

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

**LOK SABHA
UNSTARRED QUESTION NO. 3570
TO BE ANSWERED ON 21st MARCH, 2025**

OUT-OF-POCKET EXPENDITURE

3570. 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 expenditure (OOPE) per household on healthcare in rural as well as in urban areas of the country;
- (b) the details of India's ranking in terms of the OOPE globally as compared to other countries;
- (c) the details of the top three components of household healthcare expenditure;
- (d) the percentage of population in the country covered by the Government funded Insurance Schemes currently; and
- (e) whether these schemes has led to reduction in OOPE, if so, the details thereof and if not, the reasons therefor?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SMT. ANUPRIYA PATEL)**

(a) to (e): As per latest National Health Account (NHA) estimates 2021-22, the per capita Out of Pocket Expenditure (OOPE) on health is Rs. 2600 for the year 2021-22. India ranks 69th in the list of 189 countries in OOPE per capita in purchasing power parity (int \$) for 2021.

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

Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) aims to provide 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.

As on 1st March 2025, approximately 36.75 crore beneficiaries have been verified under AB PM-JAY. Further, 8.99 crore hospital admissions worth over Rs. 1.26 lakh crore have been authorized under the scheme. As per estimates, if the treatments under PM-JAY would have been availed by the beneficiaries in the open market, they would have spent at least 1.5 - 2 times more than the hospital admission costs under PM-JAY. Thus, there has been significant OOPE saving for beneficiaries related to hospitalization costs.

Under National Health Mission (NHM), technical support is provided to the States/UTs to upgrade capacity and enhance the quality of the public healthcare system. Besides, support is also provided for ensuring sufficient supply of free essential drugs at public healthcare facilities towards the objective of providing accessible, affordable and quality healthcare to all those who access public health facilities.

Further, As per National Health Account Estimates, the share of out-of-pocket expenditure (OOPE) in Total Health Expenditure (THE) decreased from 62.6% in 2014-15 to 39.4% in 2021-22.
