Comparative Analysis of Health Financing indicators to assess the Out- of-Pocket expenditure in Bihar and Uttar Pradesh in India

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INTRODUCTION

- Out of Pocket expenditure are payment made by individuals at the point of receiving healthcare and goods
- NHA 2019-20 reports India's current out of pocket expenditure accounts to 47.09%.
- Bihar and Uttar Pradesh are the EAG states with poor Health indicators were out of pocket expenditure amounts to 54% and 71.8% respectively

REFERENCES

Sr.no	Title of Study (Author, Year)	Objective	Methodology	Key Findings
1	Effect of Health insurance program for the poor on out of pocket in patient cost in India: evidence from nationally repressed cross-sectional survey Shriram.S., Khan, M.M, 2020	Examine the effect of public health insurance program for the poor on the Hospitalization and inpatients out of pocket costs.	Binary logistic regression model, Tobit model and two-part model were used to study to assess the enrolment the effect of public health insurance scheme on **poor**	• Poor Individuals enrolled in health insurance scheme are more likely to get admitted in the hospital than those who are not covered by health insurance scheme. • Having insurance for inpatient service increase the incidence of Hospitalization among poor individuals. • Insurance status did not have any relation with the level of utilization of hospital service measured by length of hospital stay. • There is lower incidence of insurance among large household. • Scheduled tribe in India have low hospital utilization due to low enrolment in the health insurance schemes due to barrier in access.

2	Out of Pocket expenditure in the hospital for Haryana state of India Extent determinants and financial risk protection Sharma, Deepshikha; Prinja, Shankar; etc. (2017)	To assess the extent of out-of-pocket expenditure and extent of financial risk protection in state of Haryana, India	Data from large cross sectional household survey 'Concurrent Evaluation of NRHM':'The Haryana Health Survey 2012-15'were analysed.	• Median out of pocket expenditure of hospitalization incurred was 4 times higher in private sector than in public sector. • The prevalence of catastrophic health expenditure for hospitalization was 25.2% • The odds of Facing catastrophic household expenditure were 1.7 times higher in insured than those of non-insured. • Prevalence of both out of pocket expenditure and catastrophic health expenditure were higher for higher for hospitalization related to injury and noncommunicable disease than that of non-communicable disease. • User fee or Hospital Charge was the second major contributor for out-of-pocket expenditure

3	Impoverishing effects of out-of-pocket healthcare expenditure in India Sriram, Shyam Kumar; Albadryan, Muayad November 2022	Identify impoverishing effects of out-of-pocket health expenditures in India.	Data collected from national sample survey organization social consumption in health 2014	• Incidence of poverty has raised among the households belonging to different socioeconomic categories after making out of pocket payments. • The proportion of people making out of pocket expenditure has increased in the urban area but have reduced in the rural area. • Chronic illness has found to be an important determinant causing out of pocket expenditure. • The probability of out-of-pocket expenditure is considerably decreased if at least one person in the family is insured.

4	Health insurance coverage and its impact on out-of-pocket expenditure at public sector hospital in Kerala, India Harish, Ravindran; Suresh, Ranjana; etc 2020	To find the health insurance coverage and its impact of out-of-pocket expenditure for public sector tertiary care hospitalization.	Cross sectional study at tertiary hospital Kerala	• Out of pocket expenditure spending among insured is significantly less than that of uninsured. • Both the categories, patients seem to incur most of out-of-pocket expenditure on treatment and investigations. • The coping mechanism as a result in order adopt to out of pocket expenditure include borrowing money, loan etc

5	Component of out-of-pocket expenditure and their relative contribution to economic burden of disease in India Ambade, M; Sarwal. R, Mor. N, etc 2022	To analyse the relative contribution of drugs, diagnostic tests, doctor and surgeon fees, and expenditure on other medical services and nonmedical health-related services, such as transport, lodging, and food, by sociodemographic characteristics of patients, geography, and type of illness.	National Sample Survey Data 2018 was analysed, and cross-sectional study was conducted	• 50% of the population spent more than 60% on medicines. • Medicines contributed to highest proportion of annual income for the inpatient and outpatient services.

RESEARCH QUESTION

- What is the situation of out-of-pocket expenditure in state of Bihar and Uttar Pradesh?

OBJECTIVE

To compare Health Financing Indicators to assess out-of-pocket expenditure in hospital service in the states of Bihar and Uttar Pradesh India.

To discuss various mechanisms to cope with the financial burden adopted by the patients.

METHODOLOGY

Study design - Descriptive study

Study duration – 3 months (Feb - May 2023)

Study Population - Population age group 0-24,25-60, 60 and above

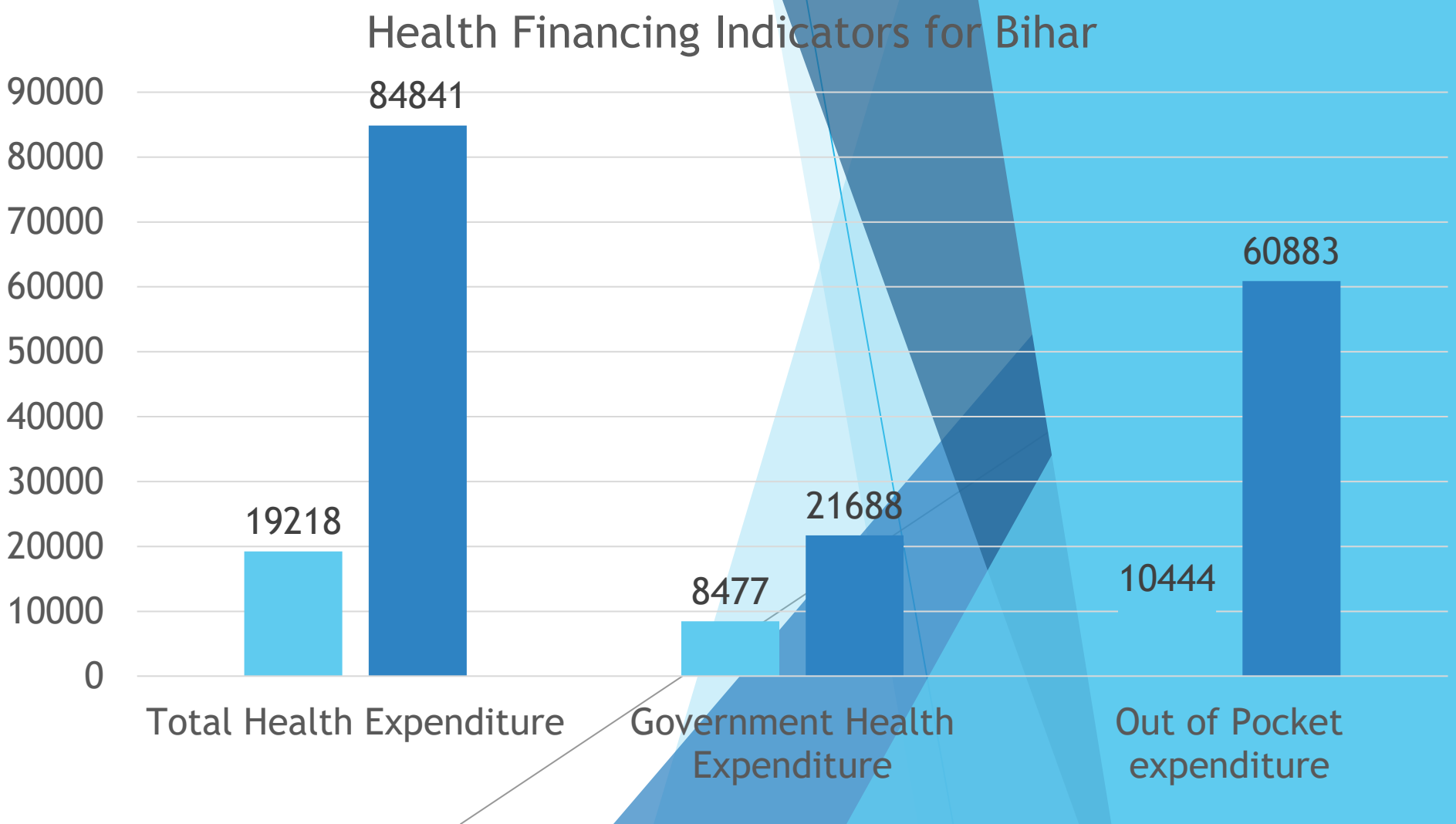
Data Collection - Secondary data

Statistical Method- MS Excel

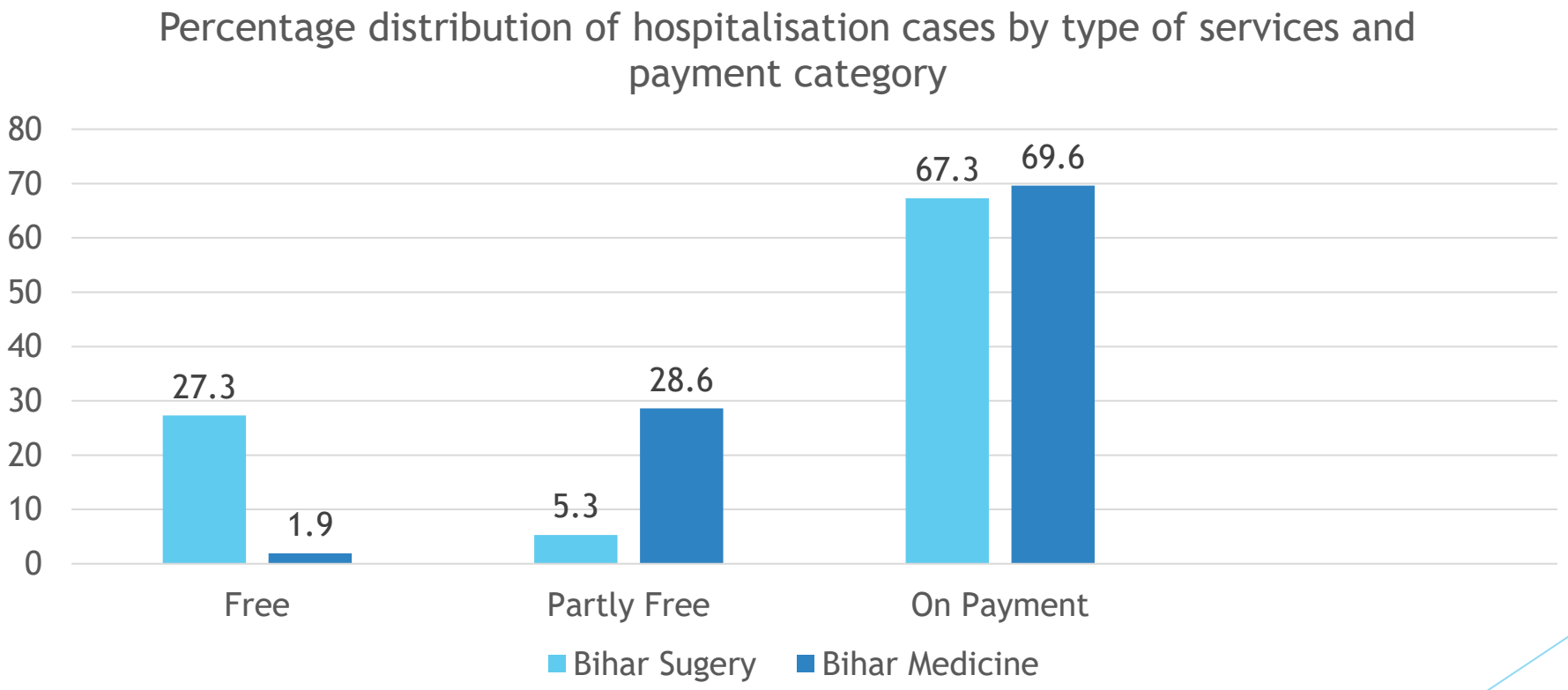
RESULTS

- Total Health Expenditure
- Government Health Expenditure
- Out-of-pocket expenditure
- Private health insurance expenditure
- Inpatient hospitalisation cases: share of medical institutions
- Inpatient hospitalisation cases: a major source of financing expenditure
- Inpatient hospitalisation cases: population covered by health insurance.
- Expenditure on hospitalisation cases for childbirth
- Expenditure on Immunisation

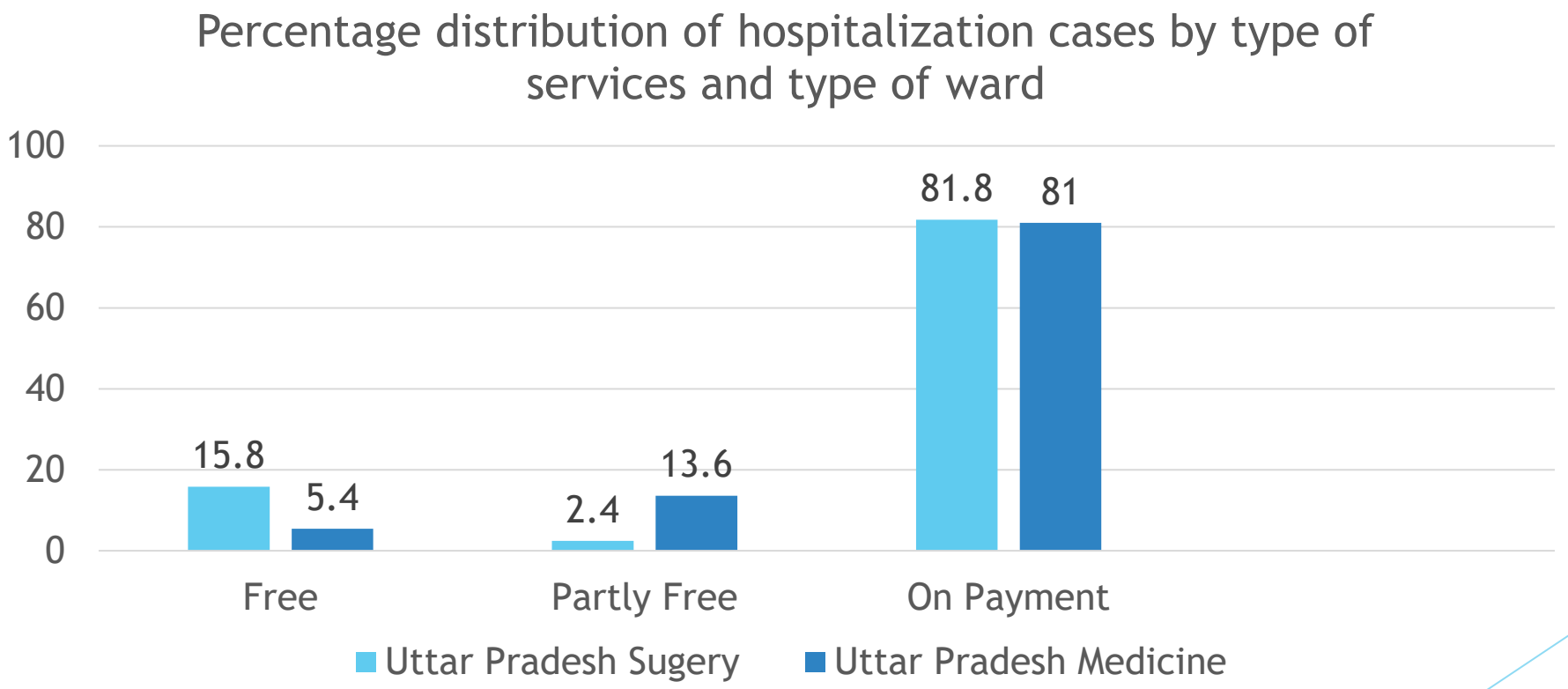
Health Financial Indicators



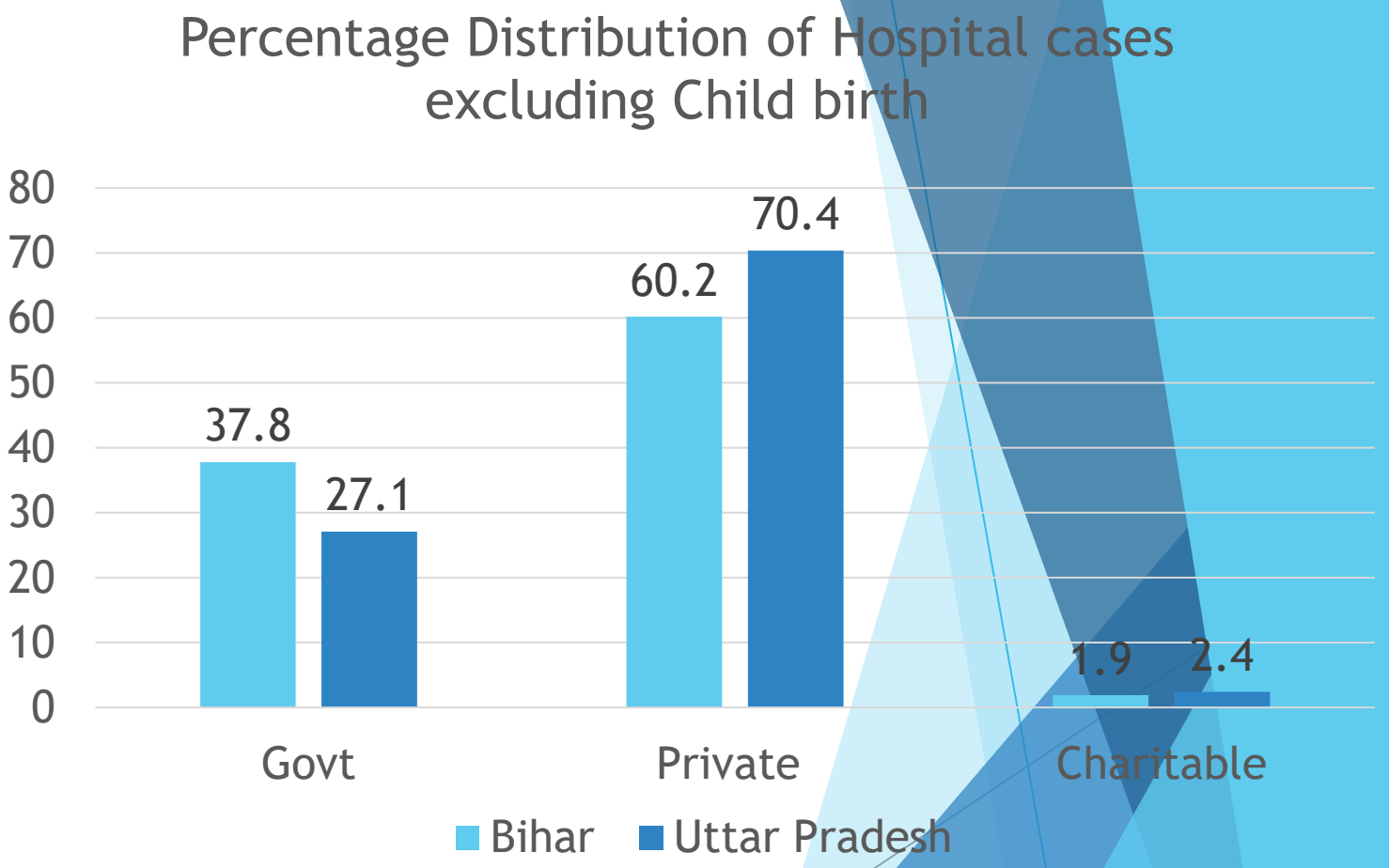
Percentage distribution of hospitalisation cases by type of services and payment category



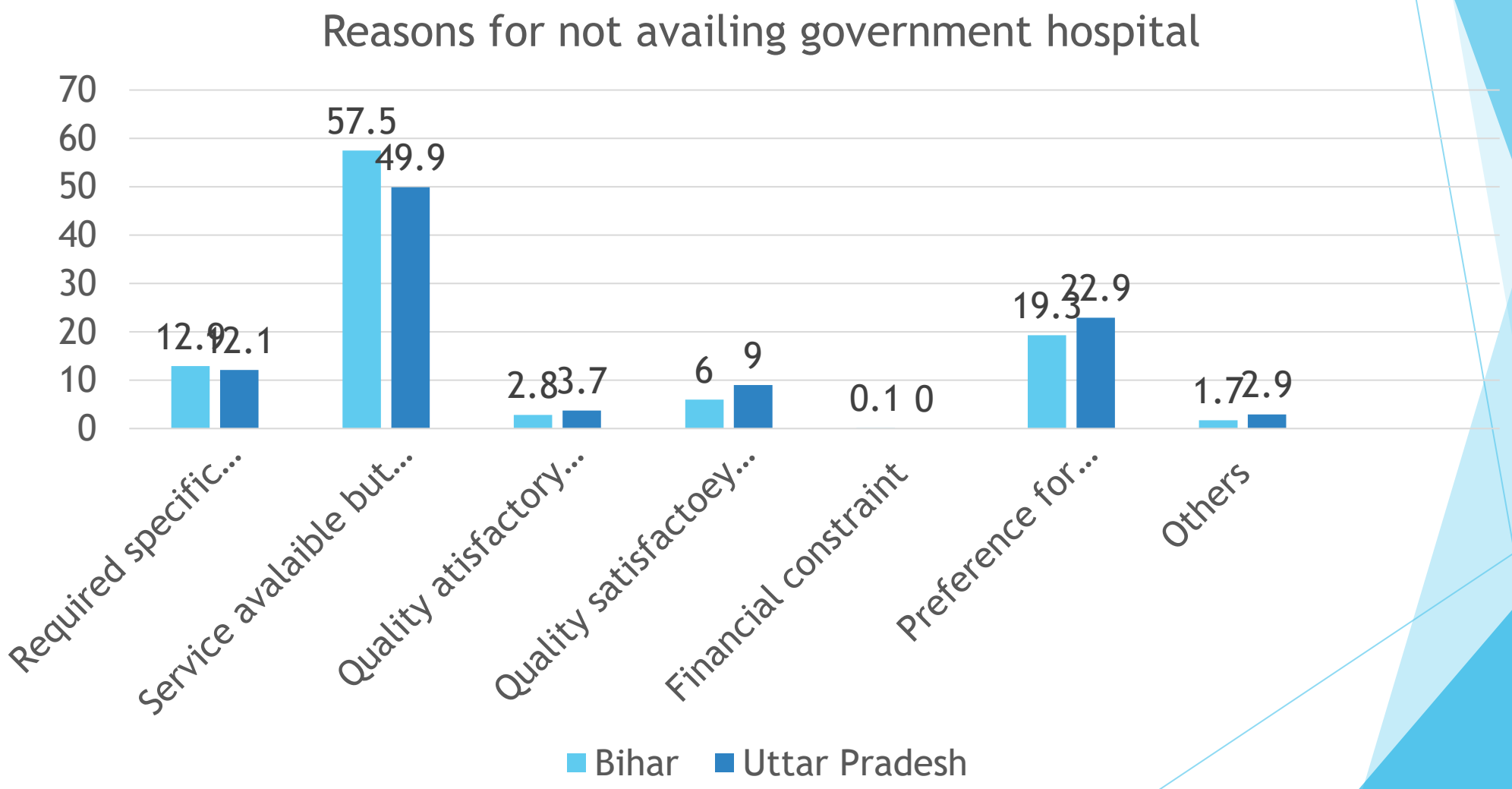
Percentage distribution of hospitalization cases by type of services and type of ward



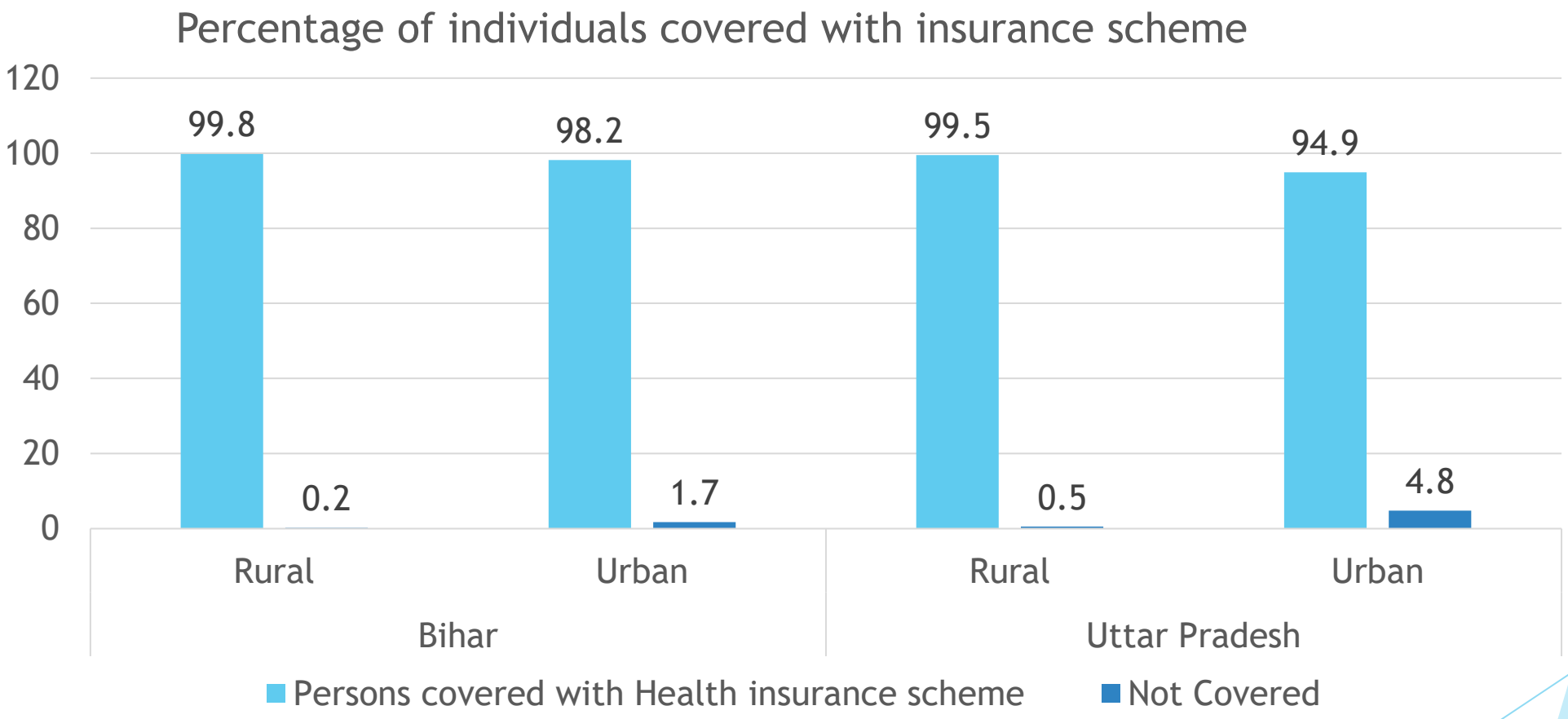
Hospitalization cases excluding childbirth



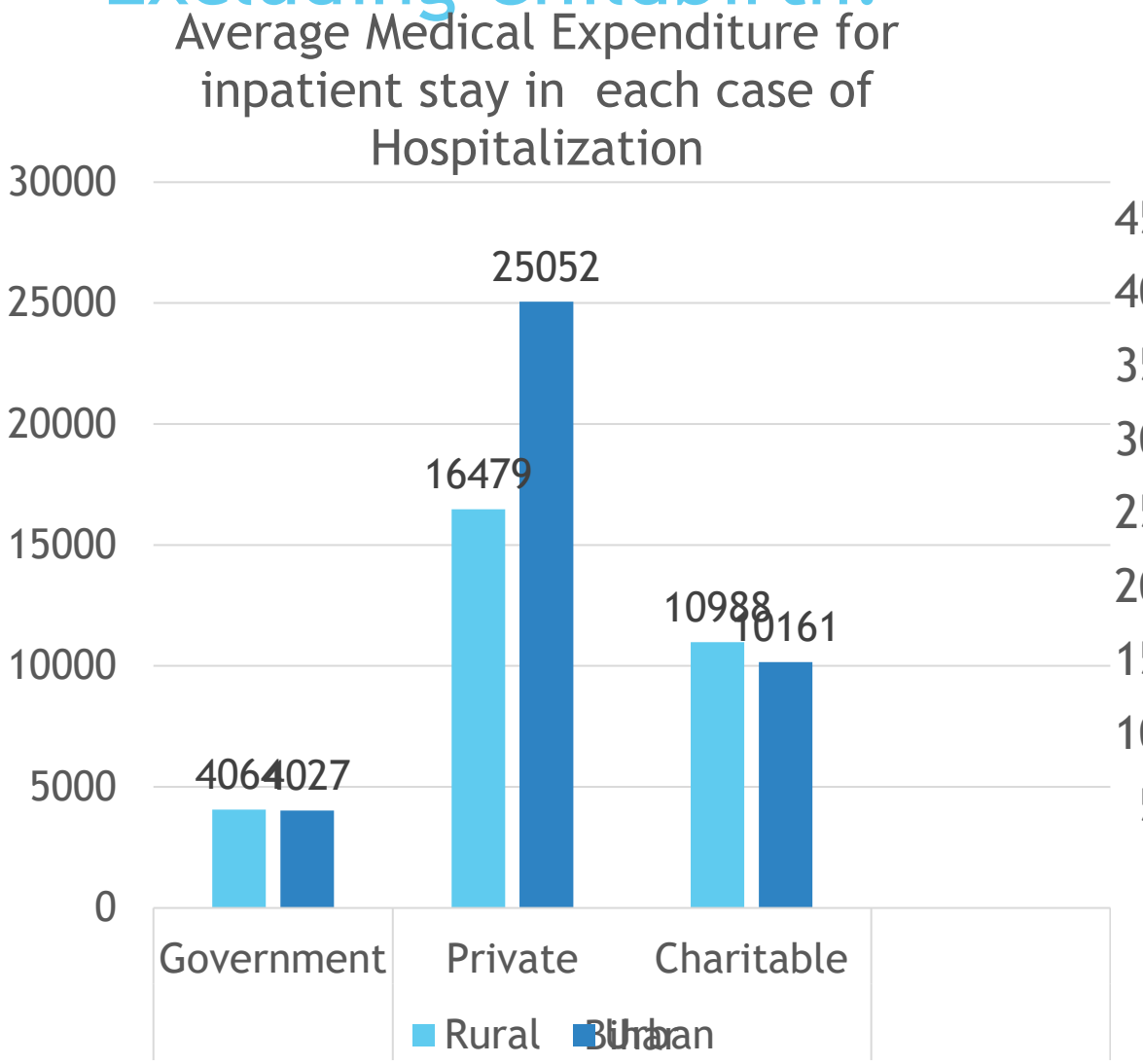
Reason For Not Availing Health Care Services At Govt Hospital

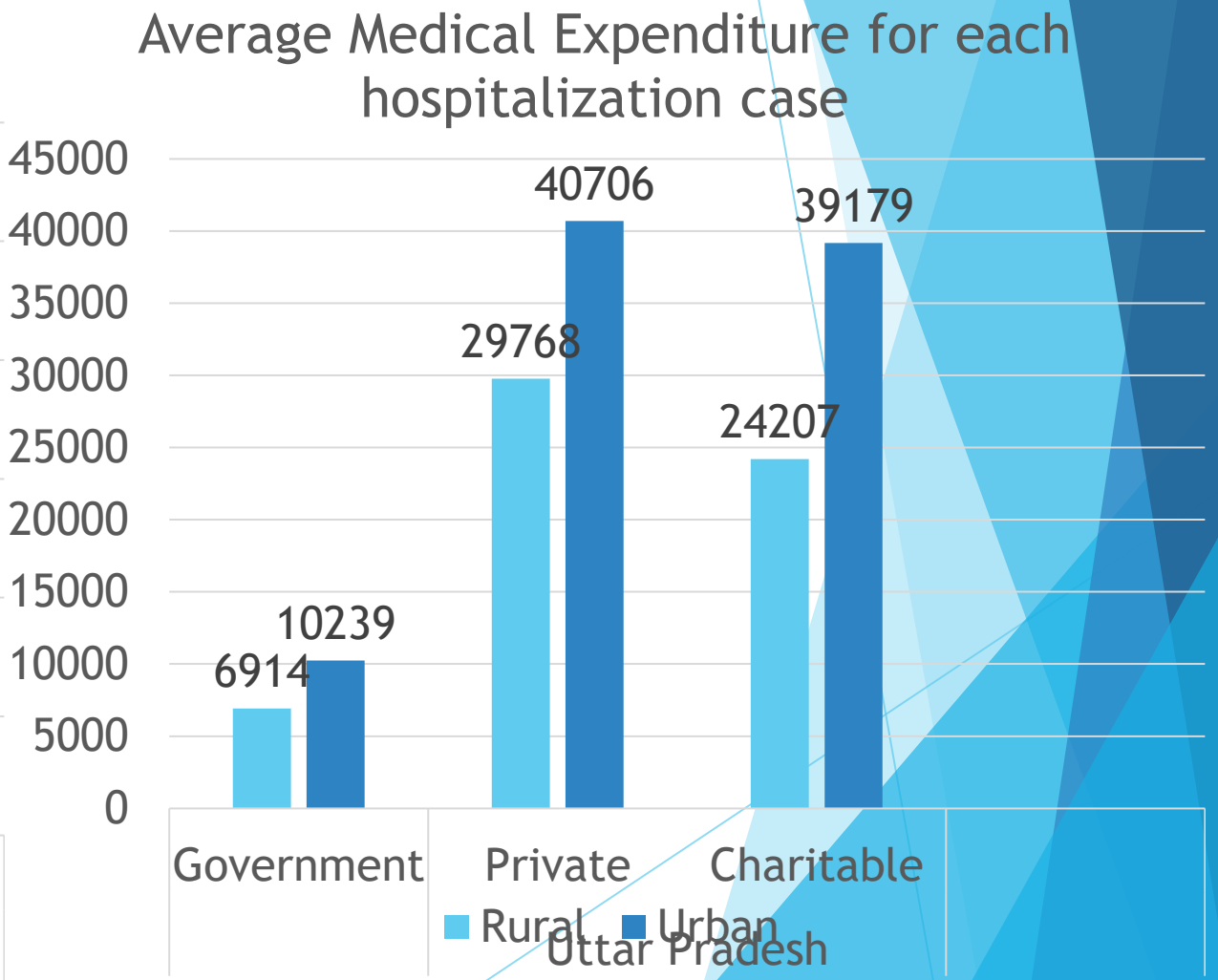


Health Insurance Coverage

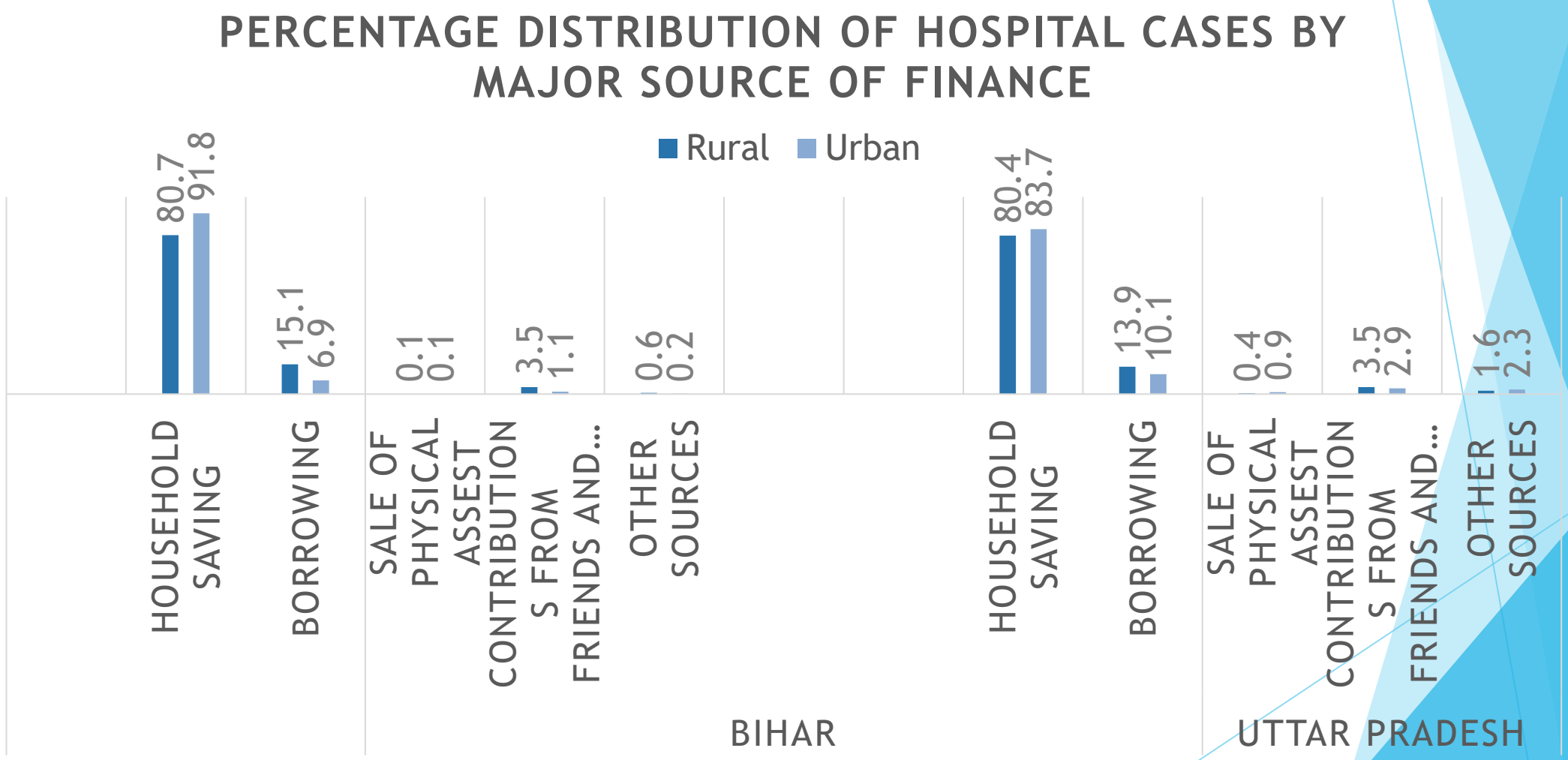


Average Medical Expenditure For Hospitalization Excluding Childbirth.

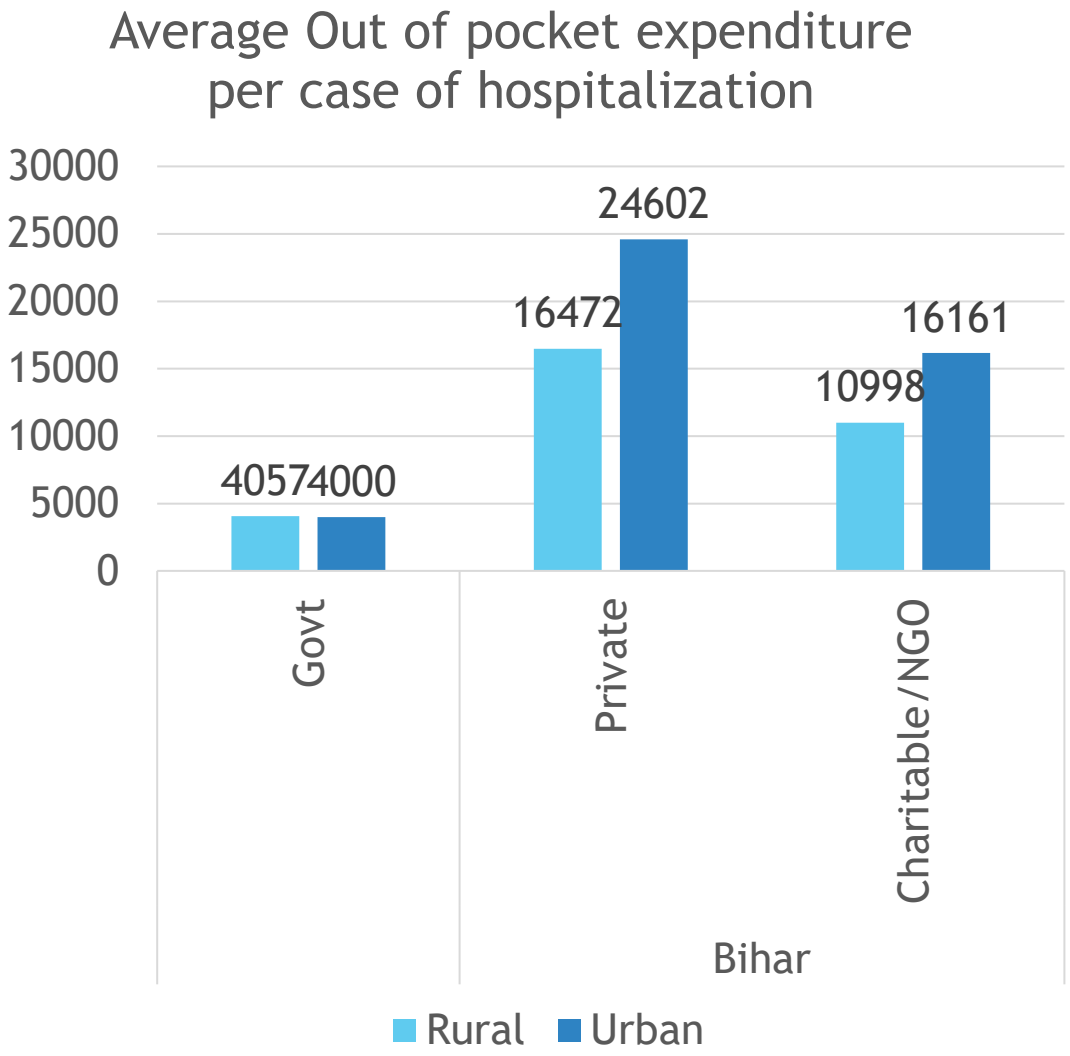


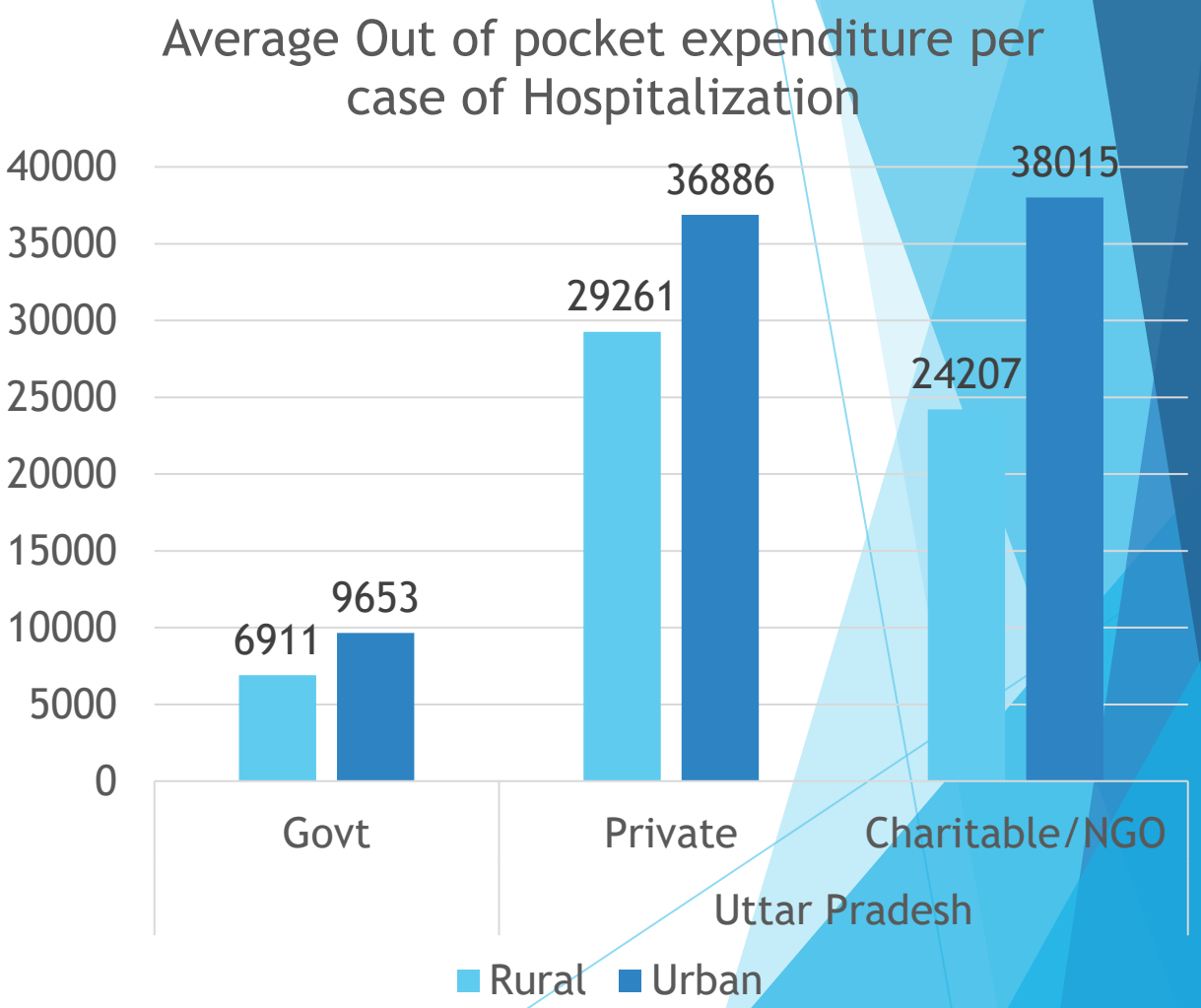


Sources Of Expenditure

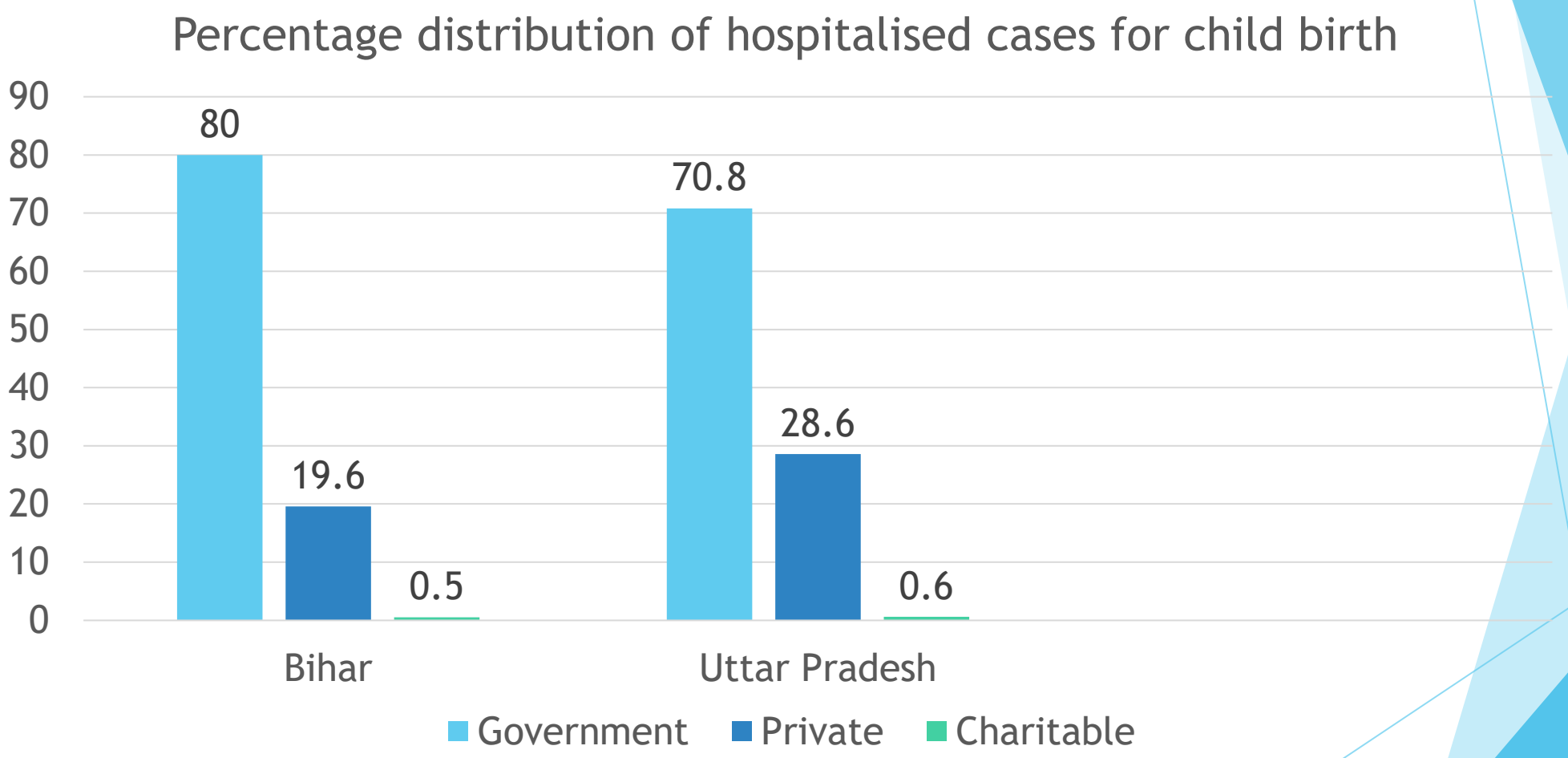


Out Of Pocket Expenditure For Hospitalization Excluding Childbirth

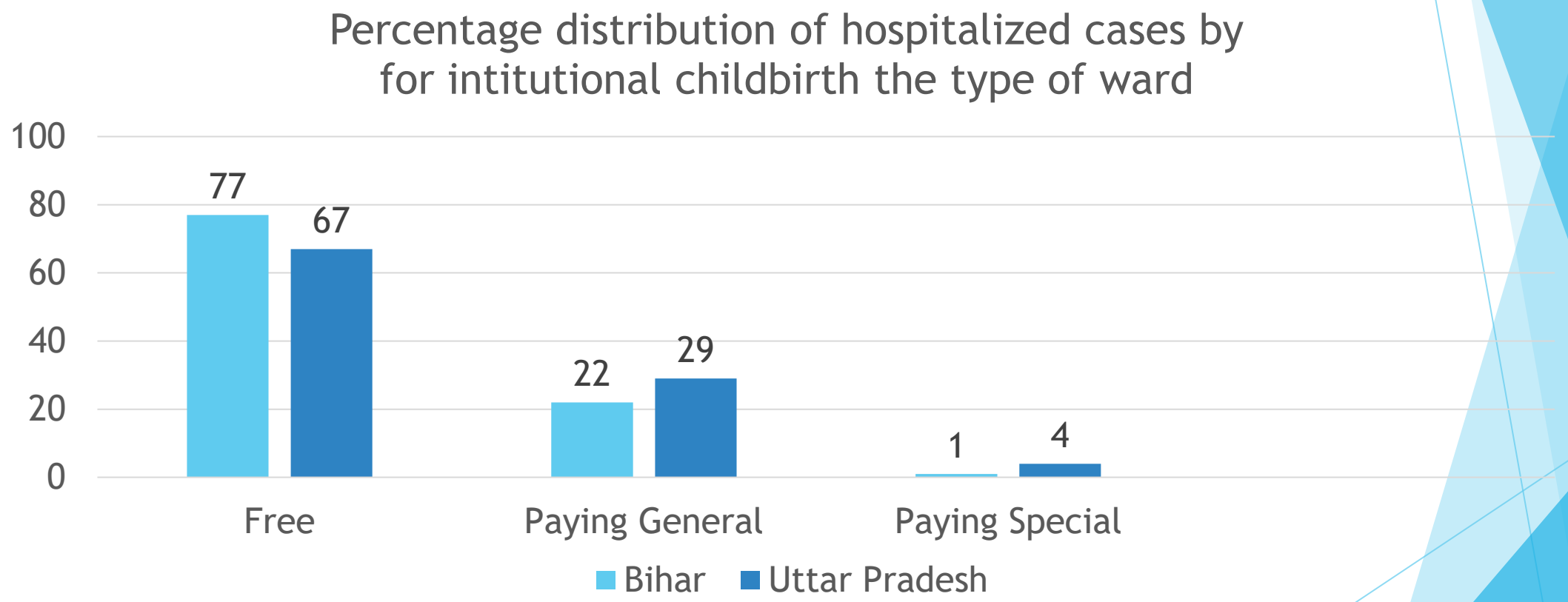




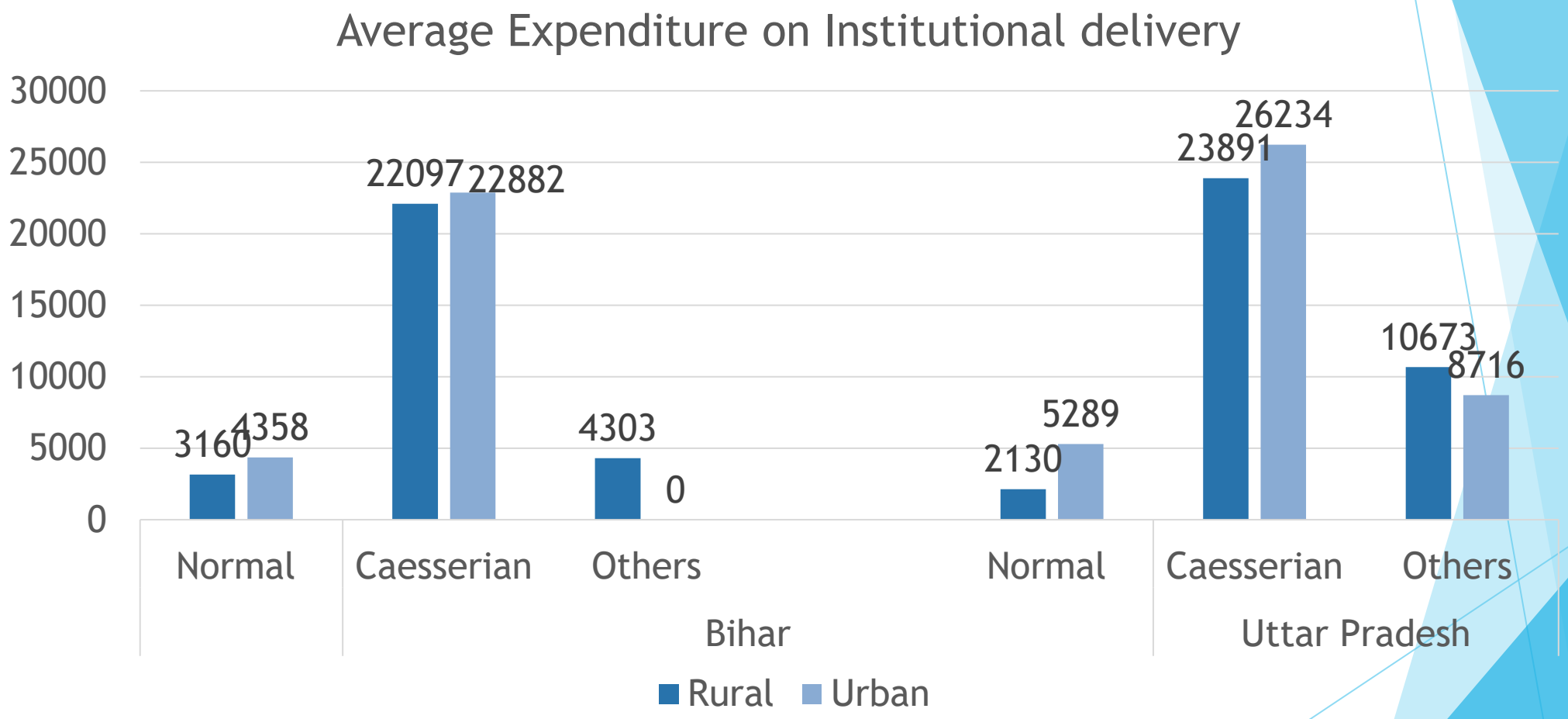
INSTITUTIONAL CHILDBIRTH



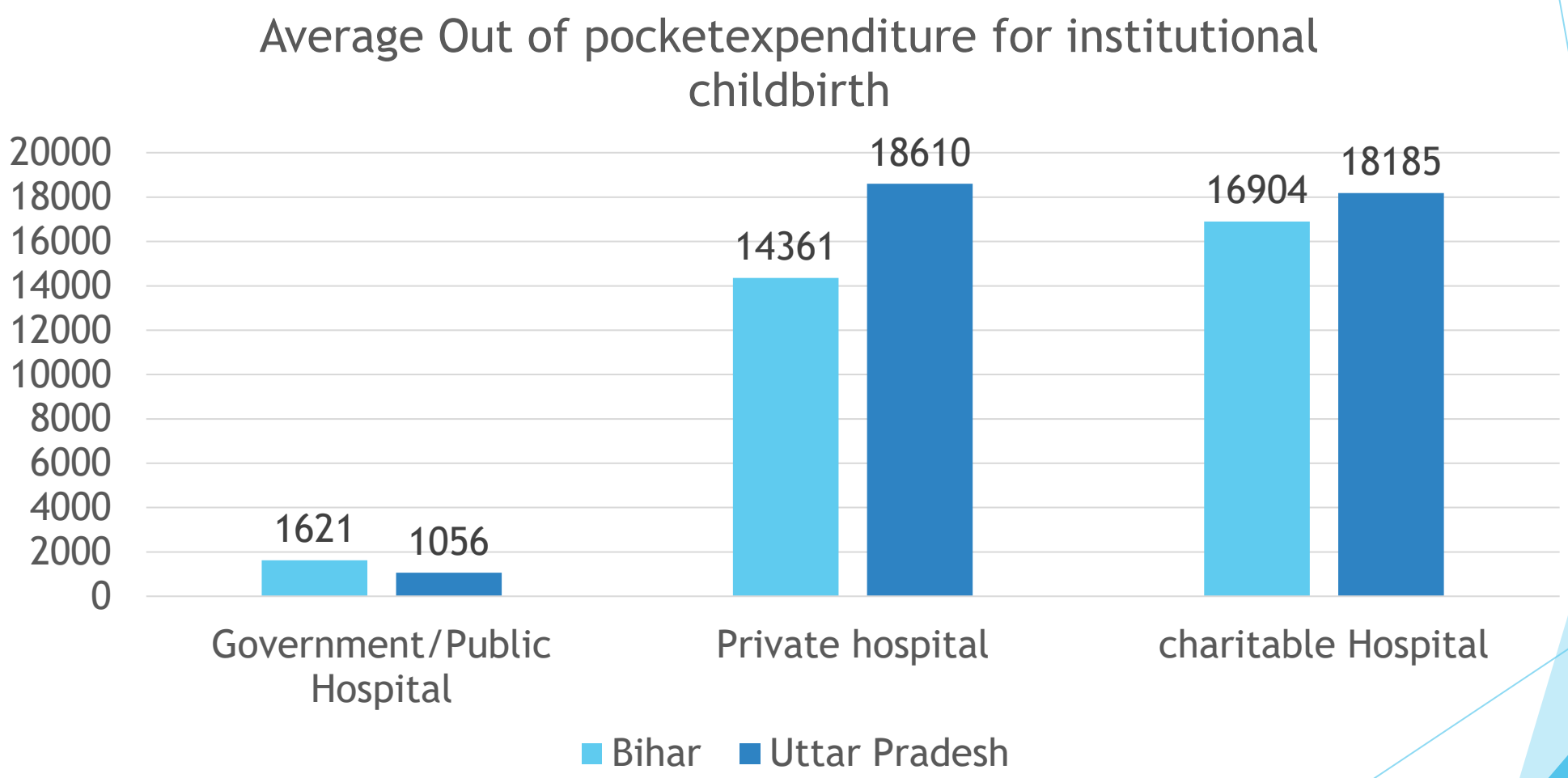
Percentage Distribution Of Hospitalization By Type Of Ward



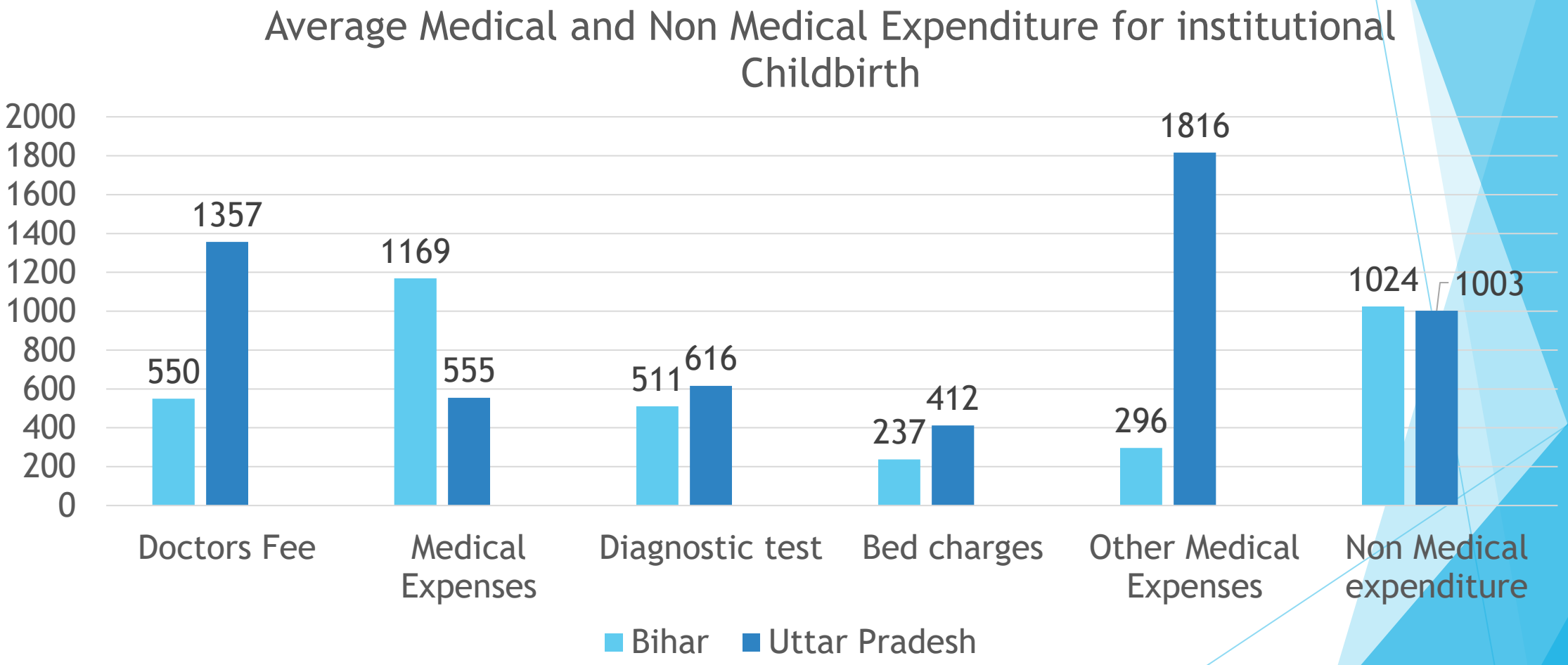
Average Expenditure On Childbirth



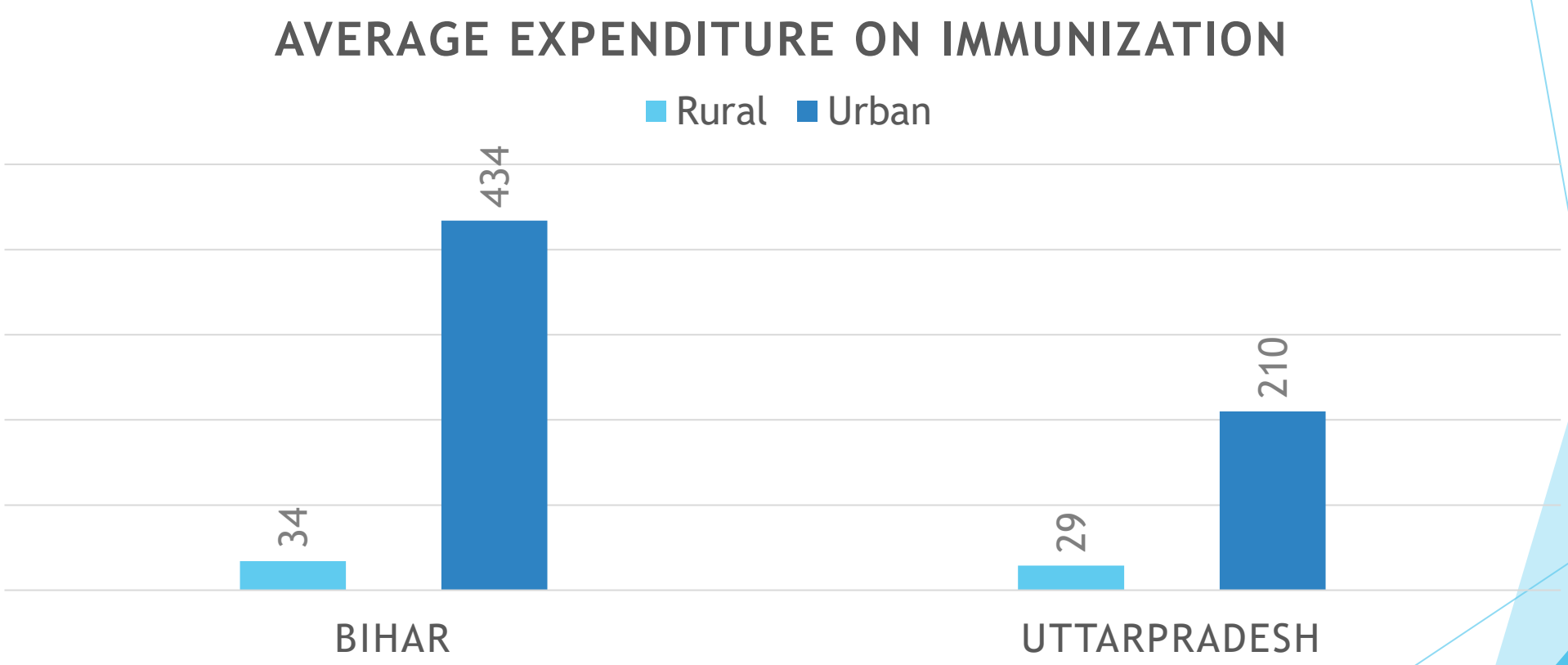
Average Out Of Pocket Expenditure For Childbirth



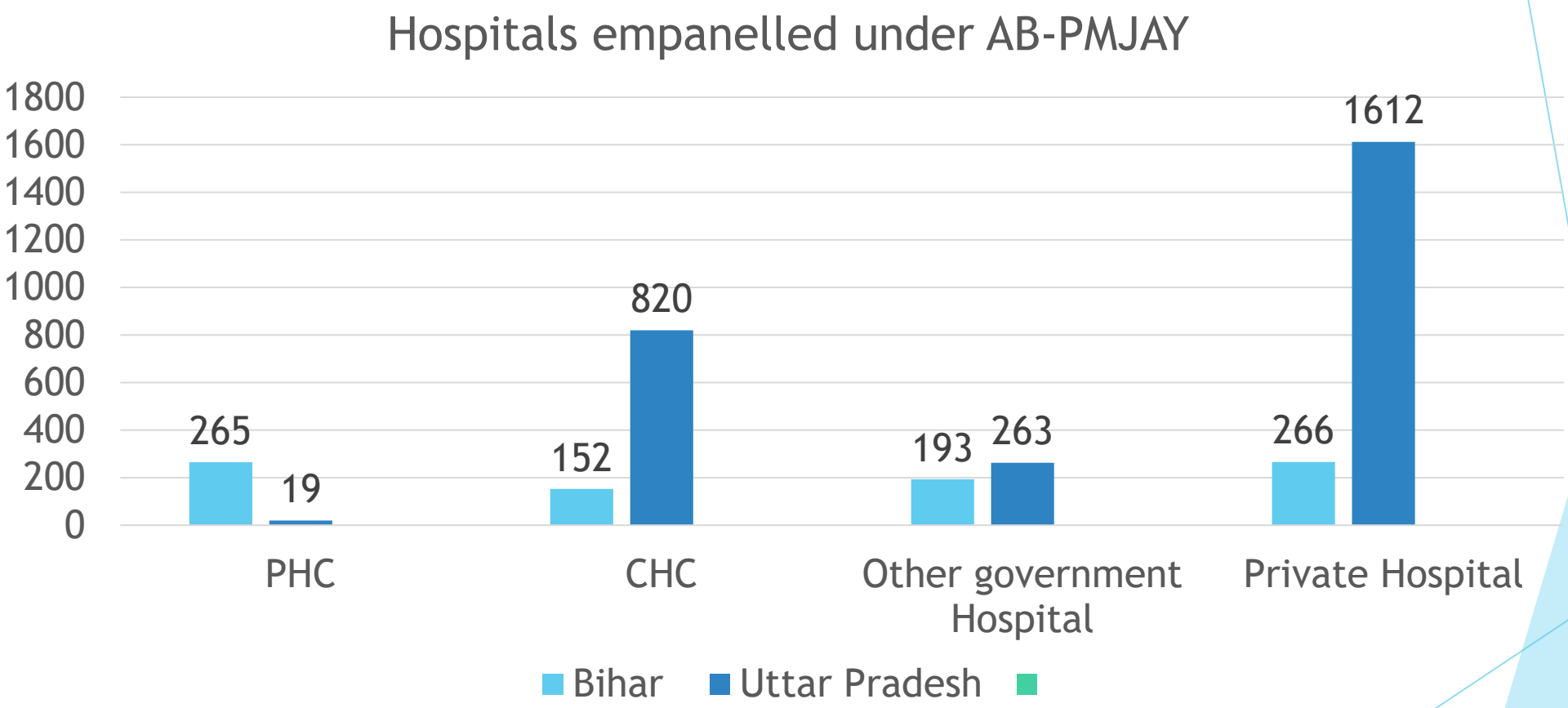
Average Medical And Non-medical Expenditure For Childbirth



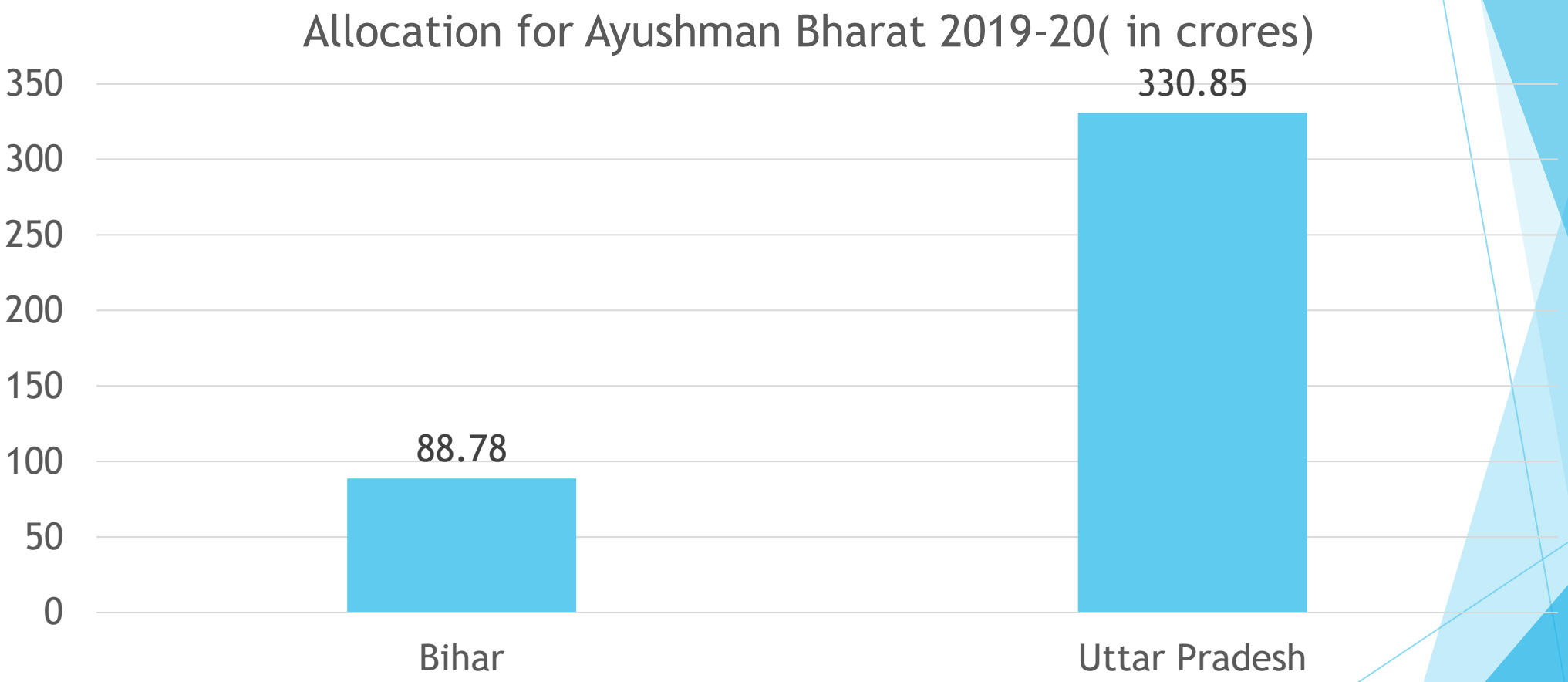
AVERAGE EXPENDITURE ON IMMUNIZATION



AB-PMJAY HOSPITAL EMPANELMENT



AB-PMJAY RESOURCE ALLOCATION



DISCUSSION

- Low Insurance coverage
- High Medical expenditure
- High Doctors Consultation and Diagnostic test Charges
- Low Government spending on Health

RECOMMENDATIONS

- Improving Health Insurance Coverage
- Increasing Government Health Expenditure
- Strengthening Primary Healthcare services
- Ensuring Strict Regulation over pharmaceutical industry and promoting use of generic medicine
- Implementing Policies and strategies with tailor made approach for both states.

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