

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

**LOK SABHA  
STARRED QUESTION NO. \*417  
TO BE ANSWERED ON 28<sup>TH</sup> MARCH, 2025**

**OUT OF POCKET EXPENDITURE ON HEALTH**

**\*417. SHRI SHAFI PARAMBIL:**

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

- (a) the definition of Out of Pocket Expenditure (OOPE) on health care by households;
- (b) the details of OOPE incurred on health care per household in the country during the last five years, State-wise; and
- (c) the steps taken/proposed to be taken by the Government to decrease the OOPE expenditure on health care by households?

**ANSWER  
THE MINISTER OF HEALTH AND FAMILY WELFARE  
(SHRI JAGAT PRAKASH NADDA)**

(a) to (c): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO.  
\*417 FOR REPLY ON 28<sup>TH</sup> MARCH, 2025**

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(a) : As per National Health Accounts (NHA), the definition of Household Out-of-Pocket Expenditure (OOPE) is the expenditure paid by the household/ individuals at the point of receiving healthcare services. These include all expenditures on inpatient care, outpatient care, childbirth, antenatal care (ANC), postnatal care (PNC), family planning devices, therapeutic appliances, expenditure on patient's transportation, immunisation, over the counter drugs and other medical expenditures (e.g., blood, oxygen, etc.); and are net of reimbursements of any nature (insurance/philanthropic donations etc.).

(b) : The National Health Accounts (NHA) does not maintain OOPE incurred on healthcare per household.

(c) : As per NHA estimates, the OOPE as percentage of Total Health Expenditure (THE) has been declining continuously from 62.6% in 2014-15 to 39.4% in 2021-22. There has been significant increase in Government Health Expenditure (GHE) as percentage of THE, which was 29.0% in 2014-15 and 48.0% in 2021-22.

The Department of Health and Family Welfare (DoHFW) has also taken up with States to prioritize allocation to health sector and enhance their health budgets at least by 8% of total State budget. The budget allocation for DoHFW has increased by 102.64% from Rs. 47,353 crore in 2017-18 (BE) to Rs. 95957.87 crore in 2025-26 (BE). The 15<sup>th</sup> Finance Commission for the grant period from 2020-21 to 2025-26 has provided Rs. 70,051 crore Grants for health through the local Government.

The Central Government has taken several initiatives for supplementing the efforts of the States for providing quality and affordable healthcare services to the people and reduce the OOPE. Under National Health Mission, the Government has taken many steps towards universal health coverage, by supporting the State Governments in providing accessible & affordable healthcare to people. The National Health Mission provides financial and technical support for improvement in health infrastructure, availability of adequate human resources to man health facilities, to improve availability and accessibility to quality health care especially for the underserved and marginalized groups in rural areas. National Free Drugs Service Initiative and National Free Diagnostic Service has been rolled out to ensure the availability of essential drugs and diagnostic facilities and reduce the OOPE of the patients visiting the public health facilities. To provide quality health care services especially for the underserved and marginalized groups in rural and underserved areas, various initiatives carried out under NHM by the Government in the country are operationalisation of Ayushman Arogya Mandirs, support for National Ambulance Services, Mobile Medical Units, ASHAs, 24 x 7 Services and First Referral Facilities, Prime Minister's National Dialysis Programme, various activities under Reproductive & Child Health and Universal Immunization programme.

The Jan Aushadi Kendras (JAKs) under Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) provides affordable generic medicines, including anti-cancer medicines. Under PMBJP scheme, 2,047 medicines and 300 surgicals, medical consumables and devices are available.

Affordable Medicines and Reliable Implants for Treatment (AMRIT), initiative provides affordable medicines including for cancer. As on 28.02.2025, there are 222 AMRIT Pharmacies spread across 29 States/Union Territories, selling more than 6500 drugs including Cancer at significant discounts.

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to approximately 55 crore beneficiaries corresponding to 12.37 crore families constituting the economically vulnerable bottom 40% of India's population. States/UTs implementing AB PM-JAY have further expanded the beneficiary base, at their own cost. Recently, the scheme has been expanded to cover 6 crore senior citizens of age 70 years and above belonging to 4.5 crore families irrespective of their socio-economic status under AB PM-JAY with Vay Vandana Card.

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