

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

**LOK SABHA
UNSTARRED QUESTION NO. 5712
TO BE ANSWERED ON 27TH MARCH, 2026**

OUT-OF-POCKET EXPENDITURE ON HEALTH IN KERALA

5712 SHRI SHAFI PARAMBIL:

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

- (a) the percentage and per capita Out-Of-Pocket Expenditure (OOPE) on health in the State of Kerala during the last ten years, year-wise;
- (b) the comparative data on out-of-pocket health expenditure in other States and Union Territories during the same period;
- (c) whether Kerala's OOPE is higher or lower than the national average and if so, the reasons thereof;
- (d) the major components contributing to out-of-pocket expenditure in Kerala including medicines, diagnostics, hospitalization and outpatient care; and
- (e) the steps taken by the Union Government to reduce the financial burden on households, including the expansion of Ayushman Bharat and other health insurance schemes in the said State?

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

(a) to (c): As per latest available National Health Accounts estimates, the per capita Out-Of-Pocket Expenditure (OOPE) and OOPE share in Total Health Expenditure (THE) for States, including Kerala, for FY 2014-15 to FY 2021-22 is placed at Annexure.

(d) As per the NHA estimates for FY 2021-22, major components of OOPE at all India level is available at public domain and the URL is https://mohfw.gov.in/sites/default/files/NHA%202021-22_up.pdf {Table A 3 - Current Health Expenditure (2021-22) by Healthcare Functions and Health Financing Schemes (HCxHF matrix)}.

(e) The Government is committed to provide good quality health care services through increasing access, increasing affordability by lowering the cost of healthcare delivery and equity, including those in rural areas leading to reduce the financial burden on households across States/UTs including Kerala. Towards this, various schemes such as National Health Mission, Pradhan Mantri-Ayushman Bharat Health Infrastructure Mission, Pradhan Mantri Swasthya Suraksha Yojana, Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, among others are being implemented through DoHFW.

In order to strengthen public healthcare delivery, various measures are undertaken by Government of India. Under the NHM, the Government has taken many steps towards universal health coverage by supporting the State Governments in providing accessible and affordable healthcare to people. As per AAM portal, more than 1.8 lakh AAMs, including 7,200 approx. in Kerala, have been established to deliver the expanded range of comprehensive primary healthcare services that includes preventive, promotive, curative, palliative and rehabilitative services.

Further, under PM- Ayushman Bharat Health Infrastructure Mission (PM-ABHIM), focus is on developing capacities of health systems and institutions across the continuum of care at all levels, primary, secondary and tertiary, to prepare health systems in responding effectively to the current and future pandemics /disasters.

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) aims to provide health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to more than 12 crore families constituting the economically vulnerable bottom 40% of India's population. States/UTs implementing AB-PMJAY have further expanded the beneficiary base, at their own cost. Additionally, 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-PMJAY with Vay Vandana Card. As on 28th February 2026, a total of 11.69 crore hospital admissions amounting to Rs. 1.73 lakh crore have been authorized under the scheme since its launch in September 2018, including 78.35 lakh hospital admissions amounting to Rs. 9,525.17 crore in Kerala.

Besides, quality generic medicines are made available at affordable prices to all under Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) in collaboration with the State Governments. Affordable Medicines and Reliable Implants for Treatment (AMRIT) Pharmacy stores have been set up in some hospitals/institutions.

Annexure referred to in reply to Part (a) to (c) of Lok Sabha Unstarred Question No. 5712 for reply on 27.03.2026

ANNEXURE

Statement showing per capita Out-Of-Pocket Expenditure (OOPE) and OOPE share in Total Health Expenditure (THE) for States including Kerala

S. No	States	2014-15		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22	
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
1	Andhra Pradesh	2,901	78.0	3,097	74.7	3,322	72.2	3,102	67.0	3,140	63.2	3,254	63.6	3,576	58.8	3,834	52.0
2	Assam	1,293	63.1	1,315	55.1	1,378	53.8	883	35.9	949	36.7	998	34.9	1,064	33.2	1,180	27.6
3	Bihar	1,685	82.3	1,776	79.9	1,830	77.6	808	58.2	811	53.5	863	54.3	911	50.2	984	41.3
4	Chhattisgarh	1,838	58.3	1,971	58.4	2,040	55.9	1,186	38.8	1,175	38.3	1,253	36.7	1,356	33.9	1,419	29.2
5	Gujarat	1,626	53.1	1,681	50.4	1,781	48.1	1,551	43.9	1,606	40.7	1,687	40.8	1,811	40.0	1,942	35.0
6	Haryana	2,376	62.5	2,427	59.5	2,564	56.6	2,181	50.4	2,193	47.2	2,358	45.5	2,510	42.2	2,647	37.5
7	Himachal Pradesh	2,274	50.0	2,437	49.5	2,550	46.4	3,220	49.2	3,180	45.8	3,397	46.0	3,591	45.0	3,844	39.6
8	Jammu & Kashmir	1,971	60.7	2,138	56.0	2,311	58.5	1,332	42.8	1,363	44.9	1,450	46.6	1,443	31.8	1,581	25.9
9	Jharkhand	1,436	71.7	1,494	66.3	1,527	66.0	1,852	68.0	1,915	63.9	2,000	64.7	2,108	61.8	2,243	47.5
10	Karnataka	2,282	52.2	2,447	49.6	2,548	49.2	1,549	34.2	1,625	33.3	1,722	31.8	1,810	30.3	1,933	25.4
11	Kerala	5,023	73.9	5,111	71.3	5,419	67.0	6,363	68.7	6,772	68.6	7,206	67.9	7,669	65.7	7,889	59.1
12	Madhya Pradesh	1,808	72.0	1,879	70.1	1,944	68.9	1,364	56.3	1,409	55.7	1,500	53.0	1,603	53.0	1,739	43.3
13	Maharashtra	2,684	59.6	2,788	58.9	2,956	56.7	2,570	49.1	2,644	48.4	2,779	44.1	2,950	42.4	3,184	38.1
14	Odisha	2,518	73.6	2,693	71.5	2,796	68.9	1,750	55.9	1,750	53.2	1,926	53.4	2,002	44.6	2,133	37.1
15	Punjab	4,138	79.3	4,332	77.4	4,608	77.3	2,935	69.4	3,065	65.5	3,313	64.7	3,470	62.3	3,668	57.2
16	Rajasthan	1,740	59.1	1,818	56.4	1,934	56.7	1,688	49.6	1,745	44.9	1,856	47.4	1,896	42.8	2,048	37.1
17	Tamil Nadu	2,724	66.4	2,829	65.2	2,938	62.1	1,817	45.9	1,909	44.3	2,034	44.2	2,191	36.9	2,280	34.6
18	Uttar Pradesh	2,396	78.3	2,469	76.5	2,597	74.8	2,393	72.6	2,481	71.3	2,670	71.8	2,775	70.2	3,014	63.7
19	Uttarakhand	2,545	60.1	2,391	61.2	2,498	62.1	1,237	41.7	1,216	35.5	1,317	35.8	1,437	33.4	1,560	26.9
20	Telangana	2,834	62.1	3,054	57.9	NA	NA	2,120	49.7	1,982	48.0	2,125	41.6	2,234	39.8	2,449	37.6
21	West Bengal	NA	NA	NA	NA	3,169	74.1	3,115	69.8	3,208	68.7	3,425	67.1	3,648	65.1	4,010	58.3
22	Al India	2,394	62.6	2,494	60.6	2,570	58.7	2,097	48.8	2,155	48.2	2,289	47.1	2,415	44.4	2,600	39.4

A= OOPE Per Capita (in Rs.), B= OOPE % THE (in %)