

**Summer Training at
National Health Mission, Himachal Pradesh**

OOPE Of Beneficiaries Under JSSK Scheme

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**Under the guidance of
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CERTIFICATE

This is to certify that **Jyoti Kumari** has undergone summer training in NHM, Himachal Pradesh from 23rd April to 5th June 2018.

The candidate herself completed the project assigned to her during summer training. Her approach to the project was sincere and proactive. This summer training is in partial fulfillment of the course requirement recommended for the award of MBA in Hospital and Health management.

I wish her success in all her future endeavors.

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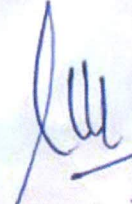


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'Shanti Bhawan' Phase -III, Sector -6
New Shimla, Himachal Pradesh.



CERTIFICATE

It is certified that Ms. Jyoti Kumari, MBA student, Indian Institute of Health Management Research, Jaipur has successfully completed the Internship Programme under National Health Mission, Himachal Pradesh w.e.f. 23rd April, 2018 to 5th June, 2018 as a part of course curriculum. She has studied 'out of pocket expenditure' on beneficiaries of JSSK scheme under NHM. During internship period her work and conduct was found satisfactory.


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Abbreviations:

1. OOPE: Out of Pocket Expenditure
2. JSSK: Janani Shishu Suraksha Karyakarm.

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Introduction

As per WHO, approximately 830 women die every day due to causes related to pregnancy and childbirth. Most of the women die due to complications arising during pregnancy and childbirth. These complications could be preventable and treatable. Poor women who reside in the remote areas have least chances to receive health care. To prevent maternal mortality every women should have access to antenatal care in pregnancy, skilled care during childbirth. It is essential that all deliveries are attended by health professionals as needed treatment and timely management can make a difference between maternal and neonatal morbidity and mortality.[1] So that the health of mother and neonate are not compromised, various medical tools and technologies are used in an institutional delivery and quality care is provided. Major proportion of childbirths across the globe still take place in non-institutional settings. Cost involved in a childbirth or the perception about home delivery that it is safe could be the reason for people not going to a health institution for childbirth. [2]

For any country maternal health is an important aspect in terms of increasing equity and reducing poverty. One of the important indicator of the quality health services is maternal mortality ratio.[3] Reducing MMR to less than 70 per 100,000 live births globally is one of the target under Sustainable Development Goal 3.[4]

According to Sample Registration System, India has reduced its maternal mortality rate to 167 deaths per 100,000 live births in 2013 from 212 deaths per 100,000 live births in 2007.[5]

Government of India has launched various schemes to reduce number of deaths by increasing institutional delivery. One of them is Janani Suraksha Yojna launched in the year of 2005 for all pregnant women which has significantly increased the number of institutional deliveries in India. Under this scheme cash assistance is provided to the pregnant women who belong to Below Poverty Line/Schedule Cast/Schedule Tribe categories for giving birth in a government health institution or accredited health institution. As per National Health Mission, there were still around 25 % pregnant women who hesitate to go to a health institution. The main reason for their hesitation was the out of pocket expense.

Government of India launched Janani Shishu Suraksha Karyakarm scheme in 2011 in which it provides free entitlements to the pregnant women and their new-borns. As per the scheme, pregnant women and sick new borne would be entitled to free drugs and consumables, free

diagnostic tests, free caesarean section, free provision of blood, free diet, free transport facility from home to medical facility, between the medical facilities and also the drop back home and exemption from all user charges.[6]

Even after the launch of JSSK it has been seen that there is still out of pocket expenditure on deliveries in public health facilities. According to India NFHS-4 data 2015-16, average out of pocket expenditure per delivery in public health facility is Rs. 3198 and for Himachal Pradesh it is Rs. 3,329.[7]

A study has been conducted by Tyagi. U et.al. in 2015 to estimate the proportion of mothers who received JSSK benefits and out of pocket expenditure (OOP) if any in Sirmaur, Himachal Pradesh. They found that 40 % delivered women had median OOP expenditure of Rs 210 during hospitalization.[8]

As per HMIS data for the year 2017-18 127% [9] deliveries occurred in 181 number of health institutions out of total 2718 [10] institution. These institution are mostly district level hospitals or tertiary institutions. Therefore it is pertinent to see whether beneficiaries of JSSK are still incurring OOPE during hospitalization in a tertiary institution which caters to the maximum load of deliveries and what is the extent of the same.

Objectives:

Primary objective: To estimate the proportion of beneficiaries of JSSK incurring OOPE at Kamla Nehru Hospital for Mother and Child in the month of May and June.

Secondary objective: To estimate the extent of OOPE incurred by beneficiaries of JSSK at Kamla Nehru Hospital for Mother and Child in the month of May and June.

RESEARCH METHODOLOGY:

Design and study population: We conducted a cross sectional study among the beneficiaries of Janani Shishu Suraksha Karyakarm in Kamla Nehru State Hospital for Mother and Child of Shimla. The study group consisted of recently delivered women who were discharged from the hospital after their delivery and if any respondent was unwilling or refused to be a part of the study then the next discharged case was taken. We conducted the study from 5th May, 2018 to 3rd June, 2018 by administering interview schedule to the delivered women. We surveyed first five discharged delivered women every day from the beginning of the study.

Setting of the study: The study setting was Kamla Nehru State Hospital for Mother and Child, Shimla a tertiary level hospital.

Sample size and sampling procedure: We adopted purposive sampling technique where we surveyed delivered women in a span of 30 days.

Data collection method: We collected data using structured interview schedule. We collected data on socio-demographic data of the patient, knowledge about JSSK, out of pocket expenditure incurred on drugs and consumables, diet, diagnostics, C-section, transportation, blood facility and user charges and source of expenditure.

Data analysis: We described the general characteristics of beneficiaries of JSSK. Data was entered and compiled in Microsoft excel 2013. We calculated the proportions of beneficiaries who incurred OOPE overall and on various domains like drugs, diagnostic tests, C- section, blood facility, transportation, food, user charges and informal payments. We calculated the proportion of general characteristics of respondents in various domains like age, family type, educational qualification and occupation of family head, educational qualification of respondent, religion, caste, monthly income, children, gravida and number of abortions of respondent. We have asked the respondents whether they have heard about JSSK scheme. Beneficiaries who did not had knowledge about JSSK were asked whether they have knowledge about free services provided by government. We have also asked about the knowledge of respondents about free entitlements which are free drugs and consumables, free diet, free diagnostics, free C-section, free transportation, free blood facility and free user charges.

We computed the overall median OOPE and domain wise OOPE in three sections. We estimated the overall median and range for the beneficiaries who incurred OOPE on drugs and consumables, diagnostics tests, food, transportation from home to health facility, between health facilities, drop back to home from health facilities and informal payments. We clubbed the transportation from home to health facility, between health facilities, drop back to home from health facilities together and calculated the overall OOPE on transport. We calculated the overall OOPE of beneficiaries by clubbing all the domains together.

Ethical considerations: We took written permission from State government and Medical Superintendent of Kamla Nehru State Hospital for Mother and Child of Shimla. We provided information sheet to the respondents and obtained written informed consent from them. We ensured the participants about the confidentiality of the data provided by them.

Results:

General characteristics of the respondents

We surveyed 150 delivered women who were beneficiaries of JSSK scheme. The median age of the respondents was 25 years and the range was from 18 years to 38 years. Out of 150 women, 80% lived in joint families. The head of the family of the beneficiaries who had never attended school were 43.3%. The head of the family was unemployed in 47.3% cases. Among the beneficiaries 94.6% had some formal education. Out of 150 respondents 96% were Hindu. Among the beneficiaries 42.4% were from unprivileged section of the society such as Other Backward Class/ Schedule Caste/ Schedule Tribe. The median monthly income of the family of beneficiaries was Rs10,000 with the minimum of Rs 1000 and maximum of Rs 100000 per month. The proportion of beneficiaries having more than 3 children was 29.8%. A previous history of abortion was recorded in 30.5% beneficiaries.

Table 1 : General characteristics of respondents		N=150	
S.no.	General characteristics		n(%)
1	Age	Median (Range)	25 (18-38)
2	Type of family	Nuclear family	30 (20%)
		Joint family	120 (80%)
3	Educational qualification of family head	Never attended	65 (43.3%)
		Middle level	31 (20.6%)
		Secondary level	33 (22%)
		Higher secondary	11 (7.3%)
		Diploma and above	10 (6.6%)
4	Occupation of family head	Unemployed	71 (47.3%)
		Government service	18 (12%)
		Unskilled labourer	13 (8.6%)
		Own business	12 (8%)
		Agriculture	22 (14.6%)
		Others	14 (9.3%)
5	Educational qualification of patient	Never attended	7 (4.6%)
		Middle level	16 (10.6%)
		Secondary level	29 (19.3%)
		Higher secondary	59 (39.3%)
		Diploma and above	39 (26%)
6	Religion	Hinduism	144 (96%)
		Islam	2 (1.3%)
		Sikhism	3 (2%)
		Others	1 (0.6%)
7	Caste	General	88 (58.6%)
		OBC	4 (2.6%)
		Schedule caste	53 (35.3%)
		Schedule tribe	5 (3.3%)
8	Monthly income of family	Median (Range)	10000 (1000-

100000)

9	Number of children	1	83 (55.3%)
		2	51 (34%)
		3	10 (6.6%)
		4	2 (1.3%)
		5	3 (2%)
		6	1 (0.6%)
10	Total number of pregnancies	1	62 (41.3%)
		2	43 (28.6%)
		3	31 (20.6%)
		4	10 (6.6%)
		5	3 (2%)
		6	1 (0.6%)
11	History of abortion/stillbirth/miscarriage	0 abortion/SB/MC	104 (69.3%)
		1 abortion/SB/MC	34 (22.6%)
		2 abortion/SB/MC	10 (6.6%)
		3 abortion/SB/MC	2 (1.3%)

Knowledge about JSSK scheme

Proportion of respondents who have heard about JSSK scheme was 19.3%. Remaining beneficiaries who had knowledge about free services provided by government had a proportion of 24.6%. Only 32.6% of beneficiaries had knowledge about free drugs, 13.3% had knowledge about free diagnostics, 20.6% had knowledge about free diet and 25.3% had knowledge about free transport. Median duration of stay of beneficiaries in hospital was 56 hours and range varies from 7 hours to 566 hours.

Table no. 2 Knowledge about JSSK scheme			N=135
S	Characteristics		n (%)
1	Heard about JSSK		29 (19.3)
2	Knowledge about free services provided by government (N=108)		37 (24.6)
3	Knowledge about	Free drugs	49 (32.6)
		Free diagnostics	20 (13.3)
		free diet	31 (20.6)
		Free transport	38 (25.3)

Proportion incurring OOPE

Overall OOPE of beneficiaries in all the domains taken together was 71.3%. Proportion of beneficiaries who incurred OOPE on transportation was 57.3%. Nearly 20.6% of beneficiaries had OOPE on food. Almost 12.6% of beneficiaries incurred OOPE on informal payments. Only 3.3% proportion of beneficiaries incurred OOPE on drugs and consumables (Table no 3)

Table no 3: Proportion of beneficiaries of JSSK who incurred out of pocket expenditure at Kamla Nehru hospital for Mother and Child in the months of May and June 2018 N=150

S.No.	Characteristics	N	n(%)
1	Overall proportion of out of pocket expenditure	150	107(71.3)
2	Beneficiaries on drugs and consumables	150	5(3.3)
3	Beneficiaries upon whom diagnostic test conducted	150	138(92)
4	Beneficiaries on diagnostics	138	2(1.3)
5	Beneficiaries who were charged for transportation	150	86(57.3)
6	Women on whom caesarean section conducted	150	33(22)
7	Beneficiaries charged for caesarean section	33	0
8	Beneficiaries who were administered blood	150	5(3.3)
9	Beneficiaries charged for blood	5	0
10	Beneficiaries who paid for food	150	31(20.6)
11	Beneficiaries who were asked for informal payments	150	19(12.6)

Extent of OOPE

The median (range) of overall OOPE was Rs 500(8-7000). Median (range) OOPE on transport facilities from home to institution, between the facilities and drop back to home was Rs 750 (8-7000). Median (range) OOPE on food was rs 180 (70-1000). Median (range) OOPE on informal payments was rs 200 (50-400). Median (range) OOPE on drugs and consumables was rs168 (40-500) among the beneficiaries. Median (range) OOPE on diagnostic tests was rs1150 (800-1500). (Tableno-4)

Table no 4: Extent of out of pocket expenditure among beneficiaries of JSSK at Kamla Nehru Hospital for Mother and Child in the months of May and June 2018 N=150

S.no.	Characteristics	N	Median(Range)
1	Overall OOPE	107	500(8-7000)
2	OOPE on drugs and consumables	5	168(40-500)
3	OOPE on diagnostic tests	2	1150(800-1500)
4	OOPE on transport	86	750(8-7000)
5	OOPE on food	31	180(70-1000)
6	OOPE on informal payments	19	200(50-400)

Source of expenditure

Out of the beneficiaries incurring OOPE 93.4% spent the same from their own savings.

Table no:5 Source of expenditure , if any		N=107
S.no.	Characteristics	n (%)
		100
1	From existing savings	(93.4)
2	From borrowing from friends /relatives	7 (6.5)

Discussion: This study described the out of pocket expenditure of beneficiaries under JSSK scheme in a tertiary public hospital. The proportion of JSSK beneficiaries incurring OOPE was 71.3% and the median OOPE was rs 500.

A similar study has been conducted by Tyagi U. et al in district and sub-district hospitals of Sirmour district, Himachal Pradesh in the year of 2015 which showed that the proportion of beneficiaries incurred OOPE for drugs was 14.1% and for consumables was 13.39% respectively.[11]A cross sectional study conducted by Soni P.G. et al in the community of Raipur, Chhattisgarh in 2016 showed the proportion (median) of beneficiaries of JSSK on drugs was 30% (550).[12] Another study conducted by Issac A. in secondary level health facility of Uttar Pradesh showed the proportion (median) of beneficiaries on drugs was 55% (100).[13] Our study setting was tertiary institution. In our study the proportion of JSSK beneficiaries incurring OOPE on drugs and consumables was just 3.3% which is much lower than previous studies in spite of the fact that the pregnant women have come to a tertiary institution. This might be either due to improvement in implementation of the scheme in terms of availability of drug and consumables over the years or due to better provision of drugs and consumables in the tertiary set up.

In the study by Tyagi et al the proportion of beneficiaries incurring OOPE on transport to or from facility was 55.7% and 69.2% and the median was rs 291 and 303 respectively. Another study conducted by Issac A. et al in Uttar Pradesh in 2016.Their analysis showed proportion (median) OOPE of beneficiaries on transport was 84% (142). In our study the proportion of beneficiaries incurring OOPE was somewhat similar at 57.3% but the median expenditure was almost twice at rs 750. This may be due to the longer distance travelled by beneficiaries to tertiary institution.

Study conducted by Soni P.G. showed the proportion (median) OOPE of beneficiaries on informal payments was 40% (500). Issac A's study found that proportion (median) OOPE on informal payments 86% (320). In our study the proportion (median) OOPE on informal payments was 12.6% (200) which is less than the previous studies. The possible reason of this difference could be better level of awareness among the community because of high literacy rate prevailing in the state.

Conclusion: In our study the overall proportion of JSSK beneficiaries who had OOPE was 71.3% and the overall median (range) OOPE was rs 445(8-4170). Most of the median (range) OOPE was on transportation 600(8-4100), food 200(70-1000), tips200(50-400). It has been seen that staff is still taking tips from the patients.

Recommendations: State may ensure the IEC of existing ambulances and if inadequate then the number should be increased. It may be ensured that quality food should be made and it should be appropriate to eat after delivery. State may have a check on staff's working honesty and may ensure that no staff take tips from the patients. Strict instructions should be made.

References:

- 1 <http://www.who.int/maternal-health/en/>
- 2 www.babycare.onlymyhealth.com/advantages-institutional-delivery-over-home-birth-1338272448
- 3 <https://mohfw.gov.in/sites/default/files/chapter415.pdf>
- 4 <http://www.who.int/en/news-room/fact-sheets/detail/maternal-mortality>
- 5 <http://niti.gov.in/content/maternal-mortality-ratio-mmr-100000-live-births#>
- 6 <http://www.nrhmhp.gov.in/content/jssk>
- 7 rchiips.org/NFHS/factsheet_NFHS-4.shtml
- 8 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4746958/>
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- 12 http://njcmindia.org/uploads/8-2_84-89.pdf
- 13 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4997742/>

Annexures 1:

Table 1: shows general characteristics of respondents at Kamla Nehru Hospital for Mother and Child in the months of May and June 2018

Table 2: shows the Knowledge of respondents about JSSK scheme at Kamla Nehru Hospital for Mother and Child in the months of May and June 2018

Table 3: shows the proportion of beneficiaries of JSSK who incurred out of pocket expenditure at Kamla Nehru hospital for Mother and Child in the months of May and June 2018

Table 4: shows the extent of out of pocket expenditure among beneficiaries of JSSK at Kamla Nehru Hospital for Mother and Child in the months of May and June 2018

Table 5: shows the source of expenditure of beneficiaries of JSSK at Kamla Nehru Hospital for Mother and Child in the months of May and June 2018

Annexure II:

प्रतिवादीकेलिएसहमतिफॉर्म

मैंने सूचना पत्र पढ़ लिया है/ मेरे लिए पढ़ा गया है।

मैं अध्ययन के बारे में समझायी गयी हूँ और मेरे प्रश्नों का उत्तर दिया गया है। मुझे असुविधाओं और अध्ययन के संभव लाभ बताये गये हैं।

अगर मैं इस अध्ययन में भाग नहीं लेती या भाग लेने से इंकार करती हूँ तो मुझे कोई जुर्माना नहीं होगा। मुझे मेरे अधिकार एक प्रतिवादी के रूप में बताये गए हैं, और मैं स्वेच्छासे इस अध्ययन में भाग लेने के लिए सहमत हूँ। मेरे सारे सवालों का जवाब दिया गया है।

मैंने एक हस्ताक्षरित और दिनांकित सूचना पत्र की प्रतिलिपि और सहमति फॉर्म प्राप्त किये हैं।

प्रतिवादी के हस्ताक्षर

दिनांक

साक्षात्कारकर्ता के हस्ताक्षर

दिनांक

गवाह के हस्ताक्षर

दिनांक

Annexure III:

Questionnaire for JSSK.xlsx

Section 1: Identification details of the patient:		
S.no	Characteristics	Possible response
1	Age in years:	years
2	Type of family	1 ☐ Nuclear family 2 ☐ Joint family
3	Educational qualification of family head	1 ☐ Never attended 2 ☐ Middle level 3 ☐ Secondary Level 4 ☐ Higher secondary 5 ☐ Diploma / Graduate and above
4	Occupation of the family head	1 ☐ Unemployed 2 ☐ Government service 3 ☐ Unskilled laborer 4 ☐ Own business 5 ☐ Agriculture 6 ☐ Other (specify)
5	Educational qualification of patient	1 ☐ Never attended 2 ☐ Middle level 3 ☐ Secondary Level 4 ☐ Higher secondary 5 ☐ Diploma / Graduate and above
6	Religion	1 ☐ Hinduism 2 ☐ Islam 3 ☐ Sikhism 4 ☐ Christianity 5 ☐ Jainism 6 ☐ Others (specify)
7	Caste	1 ☐ General 2 ☐ OBC 3 ☐ Schedule caste 4 ☐ Schedule tribe
8	Monthly Income of family	Rs.....
9	Children	
10	Gravida	
11	Abortion	

SECTION : 2		Health expenditure	
S.no.	Characteristics	Possible responses	
12	Have you heard about JSSK scheme?	1 ☐ Yes 2 ☐ No If yes then go to Q. 14 If no then go to Q.13	
13	Do you know government provides free services to pregnant women?	1 ☐ Yes 2 ☐ No 9 ☐ NA If yes then skip to Q.15	

				If no then go to Q.16
14	Do you know about free entitlements of the scheme			1 ☐ Yes 2 ☐ No 9 ☐ NA
15	If yes, what all entitlements you know?			1 ☐ Free drugs and consumables 2 ☐ Free caesarean section 3 ☐ Free essential diagnostics 4 ☐ Free diet 5 ☐ Free provision of blood 6 ☐ Free transport from home to hospital ☐ 7 ☐ Free transport between facilities 8 ☐ Drop back from institutions to home 9 ☐ Exemption from user charges 10 ☐ NA
16	What was the duration of your hospital stay?			From to.....
17	What was your time of admission and discharge?			☐ &.....
18	Have you paid anything for drugs and consumables?			1 ☐ Yes 2 ☐ No
19	If yes, how much have you paid			Rs.....
20	During hospitalization did you need to do any diagnostic test ?			1 ☐ Yes 2 ☐ No
21	If yes , did you pay for them?			1 ☐ Yes 2 ☐ No 9 ☐ NA
22	If yes, how much have you paid?			Rs.....
23	What was your mode of transportation from your home to institution ?			1 ☐ Public transport 2 ☐ Hospital vehicle 3 ☐ Personal vehicle 4 ☐ Others (specify)
24	Did they charge anything from you?			1 ☐ Yes 2 ☐ No 9 ☐ NA
25	If yes, then how much ?			Rs.....
26	Mode of transportation from referral institution if any?			1 ☐ Public transport 2 ☐ Hospital vehicle 3 ☐ Personal vehicle 4 ☐ Others (specify) 9 ☐ NA
27	Did they charge anything from you?			1 ☐ Yes 2 ☐ No 9 ☐ NA

28	If yes, then how much ?			Rs.....
29	Was your normal delivery or caesarean section?			1 ☐ ND
				2 ☐ CS
30	If CS, then have you paid for it?			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
31	If yes, how much ?			Rs.....
32	Did you need blood transfusion during or after delivery?			1 ☐ Yes
				2 ☐ No
33	If yes, did you pay for it			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
34	If yes, how much have you paid ?			Rs.....
35	Did you receive free food during hospitalization ?			1 ☐ Yes
				2 ☐ No
				3 ☐ Available but not taken
36	If option 2 and 3, then from where you had your food?			1 ☐ Outside canteen
				2 ☐ Home made
				3 ☐ Others (specify)
				9 ☐ NA
37	Have you paid for it?			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
38	How much have you paid for it?			Rs.....
39	Did anybody ask you for any tip?			1 ☐ Yes
				2 ☐ No
				3 ☐ Not told
40	If yes, who asked for it?			1 ☐ Sweeper staff
				2 ☐ Nurses
				3 ☐ Doctors
				4 ☐ Grade IV workers
				5 ☐ Others (specify)
				9 ☐ NA
41	How much money have you spent on it?			Rs.....
42	Have you paid any user charges?			1 ☐ Yes
				2 ☐ No
43	If yes, then how much ?			Rs.....
44	How will you go home after discharge?			1 ☐ Public transport
				2 ☐ Hospital vehicle
				3 ☐ Personal vehicle
				4 ☐ Others (specify)

	SECTION: 3		ABOVE EXPENDITURE	
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S.No.	Characteristic			Possible response
45	From existing savings			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
46	From borrowings from friends and relatives			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
47	From mortgage of assets			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
48	From borrowings from commercial loan			1 ☐ Yes
				2 ☐ No
				9 ☐ NA
49	From sale of assets			1 ☐ Yes
				2 ☐ No
				9 ☐ NA