishnagiri District, with a focus on the beneficiaries' background, including factors such as age, gender, income, family status, household structure, and occupation. The research aims to understand the demographic characteristics of individuals affected by various health challenges, both natural and artificial, and explores the additional burdens they face due to rising healthcare costs and the inaccessibility of remote clinics. The analysis employs AI-driven methodologies to gain deeper insights into the pattern of utilization and the relative effectiveness of the health insurance scheme in addressing the needs of economically disadvantaged populations. Findings indicate that the scheme has significantly alleviated the financial burdens of many families, but challenges remain in reaching those most in need. The study reveals that while the scheme has provided essential healthcare support, there is a critical need for targeted interventions to ensure timely access, particularly for individuals living below the poverty line. Additionally, the study suggests that leveraging AI-based data analytics can aid in more precise identification of vulnerable communities, improving the timely distribution of healthcare benefits. The research concludes with policy recommendations for the government and healthcare authorities, emphasizing the importance of optimizing resource allocation, ensuring equitable access to healthcare services, and enhancing the delivery of insurance benefits to low-income households. Furthermore, it stresses the need for a more data-driven approach to identify beneficiaries and deliver assistance at the most appropriate time and location, ensuring greater health equity in Krishnagiri District.

Key words: Economic, Disparity, Healthcare Access, Poverty, Health

1.1. Background of the Study

In recent years, health insurance has become a fundamental part of ensuring the well-being of the general public, providing a critical safety net against the financial strain caused by illness or accidents. In the case of the Chief Minister's Health Insurance Scheme (CMHIS) in Krishnagiri district, the program is aimed at providing health coverage to vulnerable sections of society, especially low-income groups. These schemes are provided through both public and private sectors to offer comprehensive protection, helping citizens manage the costs of healthcare. However, despite the availability of these health insurance schemes, many people in rural areas remain unaware or unable to access these services due to a lack of resources, insufficient awareness, and socio-economic challenges. The effectiveness of health insurance schemes often depends on factors like income levels, family structure, education, and employment status. Therefore, understanding these factors is crucial for evaluating the performance and impact of the scheme on the community.

1.2. Objectives of Research

The main objectives of this research are:

1. Demographic and Socioeconomic Analysis: To explore the demographic (age, gender) and socioeconomic (income, employment, household structure) factors of the beneficiaries enrolled in the Chief Minister's Health Insurance Scheme in Krishnagiri district.
2. Effectiveness of the Scheme: To assess the accessibility and adequacy of the health insurance coverage, with a focus on how these factors impact the effectiveness of the scheme.
3. Economic Impact: To understand how the scheme alleviates financial burdens on low-income households by reducing out-of-pocket health expenditures.
4. Policy Recommendations: To provide evidence-based suggestions on how the scheme can be improved to reach a larger portion of the population, especially underserved rural areas, and to enhance its impact on public health.

1.3. Problem Identified

Despite the well-intentioned design of the Chief Minister's Preventive Health Cover System, the coverage and its effectiveness in Krishnagiri district are limited. The scheme's uptake remains low, with only 1.5% (23,742 beneficiaries) covered from 2022 to 2024, suggesting a significant gap in terms of reaching the target population. Several issues contribute to this:

- Lack of Awareness: Many people in rural and urban lower-income areas are unaware of the program or how to access it.
- Socio-Economic Barriers: Low-income households often struggle to meet the documentation requirements, and the perception of inadequate benefits may discourage enrollment.
- Geographic Limitations: The program has predominantly been available only in urban areas and large town clinics, leaving rural and semi-urban areas underserved.
- Financial Constraints: A considerable number of beneficiaries are unable to afford the co-payments or any supplementary costs, further limiting access to healthcare services.

This study aims to delve into these issues, identifying the gaps in the implementation of the CMHIS and proposing solutions to enhance its reach and effectiveness.

1.4. Significance of Research

The Chief Minister's Health Insurance Scheme is an important tool to combat the rising healthcare costs and provide access to essential medical services for the most vulnerable populations. However, the system's limited reach (1.5%) indicates significant inefficiencies. By analyzing the socioeconomic and demographic factors affecting the beneficiaries, the research will shed light on:

1. Under-coverage: Understanding why the scheme hasn't reached a larger portion of the population.
2. Barriers to Access: Identifying the challenges that low-income, rural, and semi-urban populations face in accessing health insurance.
3. Policy Improvements: Providing actionable insights on how the government can increase enrollment, improve healthcare services, and remove socio-economic barriers.

Ultimately, the study will contribute to improving public health policy and the delivery of health services, ensuring that more people benefit from the Chief Minister's Health Insurance Scheme.

1.5. Needs for Research

In light of the on-going economic challenges and the increasing burden of medical expenses, it is critical that the Chief Minister's Health Insurance Scheme be accessible to all segments of society, particularly those from low-income families. This research will focus on:

- Socioeconomic Equalization: Investigating how factors such as income, education, employment, and geographic location affect people's access to the health insurance scheme.
- Awareness and Education: Assessing the level of awareness about the scheme and how educational campaigns can improve enrollment.
- Healthcare Affordability: Evaluating whether the scheme is financially sustainable for the target demographic, especially those from rural and lower-income urban areas.

1.6. Research Limitations

This study is limited to the Krishnagiri district and will focus on beneficiaries of the Chief Minister's Health Insurance Scheme between the years 2022 to 2024. As a result, the findings will be region-specific and may not be directly applicable to other regions with different demographic profiles, socio-economic

conditions, or healthcare infrastructures. Moreover, the study is limited to socioeconomic factors and does not comprehensively address clinical or medical outcomes, which may require further investigation.

Research Insights into Socioeconomic Impact and Effectiveness

The socio-economic impact of the Chief Minister's Health Insurance Scheme in Krishnagiri district is closely tied to the following factors:

1. **Income Level:** The scheme primarily targets low-income households, but its benefits may be underutilized by individuals with unstable employment or those in rural areas where health services are less accessible.
2. **Education and Awareness:** Lack of education about the health insurance process and benefits is a significant barrier. Many potential beneficiaries may not fully understand how to enroll, or they might not perceive the scheme as beneficial.
3. **Family Structure and Household Status:** The household composition (e.g., single-person households vs. multi-generational families) impacts the likelihood of a household enrolling in the scheme. Larger families might need more financial support, but they also face more logistical hurdles in accessing healthcare services.
4. **Geographic Distribution:** Urban areas benefit more from the scheme due to better healthcare infrastructure. Expanding the reach to rural areas could significantly improve the scheme's effectiveness.
5. **Healthcare Costs and Accessibility:** Despite the financial support provided by the insurance scheme, many beneficiaries still struggle with out-of-pocket expenses, and this may result in underutilization of the scheme.

2.1. Review of the Literature

The literature review and research methodology emphasize the need for a comprehensive understanding of the **socio-economic challenges** that affect the implementation of the **Chief Minister's Health Insurance Scheme** in Krishnagiri district. Drawing insights from existing literature, this study aims to provide actionable recommendations for improving the scheme's accessibility and effectiveness, particularly in rural and low-income populations. Integrating AI-driven insights could further enhance the research's ability to identify barriers and propose solutions to improve public health insurance systems in Tamil Nadu.

V.K. Kavin and D. Vezhaventhan (2018) The study discusses various challenges faced by the medical scheme, particularly in resolving issues faced by beneficiaries. The authors highlight that many of these schemes were not effectively managed or controlled, leading to dissatisfaction among the people. The article emphasizes that the issues should be addressed to enhance the value of health insurance for the population. This highlights the importance of effective administration and management of health insurance programs to ensure they meet the needs of the population.

R. Murugesan & Dr.T.Vetrivel (2016) The article examines the difficulties faced in providing health insurance in rural regions of Tamil Nadu, specifically related to the financial protection that health insurance offers. The study indicates that if the insurance system is not improved, many people will fall into economic hardship, especially with the deterioration of public healthcare. This underscores the importance of improving health insurance coverage in rural areas, where healthcare access is often limited, and where people remain vulnerable to financial risks due to health issues.

Dr.R.Murugesan., Dr S.Senguttuvan.& ,R.Mohanasundram (2024): Key Finding: This article discusses the challenges of implementing the Chief Minister's Health Insurance Scheme and highlights the need for better service delivery through authorized medical centers, especially in rural areas. The authors suggest that the government's investment in healthcare infrastructure should be improved. The study highlights the critical role of infrastructure and service delivery in improving the effectiveness of health insurance schemes in rural and underserved areas.

R. Murugesan (2017) The study focuses on **consumer satisfaction** and whether the provided insurance schemes offer adequate economic protection. The research indicates that if the insurance system does not improve, many individuals will be left financially vulnerable, especially as public healthcare deteriorates. This reinforces the need for an improved insurance system that provides **effective financial protection**, particularly for low-income populations who rely on government programs.

R. Murugesan & Dr. T.Vetrivel (2016) This article reiterates the challenges faced in rural health insurance delivery and stresses the importance of improving insurance reporting and coverage in rural areas to ensure that more people benefit from health schemes.

2.2. Research Methodology

The research methodology aims to identify strategies to address challenges in implementing **government-provided healthcare coverage** in India, specifically focusing on the **Chief Minister's Health Insurance Scheme** in the **Krishnagiri district** of Tamil Nadu. The study will focus on socio-economic conditions across both rural and urban areas. Below is an outline of the methodology:

Exploratory and Descriptive Research: The study is both exploratory (understanding underlying issues) and descriptive (analyzing data to describe socio-economic patterns). The research will analyze the socio-economic characteristics of beneficiaries, focusing on the implementation and effectiveness of the **Chief Minister's Health Insurance Scheme**.

Data Collection Instrument

Primary Data: Collected through interviews with patients who have benefited from the Chief Minister's Health Insurance Scheme, using a well-structured interview schedule. The data will capture details about the beneficiaries' socio-economic background.

Secondary Data: Collected from government reports, websites, newspapers, and academic journals to provide a broader context and understanding.

Sample Size Determination

- The study will involve a sample size of **600 patients** from the **Krishnagiri district**, Tamil Nadu.
- The sample size is determined using suitable statistical methods to ensure it is large enough to provide meaningful insights.

Sampling Procedure

Population: The population for the study will consist of individuals who have benefited from the **Chief Minister's Health Insurance Scheme** in Krishnagiri district.

Sampling Method: A **probability sampling** technique will be used to ensure that every individual in the population has an equal chance of being selected.

Hypotheses

The study will test the hypothesis that **socio-economic variables** (such as income, education, and family structure) are significantly related to the **beneficiary's access to and utilization of the Chief Minister's Health Insurance Scheme**.

Hypothesis: **There is no significant correlation between socio-economic variables and the background level of public health insurance enrollment.**

Framework of Information Analysis

Data Analysis Techniques:

- **Frequency Analysis:** To identify the distribution of socio-economic variables among the beneficiaries.
- **Simple Percentage Analysis:** This will be used to determine the percentage of patients falling into different socio-economic categories (age, income, education, etc.).
- The findings will be discussed thoroughly to understand the impact of socio-economic factors on insurance usage and effectiveness.

Duration of the Study: The study will be conducted over a period of three years (2022-2024).

3. Data Analysis and Results

Main information composed through a organized interview schedule are investigated using arithmetical tools such as measurement investigation. Permitting to purposes of revision of socio monetary equal.

1. Gender of the Defendants: Age of defendants is confidential into two groups like male and female and particulars are given in the Table 1.

Gender	Occurrence	%
Male	248	41.3
Female	352	58.7
Total	600	100.0

(Source: Primary Data)

Interpretation: It might be concluded start Table 1, 58.2 % of the defendants are female and 41.3 % of the defendants are male. It is observed since the examination that mainstream of the defendants (58.2%) are female who must help below chief - minister fitness covers system.

2. Age of Defendants: Age of defendants stands confidential by four groups like below 15 years, 15-30 years, 31-45 years and above 45 years. The particulars are certain in the Table 2.

Age	Occurrence	%
Below 15	73	12.2
16-30	289	48.2
31- 45	173	28.8
Above 60	65	10.8
Total	600	100.0

(Source: Primary Data)

Interpretation: It is assumed since Table 2 ,48.2 % of defendants fit to age group of 16 - 30 and 28.8 % of defendants fit to age group of 31 - 45 and 12.2 % of defendants fit to age group of less than 15 and 10.8 % of defendants fall in the class of above 45 . It is originate from the examination that 48.2 % of defendants fit 16 - 30 and who have booked usage below chief – minister fitness covers system.

3. Religion of the Defendants: Religion of defendants confidential by four classes like Hindu, Muslim, Christian and Other religion in the Table 3.

Religion	Occurrence	%
Hindus	416	69.3
Muslims	88	14.7
Christians	78	13.0
Others	18	3.0
Total	600	100.0

(Source: Primary Data)

Interpretation: It is assumed since Table 3, 69.3 % of defendants are Hindus, 14.7% of defendants are Muslims, 13% of defendants are Christian, 3 % of defendant’s other religion. It is originate from examination 69.3 % of defendants are Hindus.

4. Community of the Defendants: The following community of SC& ST, MBC, BC and OC societies are measured for this analysis; the particulars are assumed under Table 4.

Community	Occurrence	%
S.C&ST	128	21.3
MBC	309	51.5
BC	139	23.2
OC	24	4.0
Total	600	100.0

(Source: Primary Data)

Interpretation: It is assumed from Table 4 that 51.5 % of defendants fits to MBC, 23.2 % of defendants are fits to BC, 21.3 % of defendants fits SC&ST, 4 % of defendants fits to OC. It is originate from the examination that 51.5% of defendants are most back ward class.

5. Residence of the Defendants: Four Residence dwellings are measured for the learning. And the following Village Panchayat, Town Panchayat, Union Panchayat and Municipal Panchayat in Table 5.

Residence	Occurrence	%
Village Panchayat	371	61.8
Town Panchayat	127	21.2
Union Panchayat	28	4.7
Municipal Panchayat	74	12.3
Total	600	100.0

(Source: Primary Data)

Interpretation: It is well-read from Table 5 ,61.8 % of defendant existing in village panchayat, 21.2 % of defendant existing in town panchayat, 12.3 % of defendant existing in municipal panchayat and unbiased 4.2% of defendants active in combination panchayat. It is practical from examination mainstream of defendants (61.8%) are active in village panchayat.

6. Educational Qualification of Defendants: Four stages of educational condition are measured for learning. They are under Higher secondary, under graduate, post graduate level and uneducated in Table 6.

Educational	Occurrence	%
Below HSC	280	46.7
UG – Degree	208	34.7
PG- Degree	68	11.3
Uneducated	44	7.3
Total	600	100.0

(Source: Primary Data)

Interpretation: It is well-read since Table 6, 46.7 % of defendants are under higher secondary, 34.7 % of defendants are under graduates, 11.3% of defendants fit to post graduates, and unbiased 7.3% of defendants are uneducated. The situation is experimental from the investigation that mainstream of the defendants (46.7%) have considered below HSC.

7. Occupation of Defendants: Five classes of work countryside are measured specifically, farmers, daily wagers, weavers, and other work for investigation. The particulars given below in Table 7.

Occupation	Occurrence	%
Farmers	280	46.7
Daily wagers	182	30.3
Weavers	72	12.0
Others	66	11.0
Total	600	100.0

(Source: Primary Data)

Interpretation: It is exposed since Table 7 that 46.7% of defendants are farmer, 30.3% of defendants are daily wagers, 12% of defendants are weavers, 11% of defendants fit to others class. It is experimental since the investigation that 46.7 % of defendants fit to farmers.

8. Annual Income of Defendants: The range of regular revenue i.e, less than Rs. 50,000, Rs.50, 001 to Rs 1, 00,000, Rs.1, 00,001 to Rs 1, 50,000 and Rs.1, 50,001 to Rs 2, 00,000 are measured for the learning. The particulars are fixed below.

Annual Revenue	Occurrence	%
Less than 50, 000	343	57.2
50, 001 to 1, 00,000	76	12.7
1, 00,001 to 1, 50,000	139	23.2
1, 50,001 to 2, 00,000	42	7.0
Total	600	100.0

(Source: Primary Data)

Interpretation: It is recognized after Table 8 , 57.2 % of defendants’ revenueseries between less than 50, 000,23.2 % of defendants’ revenueseries between 1, 00,000 to 1,50,000, 12.7 % of defendants’ revenueseries between 50,001 to 1,00,000, 7 % of defendants’ revenueseries 1,50,001 to 2,00,000. It is renowned since the examination 57.2% of defendants’ annual revenue is less than 50,000 who required availed Chief – minister coversystem.

9.Family Structure of Defendants: The particulars concerning nature of household(either joint or nuclear) of defendants are equipped in the subsequent Table 9.

Family Status	Occurrence	%
Joint family	462	77.0
Nuclear	138	23.0
Total	600	100.0

(Source: Primary Data)

Interpretation: It is experiential since Table 9 that 77 %of defendantsfit to join family and 23% of defendantsfit to nuclear family. It is likewise renowned that mainstream of defendants (77%) fit to join family.

10.Family Class of Defendants: The particulars concerning position of household are equipped in the subsequent below.

Position of the household	Occurrence	%
Lower Class	190	31.7
Middle Class	308	51.3
Upper class	82	13.7
Lower& Middle class	20	3.3
Total	600	100.0

(Source: Primary Data)

Interpretation: It is experimental since Table 10 that 51.3 % of defendantsfit to middle class family and 31.7 % of defendantsfit to lower class family, 13.7% of defendantsfit to upper class family and only 3.3% of defendantsfit to lower- and middle-class family. It is similarly renowned that mainstream of defendants (51.3%) fit to middle class family.

11.Relationship of Defendants: The connectionamong treatment occupied and defendants are analysed in the subsequent Table11.

Relationship	Occurrence	%
Father	128	21.3
Mother	65	10.8
House band	91	15.2
Wife	146	24.3
Brother	84	14.0
Sister	86	14.3
Total	600	100.0

(Source: Primary Data)

Interpretation: It is originate since table11 that 24.3% of defendants’ wife have availed chief-minister systems, 21.3 % of defendants’ father have availed chief-minister systems, 15.2 % of defendants’husband have availed chief-minister systems, 14.3%of defendants sisters have availed chief-minister systems, 14 % of defendants brothers have availed chief-minister systems, 10.8 % of defendants mother have availed chief-minister systems. It is renowned that mainstream of defendants’ (21.3%) father have availed chief-minister systems.

12.Interest among Defendant: The particulars concerning either defendant like Chief-minister fitnesscoversystem or not are assumedin subsequent table.

Interest	Occurrence	%
Yes	455	75.8
No	145	24.2
Total	600	100.0

(Source: Primary Data)

Interpretation: It is experimental from Table 12 that 75.8 % of defendants have likening Chief – Minister’s preventive fitnessCoverSystems and 24.2 %of defendants have not Chief – Minister’s preventive fitnessCoverSystems. It is likewise renowned from the examination that 75.8% % of defendants interested on Chief – Minister’s preventive fitnessCoverSystems.

13.Awareness among Defendant.

Awareness	Occurrence	%
Daily Newspapers	342	57.0
Weekly magazine	92	15.3
Televisions	86	14.3
Internet	80	13.3
Total	600	100.0

(Source: Primary Data)

Interpretation: It is originated from Table 13 that 57 % of defendants have derive to seeover daily paper, 15.3 % of defendants have been contingenton weekly magazine, 14.3 % of defendants’ have derive to seeover television advertisement and 13.3 % of defendants have seen internet. Mainstream (57%) of defendants are contingent daily paper.

4.Finding , Suggestions, Conclusion and Recommendations

4.1. Findings

The research on the **Chief Minister's Preventive Health Cover System** in **Krishnagiri district** revealed several key socio-economic insights:

1. **Demographic Profile:**
 - 58.2% of beneficiaries are women.
 - 48.2% of beneficiaries are aged between 16-30 years.
 - 69.3% of beneficiaries belong to the Hindu community.
2. **Socio-Economic Status:**
 - 51.5% of beneficiaries belong to the backward class.
 - 61.8% live in village panchayats.
 - 46.7% of beneficiaries are educated up to HSC (Higher Secondary Certificate).
 - 46.7% of beneficiaries are involved in agriculture (farmers).
 - 57.2% of beneficiaries have an annual income of less than ₹50,000.
3. **Family and Household Context:**
 - 77% of beneficiaries belong to joint families.
 - 51.3% are from middle-class families.
 - 21.3% of beneficiaries' fathers have previously availed the Chief Minister's Health Insurance.
 - 75.8% of beneficiaries expressed interest in the health insurance system.
 - 57% of beneficiaries rely on newspapers to get information about the system.

4.2. Suggestions

Based on the findings, the following recommendations can help improve the **Chief Minister's Health Insurance Scheme** and increase its effectiveness:

A. For Clinics

- **Engage Middle-Class Families:** Since 57.2% of middle-class families are inclined to use the system, it's vital that **clinics** target this group more effectively, addressing the 42.8% who are not interested due to lack of awareness. Clinics can improve outreach by better promoting the scheme in areas with high middle-class populations.
- **Target Village Panchayats:** Given that 61.8% of beneficiaries are from village panchayats, clinics should adopt more targeted advertising and information dissemination strategies in these rural areas. Effective use of local media, village meetings, and awareness campaigns could increase enrollment.

B. For the Government

- **Increase Awareness:** Only 43% of respondents are aware of the Chief Minister's Health Insurance Scheme. The government should launch comprehensive awareness campaigns using **posters, media, and local camps** to spread knowledge of the scheme, especially in rural areas.
- **Focus on Rural Areas:** The government needs to prioritize **rural outreach**, where awareness remains lower. Promotional efforts should be adapted to local languages and cultures to maximize engagement.
- **Improve Information Access:** Awareness campaigns should address not just knowledge of the scheme but also its practical aspects, such as how to enroll and what benefits are available. Better-trained personnel in village areas can assist in this.

C. Infrastructure and Service Improvement

- **Clinic Improvements:** Beneficiaries have high expectations regarding **clinic amenities**. The government and clinics should ensure **basic infrastructure** like doctors, nurses, diagnostic centers, and operation theaters are available. A **full body check-up** facility in clinics before admitting patients could be valuable.
- **Availability of Medicines:** Ensuring that essential medicines are available at clinics will improve the overall appeal and reliability of the scheme.

4.3. Conclusion

In order to maximize the effectiveness of the **Chief Minister's Health Insurance Scheme** in **Krishnagiri**, the government and healthcare providers need to focus on increasing awareness, improving clinic infrastructure, and targeting specific socio-economic groups, particularly rural and low-income populations. Addressing these issues will help ensure that the scheme benefits a wider range of individuals, ultimately enhancing its socio-economic impact. The **AI-driven insights** could further refine strategies based on real-time data and predictive analysis, improving decision-making processes related to enrolment, service delivery, and resource allocation.

4.4. Recommendations

In order to improve the Chief Minister's Health Insurance Scheme in **Krishnagiri district** and achieve greater socioeconomic equality, it is necessary to:

1. **Expand Awareness:** Conduct community-based campaigns to inform people about the benefits and registration processes.
2. **Increase Outreach to Rural Areas:** Implement mobile clinics or satellite enrolment centres to reach remote areas.
3. **Simplify the Enrolment Process:** Reduce bureaucratic hurdles and offer assistance for those who face challenges with documentation.
4. **Monitor and Evaluate Impact:** Continuously assess the socioeconomic impact and effectiveness of the program to make data-driven policy adjustments. By addressing these challenges, the state government can increase the coverage and accessibility of the health insurance scheme, thereby improving public health outcomes in **Krishnagiri district** and beyond.

4.5. AI-Driven Insights for Socioeconomic Impact and Effectiveness in Future

AI-driven insights can greatly enhance the research and offer deeper analysis into the **socioeconomic impact** and **effectiveness** of the **Chief Minister's Health Insurance Scheme**. Here are some ways AI can contribute:

1. **Predictive Analytics:** AI can analyse trends in data (such as income, age, education level, and employment status) to predict which groups are most likely to benefit from the scheme, helping to target outreach efforts more effectively.
2. **Natural Language Processing (NLP):** AI-powered NLP can be used to analyze open-ended responses in surveys or interviews, extracting key themes around challenges and barriers faced by beneficiaries.
3. **Geospatial Analysis:** AI can map out rural and urban healthcare accessibility and visualize gaps in coverage, helping the government and clinics to optimize distribution strategies and improve service delivery in underserved areas.
4. **Sentiment Analysis:** AI tools can analyze public opinion through social media, online forums, and feedback from beneficiaries to understand perceptions about the Chief Minister's Health Insurance Scheme, thus providing actionable insights for policy adjustments.

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