

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA
UNSTARRED QUESTION NO.610
TO BE ANSWERED ON 25TH JULY, 2023**

OUT-OF-POCKET EXPENDITURE PER HOUSEHOLD ON HEALTHCARE

610: SHRI DEEPENDER SINGH HOODA:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

- (a) the details of the current Out-Of-Pocket (OOP) expenditure per household on healthcare in rural as well as in urban areas of the country;
 - (b) the details of the top three components of household healthcare expenditure;
 - (c) the Global ranking of the country in terms of OOP expenditure in Healthcare;
 - (d) the percentage of population covered by Government funded Insurance Schemes currently;
- and
- (e) whether these schemes led to reduction in OOP, if not, the reasons thereof?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY
WELFARE**

(PROF. SATYA PAL SINGH BAGHEL)

(a) to (e) : As per latest National Health Account (NHA) estimates 2019-20, the per capita Out of Pocket Expenditure (OOPE) on health is Rs. 2289 for the year 2019-20.

According to the NSS household survey of 2017-18 (75th round), the major components of household health expenditure include doctor's fees, medicines and diagnostics tests.

As per the NHA 2019-20 report, India ranks 67th in the list of 189 countries in OOPE per capita in purchasing power parity (int \$) for 2018.

Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is the largest publicly funded health assurance scheme in the world which aims to provide health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to approximately 12 crore families constituting the bottom 40% of India's population. Moreover, 23 State and Union Territories (UTs) implementing AB PM-JAY have further expanded the beneficiary

base under the scheme to approximately 15.5 crore families, at their own cost. As on 19th July 2023, about 5.39 crore hospital admissions worth Rs. 66,236 crore have been authorized, which is a direct out-of-pocket expenditure saving.

Further, as per National Health Account (NHA) estimates 2019-20, Government Health Expenditure (GHE) as a share of Total Health Expenditure (THE) has increased by more than 12 percentage points (from 28.6% to 41.4%) between 2013-14 and 2019-20. During the same period, OOPE as a share of THE has declined by more than 17 percentage points (from 64.2% to 47.1%).
