

# **Analyzing Household Expenditure on Health from the 71<sup>st</sup> Round of Survey by the National Sample Survey Organization in India**

(Report submitted to the World Health Organization)

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## Summary

- In 2014, the annual average out-of-pocket expenditure across all households for outpatient care was more than double that of inpatient care (Rs. 7276 *vis-a-vis* Rs. 3204). If one considers only affected households (i.e. households with at least one episode of hospitalization or outpatient visit), the average annual expenditure was not very different for inpatient and outpatient care. This is because the frequency of inpatient care is significantly lower than outpatient care. Similarly, due to low frequency of occurrence of childbirth as inpatient case, the annual average expenditure across all households is only about Rs. 523, while that of affected households (household with at least one case of childbirth as inpatient) was Rs. 8511.
- The use of public hospitals is relatively high for inpatient care than outpatient care, particularly among the poorer sections of the population. This possibly arises from the fact that the average expense for inpatient care in a private facility is about 3-4 times higher than a public facility, while for outpatient care, the difference is relatively small. Interestingly, unlike inpatient and outpatient cases, public facilities provided much of the care for childbirth as inpatient cases, particularly in rural areas.
- The relatively low rate of hospitalization among the poor population and their high dependence on public facilities for inpatient care is possibly an indication of the fact that financial support extended by the government in the form of health insurance schemes to the poorer sections of the population has been inadequate. On average, only about a fifth of the inpatient affected households had some insurance coverage. Of these, more than 80 per cent were covered by government supported health insurance schemes.
- The difference in the average hospitalization expenditure of households covered by government health insurance schemes *vis-à-vis* those households which are not covered by any insurance scheme was more for richer households in urban areas than poorer households in rural areas. This is possibly because most of the government employees

covered under CGHS and ESIS are located in urban areas and belong to relatively richer quintiles. On the other hand, households covered by GFHIS in rural areas and among the poorer quintiles, are supported by cashless insurance schemes of the government and their ability to incur inpatient expenditure in the absence of insurance support is relatively limited.

- Expenditure per episode was highest for the treatment of cancer for both inpatient and outpatient care. This was followed by cardio-vascular and genito-urinary cases for inpatient treatment and blood diseases in outpatient treatment. Interestingly, infections account for about a quarter of the ailments for both outpatient and inpatient care.
- At 10 per cent threshold, about 23 per cent of all households face catastrophic payments for healthcare. If one considers only those households that accessed some form of health care, about 58 per cent made catastrophic payments. The second measure is relevant keeping in view that at any point of time, only a fraction of the population falls sick and accesses healthcare.
- Catastrophic payments for outpatient care was significantly higher than inpatient care. The share of households facing catastrophic expenditure as well as its intensity is marginally higher in rural households (particularly those in the poorest quintile) than urban households.
- On average, about 8-9 per cent of households in the population were pushed below the poverty line due to healthcare payments. If one considers only affected households, the levels of impoverishment were about 17-20 per cent

## **Acknowledgements**

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## **Analyzing Household Expenditure on Health from the 71<sup>st</sup> Round of Survey by the National Sample Survey Organization in India**

Out-of-pocket expenses (OOPE) on health in India has been among the highest in the developing world (Doorsaler *et. al.* 2006, Doorsaler *et.al.* 2007). Several studies have highlighted the catastrophic implications of OOPE on health in the country, and its effect on impoverishment levels. Much of these are based on survey data collected nearly a decade ago and recent estimates of these are limited. Most of these have also been focused on National level aggregates or are confined to specific states (Karan *et.al.* 2016, Raban *et. al* 2013). This study intends to put together a detailed understanding of OOPE from the most recent (71<sup>st</sup> round) country-wide survey on households' expenditure on health care conducted by the National Sample Survey Organization (NSSO) across various Indian States in 2014. While most studies use surveys on consumption expenditures to estimate the catastrophic implications of OOPE and its impoverishment effect, we attempt to use the survey on health expenditure by households as it is relatively recent, and provides more disaggregated detailed information on household spending on health in the country. The analysis intends to provide a baseline understanding of the nature, extent and effect of OOPE on health in India, and could be used as a benchmark to track India's march towards Universal Health Coverage (UHC) in the near future.

The study has two parts. The first part documents the levels of OOPE across various Indian States and their association with access to public and private sources of care, levels of household consumption expenditure and insurance coverage, if any. This is shown separately for outpatient care, inpatient care (excluding childbirth) and childbirth. We also highlight issues related to the contribution of different components of spending in each of the three categories. In the second part, we first undertake a comparative analysis of the levels of OOPE on health calculated from the 68<sup>th</sup> round (the latest survey on consumption expenditure by households conducted in 2011-12) and the 71<sup>st</sup> round (the latest survey undertaken to estimate health expenses by households in 2014). We then highlight the levels of catastrophic spending and its effect on impoverishment based on the 2014 survey.

## Methodological Issues

Hospitalization expenses are estimated at the household level. For each case of hospitalization, expenses are reported in two parts: medical expenses and non-medical expenses.<sup>4</sup> Government sponsored health insurance schemes (GSHIS) primarily cover medical expenses, and to that extent an analysis of medical expenses on hospitalization assume particular relevance. However, an examination of NSSO data suggests that a significant number of households, particularly in the poorest quintile, have not reported medical and non-medical expenditures separately, but have reported total expenditure (Table 1). In the poorest quintile of Rajasthan, nearly a quarter of the households accessing inpatient care did not report medical expenses, although they reported total expenses (Table 1). Similarly, for childbirth and outpatient cases, 44 per cent and 14 per cent of the households in the poorest quintile of Rajasthan, did not report medical expenses, although they reported total expenses (Table 1). Using medical expenses therefore, may lead to exclusion of a substantial number of poor households, which in turn may induce a bias in the estimates. Also, in households where both medical and non-medical expenses were reported, on average, about 90 percent of total OOPE on hospitalization was in the nature of medical expenses, which implies that total expenses will strongly correspond to medical expenses (Table 2). We therefore use total expenses in all calculations of this analysis, unless mentioned otherwise.

We analyze expenditures separately for inpatient cases (excluding childbirth), outpatient cases and childbirth as inpatient cases (hereafter, referred to as inpatient, outpatient and childbirth). For each of these, we provide estimates of major States, along with the averages of different categories of States grouped under the National Health Mission (NHM), which includes the groups – (a) high-focus non-NE States, (b) non-high focus large States, (c) high-focus NE States and (d) non-high focus small States and UTs. For many of the small States and UTs, the number of households surveyed or the number of households with at least one inpatient, outpatient or childbirth case were small (Table 3). We therefore, do not report the figures for UTs (other than Delhi) and north-eastern States (other than Assam). Even for States like Goa, Himachal Pradesh

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<sup>4</sup> Medical expenses include doctor's/surgeon's fee, medicines, diagnostic tests, bed charges and other medical expenses (blood, oxygen, etc.). Non-medical expenses include transport charges related to the treatment, food and lodging charges of the escort(s) and other non-medical charges.

and Uttaranchal the sample sizes of surveyed households are relatively small and the reported figures need to be interpreted with caution.<sup>5</sup> Further, in States like Delhi and Himachal Pradesh, separate estimates for rural and urban may be problematic as Delhi is largely urban, while Himachal Pradesh is predominantly rural. Figures for such States, need to be interpreted keeping in view the sample size of urban and rural areas. Further, while separating out expenditures of households by type of care (public or private sources) households which used different type of care for multiple episodes of hospitalization or outpatient visit (i.e. accessed public sources for some episode and private for others) were dropped. Such households (using mixed sources of care) constituted less than 5 per cent of all households. Similarly, while estimating average hospitalization expenses of households covered by government sponsored health insurance schemes, households which had individual members covered with different types of financial protection were dropped. Such households (with mixed coverage of insurance) constituted less than 1 per cent of households.

Information for inpatient and outpatient care expenditure were collected for different recall periods, and therefore, had to be converted to a uniform recall period. The recall period for inpatient care was 365 days and for outpatient care 15 days. To ensure comparability, all expenditures, including consumption expenditure of households were converted into annual figures for the analysis. The level of annual average per capita consumption expenditure (AAPCE) of households has been used as a proxy for income levels of households and their ability to pay.

Average expenditure across households were calculated in two ways. First, the averages are calculated across all households irrespective of whether or not any member of the household accessed health services for inpatient care, outpatient care or childbirth. Notably, on average, only about 13 per cent of all households were affected by an inpatient episode, 29 per cent of all households made at least one outpatient visit, and only 6 per cent of all households had an inpatient episode for childbirth (Table 4). It is expected that at any point of time, only a subset of population will require health care, and an average across all households may not reflect the average cost of households accessing such care. We therefore, calculate a second average across

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<sup>5</sup> As per the report of NSSO on key indicators of the 71<sup>st</sup> round of survey conducted in 2014, the estimates of small states and UTs may not be reliable and needs to be interpreted with caution (NSSO 2015)

only those households, which had at least one episode in the respective category: hospitalization, outpatient visit or childbirth. We refer to these category of households as ‘affected households’ hereafter. It may be noted that about 8 per cent of all households had both inpatient episode and outpatient visits, about 10 per cent had only hospitalization episodes, and 25 per cent only outpatient visits. The remaining 57 per cent of households were unaffected.

A component-wise break-up of hospitalization expenses was not found to be very meaningful given the way the information is recorded by field investigators of the survey and the reported data. The ‘package component’ of hospitalization expense primarily relates to a fixed cost of some treatment package in a hospital. Sometimes, in addition to the package cost, the individual bears additional cost which is then recorded under items like diagnostic tests, bed charges, etc. In such cases, the amount reported under individual items is only partial in nature and do not include the complete expenditure on that item. Further, although all attempts are made to collect disaggregated information on individual items of expenditure, there are cases where individuals can provide only the total cost of hospitalization and not the break-up of spending on individual items. In such cases also, the total hospitalization expense is recorded under the item ‘package component’. Thus, while the amount recorded under ‘package component’ is heterogeneous in nature, the amount recorded under each of the other components of expenditure is incomplete. This tends to make a component-wise break-up of hospitalization expense misleading. Reported data also suggests that at the all India-level, only about half the hospitalized households reported expenditure on doctor’s fee (Table 5). The underreporting is not driven by households accessing public hospitals alone (Table 6). Even among households accessing private hospitals, about a quarter did not report doctor’s/surgeon’s fee. The reporting is similar in outpatient cases (Table 7, Table 8). We therefore, refrain from a component-wise analysis.

Total expenses have been adjusted for reimbursements in all cases. Notably, in India, the aggregate reimbursements are small due to low insurance penetration. In inpatient affected households, on average, only 6 per cent of total health expenditure was reimbursed. The corresponding figure for outpatient affected households was negligible: around 1 per cent (Table 9). Also, reimbursement was higher in urban than rural areas. In terms of number of cases reimbursed, only about 3 per cent of inpatient affected households and 0.2 per cent of outpatient affected households received reimbursements (Table 9).

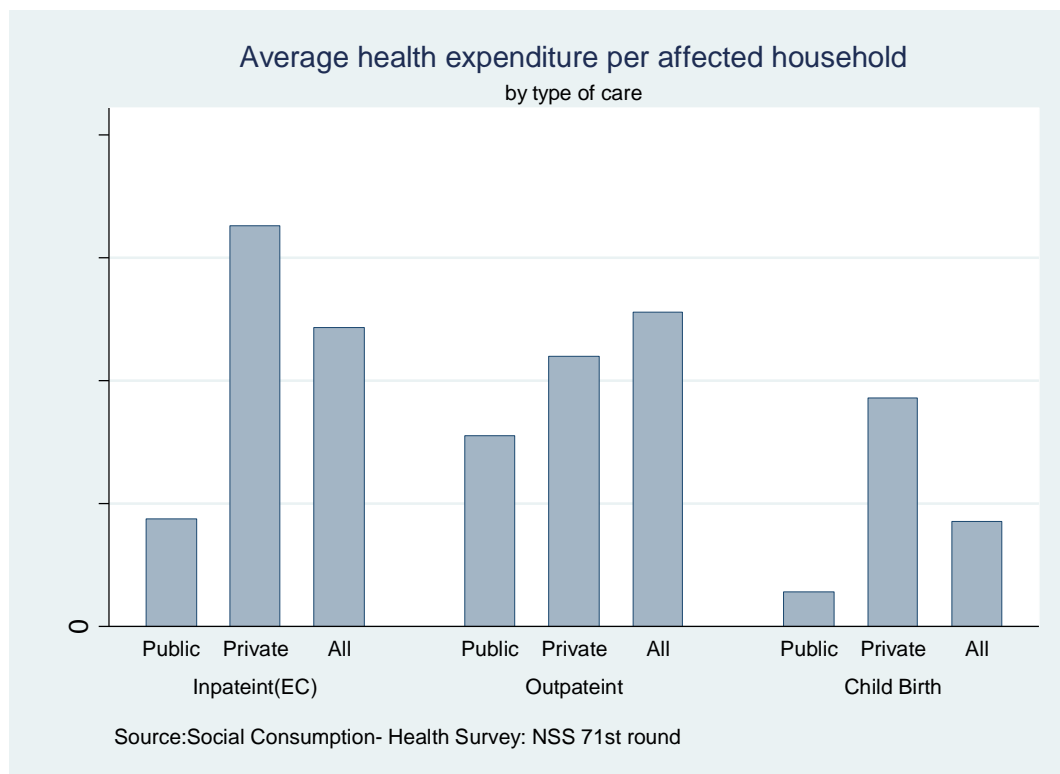
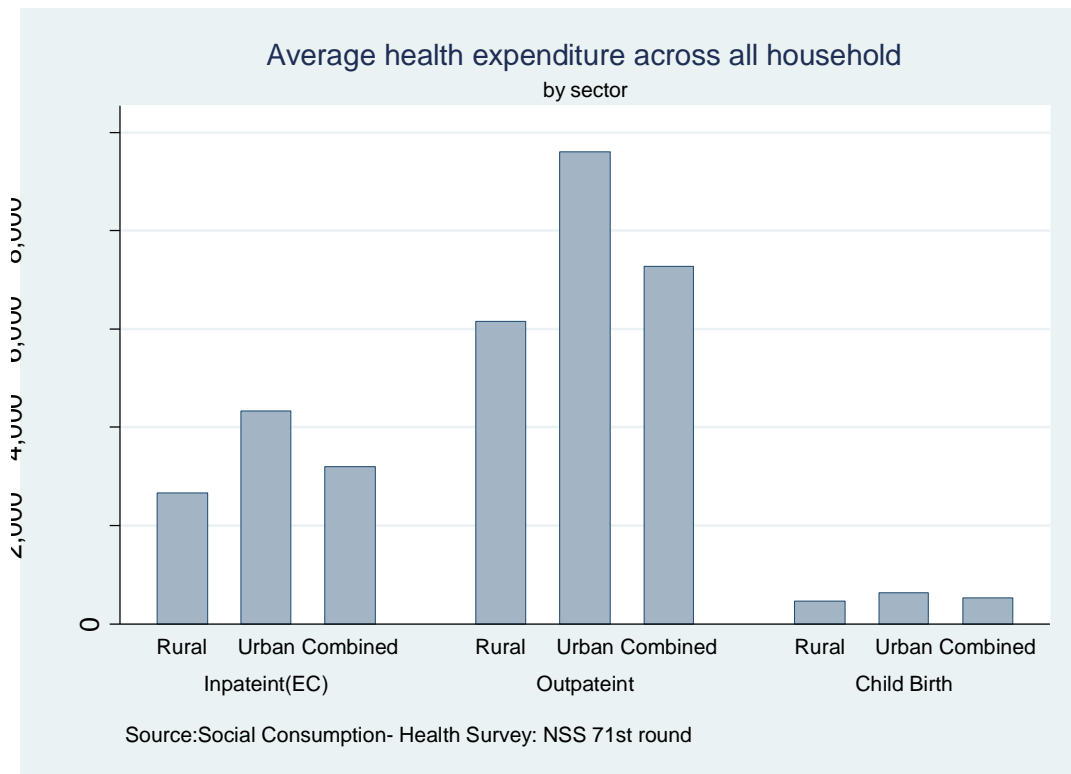


## 1. Household Expenditures for Inpatient Care, Outpatient Care and Childbirth

### I. Average expenditure across households:

*All households:* Annual average expenditure per household was significantly higher for outpatient care than inpatient care. For outpatient care, a household spent about Rs. 7276 per year, while for inpatient care, the corresponding figure was only about Rs. 3204 (Table 10, Table 25). For childbirth, the expenses were relatively small: about Rs. 523 per household (Table 33). In all cases, as expected, expenses in rural households were significantly lower than urban households (Table 10, Table 25 and Table 33).

*Affected households:* The annual average expenditure across affected households were however, roughly similar for inpatient and outpatient care. The average expenditure of households with at least one inpatient episode, was about Rs. 24,316, while in households which made at least one outpatient visit, the expenditure was about Rs. 25,550 (Table 10, Table 25). For childbirth, the expenditure was relatively small: Rs. 8511 per household per annum (Table 33). It is important to note that although the average expenditure across all households is substantially higher for outpatient care than inpatient care, the average across affected households is around the same range for the two. This is driven by the fact that the frequency of outpatient visits is much higher than inpatient episodes.



## II. Insurance coverage and average health expenditure

At the all-India level, only about a fifth of the inpatient affected households had some health insurance coverage (Table 11).<sup>6</sup> More than 80 per cent of this coverage was extended through government supported schemes (referred to as ‘GFHIS’ hereafter) (Table 10).<sup>7</sup> GFHIS schemes lowered expenditure in inpatient affected households. This is indicated by the fact that average expenditure was lower for households covered by GFHIS than those, which did not have any coverage (Table 12).<sup>8</sup> However, the lowering of expenditure through GFHIS was more among households belonging to richer quintiles than poorer quintiles (Table 13, Table 19, Table 20 and Table 21). Similarly, the lowering was more in urban areas than in rural areas. This is possibly because most of the government employees covered under CGHS and ESIS are located in urban areas and belong to relatively richer quintiles. On the other hand, households covered by GFHIS in rural areas and among the poorer quintiles, are supported by cashless insurance schemes of the government and their ability to incur inpatient expenditure in the absence of insurance support is relatively limited.

There are indications that the financial support extended by the government to poorer sections of the population through insurance schemes is inadequate. This can be derived from the fact that the rate of hospitalization is significantly lower in poorer quintiles than richer quintiles, despite the existing government support through insurance schemes (Table 24). The financial constraints are also reflected in the fact that more than half the inpatient affected households in the two poorest quintiles use public sources of care as they possibly cannot afford private sources (Table 23). The use of private sources and expenditure incurred increases as one moves from the poorest to the richest quintile of households and is therefore, linked to a household’s ability to pay.

**III. Variation of health expenditure by States and ability to pay:** The average expenditure by households on inpatient care, outpatient care and childbirth had a significant positive association with the average income levels of households in States (Table 10, Table 25, Table 33). In other words, expenditure on health care was relatively high among the richer States of the

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<sup>6</sup> At least one member covered by insurance.

<sup>7</sup> These include schemes for government employees like CGHS and ESIS and other schemes to support the poorer sections of the population like RSBY and Aarogyasri.

<sup>8</sup> Notably, in a number of States, the sample size in terms of number of inpatient affected households covered by GFHIS is small, and therefore, the values need to be read with caution.

country. The correlation coefficients between the average expenditure of households on inpatient care and AAPCE was about 0.84. The corresponding figures for outpatient care and childbirth was 0.66 and 0.82 respectively.<sup>9</sup> The strong positive correlation coefficients indicate that the levels of health expenditure across States were strongly linked to households' ability to pay in those States. The strength of the association was stronger for inpatient care and childbirth than for outpatient care. This possibly arises from the fact that the average expense for inpatient care in a private facility is about 3-4 times higher than a public facility (Table 17). For outpatient, the difference between the cost of care in private *vis-a-vis* public is relatively small, and this is reflected in the fact that a larger share of people accesses private sources for outpatient treatment (Table 26, Table 27). In general, about 62 per cent of inpatient affected households and 75 per cent of outpatient affected households accessed private sources (Table 16, Table 26).

Interestingly, unlike inpatient and outpatient services, public sources provided much of the care for childbirth (Table 34). This is particularly driven by the dominant role of public sources in rural areas (Table 34). In urban areas however, much of the care for childbirth was provided through private sources. For childbirth, the expense in private facilities is about 6-7 times higher than the expense in public facilities (Table 35).

**IV. Variation of health expenditure by type of ailment:** Expenditure per episode was highest for the treatment of cancer for both inpatient and outpatient care (Table 18 and Table 28). This was followed by cardio-vascular and genito-urinary cases for inpatient treatment and blood diseases in outpatient treatment (Table 18, Table 28). Interestingly, infections account for about a quarter of the ailments for both outpatient and inpatient care (Table 18, Table 28).

## **2. Catastrophic Spending and its Impact on Impoverishment**

Out of pocket spending on health by households is considered 'catastrophic' when it exceeds a certain share of a household's consumption expenditure or capacity to pay. It is based on the rationale that when a household's OOPE on health shoots over a certain level, it faces financial hardships, which in turn may lead to impoverishment of the household. Although there is no

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<sup>9</sup> The correlation coefficients were calculated using the average across all households and not affected households alone. Also, 16 major States were used to calculate the correlation coefficients.

consensus on the level of health payments beyond which it becomes catastrophic, many studies have considered thresholds between 10 to 25 per cent of household consumption expenditure as the benchmark. Some others have argued that thresholds of health payments should not be measured relative to a household's consumption expenditure, but should be linked to a household's 'capacity to pay'. Capacity to pay is defined as the expenditure that a household incurs after meeting its subsistence needs. Most often, food expenditure has been considered as expenditure for subsistence, and health payments that exceed a pre-defined share of non-food expenditure (usually 40 per cent) has been termed as catastrophic. As poor households have a relatively high share of expenditure on food, their ability to make health care payments is relatively low, and this aspect is captured in the latter approach. More recent studies have also tried to incorporate the effects of dissaving, borrowing and sale of assets for meeting health expenses into the measurement of catastrophic spending.

In the Indian context, studies have used two different types of surveys to measure catastrophic spending: NSS surveys on household consumption expenditures, and surveys that are carried out to estimate household expenditures on health. Each of these surveys have advantages/disadvantages of their own for estimating catastrophic health expenditures. The consumer expenditure survey allows one to break-up spending on food and non-food items, and estimate catastrophic spending as a proportion of non-food expenditure. The survey on health expenditures does not facilitate this. In contrast, the survey on health expenditures provides information on sources of finance for spending on health care (like borrowings, sale of assets, etc.), which allows one to derive insights into the effects of dissaving, borrowing, sale of assets in catastrophic spending.

In an earlier study, Raban *et.al.* 2013 had shown that the estimated mean OOPE on health and the corresponding share of households facing catastrophic health expenses were higher in the health survey than in the survey on consumption expenditures conducted by NSS. The estimates were compared using information on NSS consumer expenditure surveys conducted in 2004-05 and 2009-10 with the NSS health survey conducted in 2004. To understand the implications of using the health survey *vis-à-vis* the consumer expenditure in more recent surveys, we compare, broad estimates of OOPE on health from the 71st round (2014) and the 68<sup>th</sup> round (2011-12) before working out the estimates of catastrophic spending and its impact of impoverishment.

This provides an idea of how estimates of catastrophic spending and impoverishment derived from the 71<sup>st</sup> round of health survey should be viewed *vis-à-vis* estimates derived from consumer expenditure survey 2011-12.

A comparison of average monthly per capita consumption expenditure (MPCE) from the two surveys (at the All-India) level suggests that the reported levels of consumption expenditures are higher when estimated from the 68<sup>th</sup> (consumer expenditure) round than the 71<sup>st</sup> (health) round (Table 40). In contrast, the reported health expenditures are lower in the consumer expenditure round (68<sup>th</sup>) than the health round (71<sup>st</sup>) (Table 40). This results in a situation where catastrophic spending estimated from the health survey is markedly higher than the estimates derived from the consumer expenditure survey (Table 40). It is important to note that the proportion of households accessing outpatient care are significantly different across the two surveys: 33 per cent in 71<sup>st</sup> (health) round as opposed to 78 per cent in the 68<sup>th</sup> (consumer expenditure) round (Table 41). In contrast, for inpatient care, the shares are only marginally different: 18 *vs.* 14 per cent (Table 41). Part of the difference could arise from the fact that the recall period for outpatient care is different in the two surveys: 30 days in the 68<sup>th</sup> round and 15 days in the 71<sup>st</sup> round. This is unlike inpatient care, where the recall period in both the surveys is 365 days.

## **2.1 Measures of Catastrophic Health Expenditure (CHE)**

### *(a) Headcount of households facing catastrophic health expenditure*

We first estimate the proportion of households that face catastrophic spending in the population. This dimension broadly corresponds to the *Catastrophic payment headcount* ( $H_{cat}$ ) defined by Wagstaff and Doorslaer (2003) which has been widely used by various scholars to measure CHE. It indicates the fraction of households whose health expenditure as a proportion of total household consumption expenditure exceeds a threshold  $Z_{cat}$ . Algebraically, if  $X_i$  = Total consumption expenditure of the  $i^{th}$  household,  $T_i$  = Total health expenditure of the  $i^{th}$  household,  $Z_i = T_i/X_i$ , and  $Z_{cat}$  = pre-defined threshold, then, the  $i^{th}$  household is considered to be facing catastrophic health expenditure if  $Z_i > Z_{cat}$ . Further, if  $O_i$  is the extent of catastrophic overshoot, i.e.  $O_i = Z_i - Z_{cat}$  and  $E_i = 1$  if  $O_i > 0$ , and  $E_i = 0$  otherwise, then

$$H_{cat} = 1/N \sum_{i=1}^n EI \text{ ----- (i)}$$

where N is the total number of households

We measure  $H_{cat}$  in two ways. First, we estimate the share of households facing catastrophic health expenditure among all households. Second, we estimate the share households facing catastrophic health expenditure among only those households that incurred some health expenditure. The first measure is widely used, and provides an idea on the share of households in the entire population that face CHE (irrespective of whether or not they fell sick). However, at any point of time, only a certain fraction of the population falls sick (or accesses health care) and incurs health expenditure. We therefore, use a second measure that takes into account this aspect, and examines the headcount of households facing CHE only among those households which had to access at least some outpatient care, inpatient care or both. As earlier, we call these affected households. In other words, the second measure answers the question: of the households that accessed healthcare, what proportion of households faced catastrophic health payments. Algebraically, in equation (i) the difference between the first and the second measure lies in what constitutes N. In the first measure, N is taken as all households (irrespective of whether or not they accessed health care), while in the second measure N is taken as only those households which had accessed some healthcare.

*(b) Intensity of catastrophic health expenditure*

The headcount ratio ( $H_{cat}$ ) ignores the magnitude (or the intensity) of the overshoot  $O_i$  in households facing catastrophic spending. To take this into account, Wagstaff and Doorslaer (2003) suggested the measurement of *mean positive overshoot*, which is defined as the average amount by which the  $Z_i$  exceeds  $Z_{cat}$  only in households which face catastrophic expenditure. Thus,

$$MPG_{cat} = \sum_{i=1}^n O_i / \sum_{i=1}^n EI$$

*(c) Distribution of catastrophic health expenditure by income classes*

To understand how catastrophic health payments are distributed by income/expenditure classes, we use concentration indices for headcount dummy  $E_i$  and the overshoot variable  $O_i$ , which are denoted by  $C_E$  and  $C_O$  respectively.  $C_E$  and  $C_O$  are based on relative ranking of households by income distribution and their exposure to CHE. A positive value of the index indicates that catastrophic payments are relatively more in richer households, while a negative value points towards a relatively high concentration of catastrophic payments among the poor.

## 2.2 Estimates of Headcount and Intensity of Catastrophic Payments

In 2014, at the all-India level, about 22.9 per cent of households faced catastrophic payments at 10 per cent threshold (Table 42). Raban *et. al.* (2013) estimated similar figures from the 2004 round of health survey. A comparison of the figures reported by Raban *et. al.* 2013 for 2004 and the estimates here for 2014 suggests that the share of households making catastrophic payments has increased between 2004 and 2014. Table 44 provides state-wise headcount of households making catastrophic payments at 10 per cent threshold.

If one considered only households that accessed some healthcare (affected households), more than half the households (57.9 per cent) had to make catastrophic payments, at 10 per threshold (Table 42). Even if one uses a 20 per cent threshold, for around a third (38 per cent) of the households accessing health care, healthcare payments were catastrophic in nature.

The intensity of catastrophic payments was also very significant. On average, health care payments were 39 per cent above the threshold (at 10 per cent threshold) (Table 42). If one uses a threshold of 25 per cent, the average catastrophic payments are about 50 per cent more than the threshold (Table 42).

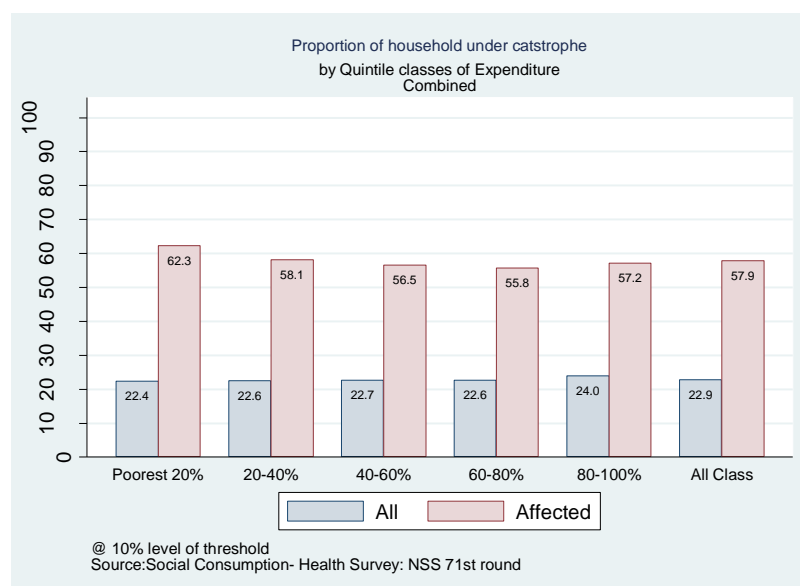
It is noteworthy that in about 2 per cent of all households (5 per cent of affected households), healthcare payments were more than the total consumption expenditure. These households had a significant effect on the estimates, in particular  $MPG_{cat}$  (as  $O_i$  in such households is large). It is notable that the intensity of catastrophic payments ( $MPG_{cat}$ ) reduces sharply if one excludes these households (Comparing Table 42 and Table 43). Understandably, the difference increases

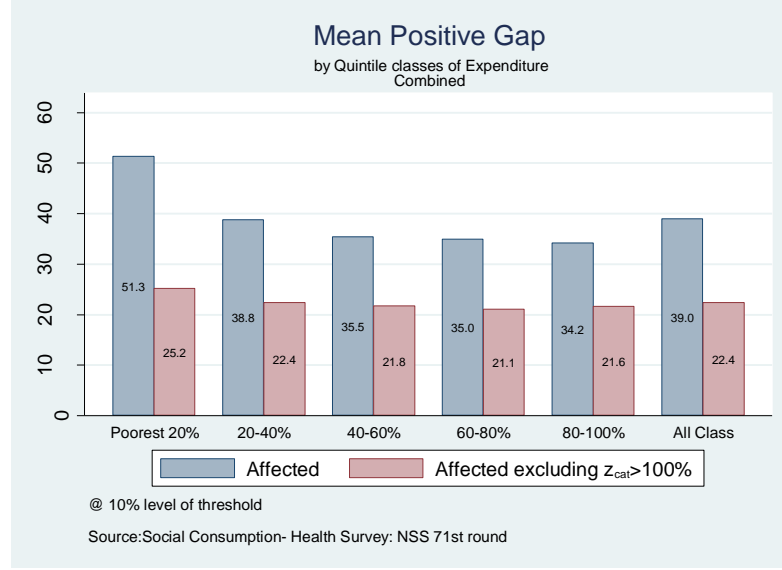


if one moves from lower to higher thresholds. At 20 and 25 per cent threshold, the intensity of catastrophic payments reduce by half if one excludes these households (Table 42, Table 43).

The headcount and intensity of catastrophic payments appear to be relatively high among the poorer households of the population (Table 45). This is reflected in the fact that the concentration indices  $C_E$  and  $C_O$  are largely negative among affected households (Table 45). Notably,  $C_E$  and  $C_O$  for all households may be misleading when one uses all households, as it also includes a large number of households, which do not incur health expenditure.

In general, catastrophic payments for outpatient care is significantly higher than inpatient care (Table 42, Table 43). Also, the share of households facing catastrophic expenditure, as well as its intensity is marginally higher in rural households than urban households (Table 42 , Table 43). An examination of State-wise measures also suggests that for most States, the concentration index is negative suggesting that the burden of catastrophic payments is relatively high among the poor (Table 47).





### 2.3 Impoverishment Effect of Health Payments

Healthcare payments may also drive households below the poverty line. We estimate the proportion of population below the poverty line before and after healthcare payments to derive insights on the impoverishing effects of health expenses. As in Wagstaff and Doorslaer (2003), we assume  $Z_{pov}$  is the poverty line and proceed as follows:

We first derive an estimate of the proportion of population below the poverty line before healthcare payments. This is given by

$$H_{pov}^{pre} = \frac{1}{N} \sum_{i=1}^N P_i^{pre}$$

where  $P_i^{pre} = 1$ , if  $X_i$  (consumption expenditure of the  $i^{\text{th}}$  household) is less than  $Z_{pov}$ , otherwise zero.

We then estimate the proportion of population below the poverty line after healthcare payments. This is given by

$$H_{pov}^{post} = \frac{1}{N} \sum_{i=1}^N P_i^{post}$$

where  $P_i^{post} = 1$ , if  $X_i - T_i$  (healthcare expenditure of the  $i^{\text{th}}$  household) is less than  $Z_{pov}$ , otherwise zero.

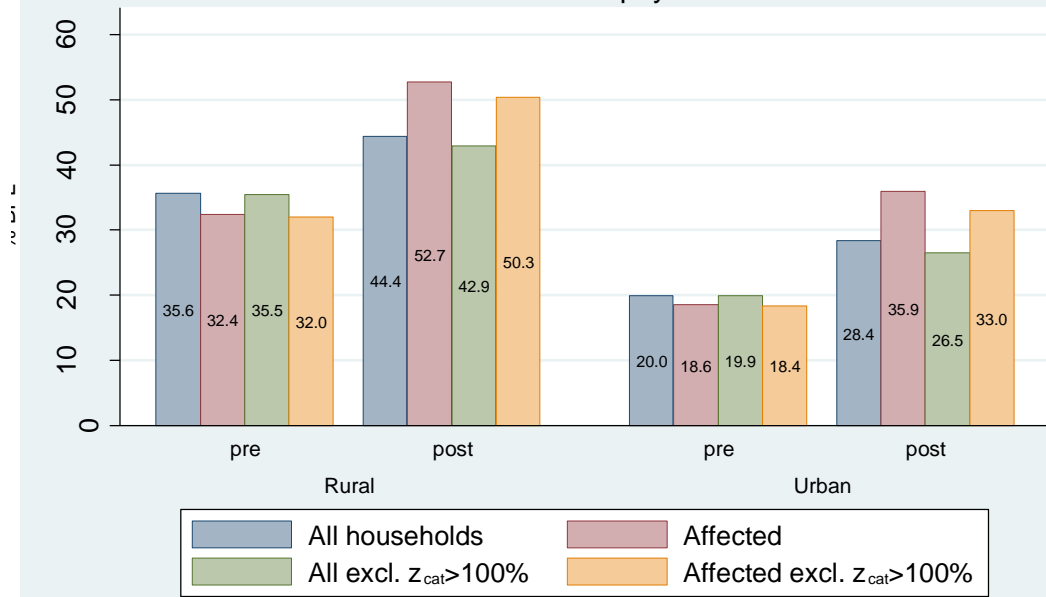
The impoverishing effect is then calculated as:

$$PI^H = H_{pov}^{post} - H_{pov}^{pre}$$

We use rural and urban poverty lines for India in 2011-12, estimated by Tendulkar Committee. It is derived from the consumption expenditure derived from the mixed recall period and is about Rs. 816 and RS. 1000 per capita per month for rural and urban areas. The poverty lines have been updated to 2014 prices using the Consumer prices indices for the country as a whole as well as States.

On average, about 8-9 per cent of households in the population were pushed below the poverty line due to healthcare payments (Table 46). If one considers only affected households, the levels of impoverishment are about 17-20 per cent (Table 46). State-wise variation of impoverishment levels using State-specific poverty lines are shown in Table 48. If one uses the international poverty line of \$1.9 per day, and adjusts it for purchasing power parity, the corresponding monthly per capita consumption expenditure turns out about Rs. 978. The proportion of population below the poverty line pre-and post-healthcare payments are shown in Table 46

### Impoverishment impact of health care payment



Poverty line is Rs 975 for Rural and Rs 1181 for Urban

## Appendix Tables

Table 1. Sample Number of cases where medical expenses have not been reported as share of cases that reported total expenses (in episodes of inpatient care and childbirth and per person in outpatient cases) (Rural + Urban) (per cent)

States	Inpatient cases		Childbirth cases		Outpatient cases	
	Poorest 20 %	All	Poorest 20 %	All	Poorest 20 %	All
<b>High-focus non-NE states</b>	8	5	16	13	5	3
Jammu & Kashmir	0	0	3	4	0	0
Himachal Pradesh	2	2	14	11	1	2
Uttaranchal	8	3	5	2	0	2
Rajasthan	24	13	44	29	14	11
Uttar Pradesh	3	3	13	9	2	2
Bihar	5	4	6	5	3	1
Jharkhand	13	7	15	11	21	4
Odisha	1	2	2	1	2	2
Chhattisgarh	16	11	42	26	3	4
Madhya Pradesh	13	8	34	22	5	5
<b>Non-high focus large states</b>	9	8	16	12	7	6
Punjab	1	3	18	9	0	1
Haryana	7	5	18	18	3	2
West Bengal	4	5	4	5	2	2
Gujarat	13	7	22	12	14	7
Maharashtra	5	4	14	9	3	3
Andhra Pradesh	17	12	17	11	6	4
Karnataka	1	2	6	5	4	3
Goa	19	16	0	2	19	7
Kerala	12	8	14	8	9	8
Tamil Nadu	37	23	48	32	36	22
Telangana	15	8	9	5	9	4
<b>High Focus NE</b>	3	1	1	4	3	3
Others	2	1	2	5	2	2
Assam	4	2	1	2	4	4
<b>Non-high Focus- Small and UTs</b>	46	30	40	26	36	24
Others	59	44	60	42	45	28
Delhi	16	12	18	10	21	10
<b>All-India</b>	8	7	14	12	5	6

Table2. Medical expense as percentage of total expense per inpatient and childbirth episode and per person in outpatient cases (per cent)

States	Inpatient (excluding childbirth)			Childbirth (in inpatient cases)			Outpatient		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
<b>High-focus non-NE states</b>	<b>88.3</b>	<b>86.1</b>	<b>92.4</b>	<b>79.7</b>	<b>77</b>	<b>87</b>	<b>87</b>	<b>85.7</b>	<b>89.5</b>
Jammu & Kashmir	80.3	78.2	85.9	71.1	68.6	80.5	83.6	83.8	82.7
Himachal Pradesh	84.2	83.6	91	68.5	68	75.4	86.6	86.5	87.6
Uttaranchal	89.9	87.5	92.1	76.1	71	82.6	78.2	84.8	71.3
Rajasthan	84.6	82.3	90	70	64.6	82.9	84.6	83.6	85.3
Uttar Pradesh	92.3	90.8	94.7	86.7	85	90	90.6	89.1	93.1
Bihar	85.2	83.6	91.9	80.5	79.7	88.3	85.9	85.9	86.7
Jharkhand	84	82.3	87.1	77.7	73.1	86.1	87.8	84.1	89.1
Odisha	82.5	81	86.1	71.5	69.3	79.9	82.7	81.1	90.9
Chhattisgarh	87.8	86.3	90.9	80.1	73.9	87.8	93	88.7	96.4
Madhya Pradesh	86.7	82.4	90.9	74.4	67.5	85.1	81.9	80	85.6
<b>Non-high focus large states</b>	<b>90.2</b>	<b>89</b>	<b>91.5</b>	<b>86.7</b>	<b>83.9</b>	<b>90</b>	<b>88.5</b>	<b>86.6</b>	<b>90.5</b>
Punjab	93.1	92.9	93.5	89	87.5	91.1	93	92.4	93.8
Haryana	88.6	87.2	90	87.9	86.4	90.6	88.2	87.6	88.6
West Bengal	88.9	87.7	90	83.9	80.7	89.3	89.5	86.5	95
Gujarat	92.5	91.2	93.9	89.9	87.1	92.6	86.1	84.1	87.8
Maharashtra	92.3	90.9	94	88.8	85.5	92.3	84.8	83	86.6
Andhra Pradesh	89	85.7	92.7	85.8	82.9	91.3	92.1	90.1	94.6
Karnataka	88.4	86.3	90.7	83.1	78.5	88.5	86.2	83.2	89.5
Goa	88.4	90.1	86.8	87.2	87	87.4	90.9	91.5	90.8
Kerala	90.4	90.9	89.4	86.6	85.5	88	90.4	89.3	91.6
Tamil Nadu	88.2	84.3	90.3	84.5	81.7	86.7	84.3	80.3	86.3
Telangana	90.7	90.7	90.8	89.9	88.3	91.8	91.2	91.3	91.4
<b>High Focus NE</b>	<b>81.7</b>	<b>77.3</b>	<b>86</b>	<b>76.8</b>	<b>74.7</b>	<b>83.4</b>	<b>65.3</b>	<b>74.4</b>	<b>56.7</b>
Others	71.4	70.8	72.5	72.8	69.3	80.1	65.1	74.9	53.4
Assam	86.1	81.7	89.2	78.3	76.3	85.2	65.4	74	58.1
<b>Non-high Focus- Small and UTs</b>	<b>91.8</b>	<b>85.2</b>	<b>92.1</b>	<b>86.2</b>	<b>68.3</b>	<b>87.2</b>	<b>90.6</b>	<b>83.6</b>	<b>91.3</b>
Others	85.5	80.6	86.8	80.6	68.9	84.2	91.1	84	92.4
Delhi	93	95	92.9	87.6	63.8	87.8	90	80.6	90.4
<b>All-India</b>	<b>89.5</b>	<b>87.7</b>	<b>91.7</b>	<b>84</b>	<b>80.7</b>	<b>89.1</b>	<b>87.4</b>	<b>86</b>	<b>89.6</b>

Table3. State-wise total number of households sampled and the number of households with at least one childbirth or inpatient episode or outpatient visit

	Rural + Urban				Rural				Urban			
	All	IP	CB	OP	All	IP	CB	OP	All	IP	CB	OP
Andhra Pradesh	2448	1386	577	1273	1240	697	294	594	1208	689	283	679
Arunachal Pradesh	626	297	26	123	379	173	18	74	247	124	8	49
Assam	2255	924	681	214	1695	669	546	151	560	255	135	63
Bihar	3167	1606	561	565	2111	1069	369	379	1056	537	192	186
Chhattisgarh	1205	602	206	240	680	325	99	121	525	277	107	119
Delhi	1158	555	230	180	63	31	13	11	1095	524	217	169
Goa	192	108	43	99	96	55	22	46	96	53	21	53
Gujarat	2888	1602	622	1046	1456	801	322	536	1432	801	300	510
Haryana	1424	777	277	411	720	395	138	215	704	382	139	196
Himachal Pradesh	896	497	137	243	704	388	105	191	192	109	32	52
Jammu & Kashmir	1279	651	278	337	735	384	151	202	544	267	127	135
Jharkhand	1453	637	373	323	832	331	219	135	621	306	154	188
Karnataka	2959	1625	705	1204	1488	826	361	573	1471	799	344	631
Kerala	2478	1506	593	1830	1199	734	296	896	1279	772	297	934
Madhya Pradesh	3613	1865	797	970	1984	991	445	459	1629	874	352	511
Maharashtra	5403	2930	1279	1724	2711	1482	658	889	2692	1448	621	835
Manipur	1408	693	329	82	768	384	167	55	640	309	162	27
Meghalaya	832	324	187	57	544	199	117	34	288	125	70	23
Mizoram	768	384	170	92	384	190	75	40	384	194	95	52
Nagaland	576	282	79	31	352	167	40	18	224	115	39	13
Odisha	2442	1268	564	870	1696	866	399	600	746	402	165	270
Punjab	1529	801	321	831	768	404	171	432	761	397	150	399
Rajasthan	2912	1487	694	783	1678	848	402	422	1234	639	292	361
Sikkim	512	273	104	96	320	172	62	50	192	101	42	46
Tamil Nadu	3917	2179	957	1893	1960	1092	487	851	1957	1087	470	1042
Telangana	1494	788	360	508	744	398	182	258	750	390	178	250
Tripura	1408	795	266	167	832	474	147	91	576	321	119	76
Uttaranchal	672	317	136	162	352	152	67	75	320	165	69	87
Uttar Pradesh	7921	3992	1429	2569	4918	2430	908	1519	3003	1562	521	1050
West Bengal	5019	2724	1073	2201	2592	1383	546	1012	2427	1341	527	1189
A & N Islands	254	148	57	145	159	89	33	87	95	59	24	58
Chandigarh	184	97	40	107	64	37	16	34	120	60	24	73
D & N Haveli	128	74	25	41	64	36	10	17	64	38	15	24
Daman & Diu	128	72	26	42	64	33	14	12	64	39	12	30
Lakshadweep	128	70	32	80	64	32	16	40	64	38	16	40
Puducherry	256	143	63	144	64	36	16	29	192	107	47	115
<b>All India</b>	<b>65932</b>	<b>34479</b>	<b>14297</b>	<b>24053</b>	<b>36480</b>	<b>18773</b>	<b>7931</b>	<b>12646</b>	<b>29452</b>	<b>15706</b>	<b>6366</b>	<b>11407</b>



Table4. State-wise estimated number of households and estimates of households with at least one childbirth or inpatient episode and outpatient visit

	Rural + Urban (in thousands)				Rural (in thousands)				Urban (in thousands)			
	All	IP	CB	OP	All	IP	CB	OP	All	IP	CB	OP
Andhra Pradesh	12732	1973	625	5323	8665	1392	450	3352	4067	580	175	1971
Arunachal Pradesh	252	33	5	60	204	27	4	54	49	6	1	6
Assam	6339	386	450	689	5488	312	403	586	851	74	48	102
Bihar	18369	1788	1260	2889	16470	1594	1139	2583	1899	194	121	307
Chhattisgarh	5384	586	213	586	4307	464	157	470	1078	122	56	115
Delhi	2862	256	103	333	77	5	3	8	2785	251	100	325
Goa	334	45	12	196	135	19	5	71	199	27	7	125
Gujarat	11452	1625	737	2804	6463	906	460	1509	4988	719	277	1294
Haryana	4732	676	345	1143	3072	386	245	678	1660	290	100	464
Himachal Pradesh	1570	267	63	375	1367	251	58	350	203	15	5	25
Jammu & Kashmir	2006	246	130	435	1555	198	105	375	451	48	25	60
Jharkhand	6110	474	492	1063	4699	328	404	630	1411	145	88	433
Karnataka	13777	1947	827	4063	8121	1207	554	2418	5655	740	273	1645
Kerala	8128	2593	450	5561	4417	1494	257	3093	3712	1100	193	2468
Madhya Pradesh	14384	1624	1037	3074	10604	1109	802	2086	3779	515	235	988
Maharashtra	22968	3311	1392	5367	12334	1954	853	3165	10634	1357	539	2202
Manipur	505	53	46	36	333	39	33	33	171	15	13	3
Meghalaya	603	39	45	44	481	28	39	32	122	11	6	12
Mizoram	200	21	13	18	111	11	6	7	90	10	6	11
Nagaland	377	22	8	9	287	16	5	8	90	6	3	1
Odisha	9486	1167	582	2852	7745	947	499	2431	1741	219	83	421
Punjab	5567	720	288	2674	3371	456	190	1661	2196	264	98	1013
Rajasthan	12683	1607	1181	2609	9245	1167	926	1669	3439	440	255	940
Sikkim	144	8	4	12	108	6	3	8	36	2	1	3
Tamil Nadu	19946	2992	843	7850	9829	1489	437	3437	10116	1502	405	4414
Telangana	7940	996	367	2273	4939	610	229	1471	3001	385	138	802
Tripura	882	145	40	99	681	115	31	71	201	30	9	28
Uttaranchal	1884	159	89	535	1396	114	70	379	488	45	19	156
Uttar Pradesh	34982	3928	2421	9244	26462	2793	1949	6625	8520	1135	472	2619
West Bengal	21044	2938	1152	8220	14361	1980	860	5287	6683	958	293	2933
A & N Islands	94	16	6	46	58	10	4	31	36	7	2	15
Chandigarh	229	16	10	100	9	0	0	3	221	16	10	98
D & N Haveli	90	11	4	18	39	6	2	6	51	5	2	12
Daman & Diu	90	10	3	32	11	1	0	1	79	8	3	31
Lakshadweep	12	3	1	7	2	0	0	1	9	2	1	5
Puducherry	302	55	15	155	109	21	6	47	193	34	9	108
<b>All India</b>	<b>248458</b>	<b>32734</b>	<b>15258</b>	<b>70794</b>	<b>167555</b>	<b>21457</b>	<b>11188</b>	<b>44639</b>	<b>80903</b>	<b>11277</b>	<b>4070</b>	<b>26155</b>

Table5. State-wise sample number of cases reporting expenditure under various components for inpatient cases (including childbirth) (Rural + Urban)

States	Total no. of inpatient cases	Package Component (PC)	Doctors/Surgeons fee	Medicine	Diagnostic tests	Bed charges	Other expenses	Total medical expenses
Jammu & Kashmir	697	24	123	667	585	127	448	695
Himachal Pradesh	650	89	125	539	437	188	257	630
Punjab	1,000	258	611	727	688	581	463	972
Chandigarh	128	7	23	113	99	92	56	120
Uttaranchal	353	21	262	318	254	205	242	342
Haryana	985	51	670	867	763	709	671	930
Delhi	639	268	115	285	169	126	178	559
Rajasthan	1,910	254	704	1,200	939	650	741	1,660
Uttar Pradesh	4,976	1,065	3,064	3,706	3,169	2,705	2,422	4,793
Bihar	1,802	311	1,057	1,470	1,210	1,014	847	1,727
Sikkim	324	11	111	290	234	106	231	312
Arunachal Pradesh	317	58	64	301	222	56	146	314
Nagaland	294	39	239	289	197	142	160	293
Manipur	725	107	33	668	522	72	313	724
Mizoram	410	24	139	402	289	103	210	407
Tripura	912	50	272	845	596	156	472	901
Meghalaya	349	1	120	315	194	125	147	327
Assam	1,025	324	282	694	570	433	584	998
West Bengal	3,388	695	689	2,509	1,784	782	1,651	3,200
Jharkhand	810	52	480	692	578	493	442	749
Odisha	1,535	88	397	1,419	1,236	410	1,057	1,504
Chhattisgarh	693	166	227	424	306	247	227	601
Madhya Pradesh	2,302	331	1,073	1,613	1,213	967	1,105	2,103
Gujarat	2,059	229	1,449	1,665	1,443	1,388	1,112	1,891
Daman & Diu	99	23	56	59	50	55	46	74
D & N Haveli	90	7	39	48	40	38	35	61
Maharashtra	3,704	536	2,530	2,965	2,558	2,457	2,058	3,556
Andhra Pradesh	1,806	137	1,150	1,393	1,192	1,130	800	1,583
Karnataka	2,104	72	1,620	1,942	1,737	1,609	1,638	2,058
Goa	134		57	110	64	53	52	113
Lakshadweep	112		38	41	39	38	37	45
Kerala	2,392	152	1,419	1,886	1,712	1,489	1,558	2,183
Tamil Nadu	2,818	367	1,352	1,559	1,519	1,338	1,375	2,156
Puducherry	180	7	64	104	75	74	67	117
A & N Islands	235		31	33	29	31	34	40
Telangana	912	131	528	686	573	528	433	835
<b>All-India</b>	<b>42,869</b>	<b>5,955</b>	<b>21,213</b>	<b>32,844</b>	<b>27,285</b>	<b>20,717</b>	<b>22,315</b>	<b>39,573</b>

Table6. Sample number of cases reporting expenditure under various components for inpatient cases (including childbirth) using public and private sources of care

States	Total no. of inpatient cases		Package Component (PC)		Doctors/Surgeons fee		Medicine		Diagnostic tests		Bed charges		Other expenses		Medical expenses	
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
Jammu & Kashmir	626	71	2	22	76	47	616	51	536	49	81	46	410	38	624	71
Himachal Pradesh	478	172	46	43	35	90	409	130	322	115	77	111	192	65	459	171
Punjab	250	750	43	215	101	510	189	538	169	519	87	494	107	356	235	737
Chandigarh	101	27	4	3	4	19	92	21	78	21	71	21	41	15	96	24
Uttaranchal	167	186	3	18	97	165	144	174	89	165	37	168	94	148	158	184
Haryana	310	675	5	46	59	611	229	638	158	605	83	626	157	514	257	673
Delhi	271	368	33	235	21	94	164	121	65	104	22	104	79	99	210	349
Rajasthan	1,031	879	24	230	121	583	550	650	334	605	31	619	399	342	788	872
Uttar Pradesh	1,468	3,508	126	939	635	2,429	1,070	2,636	786	2,383	268	2,437	665	1,757	1,327	3,466
Bihar	675	1,127	59	252	193	864	508	962	348	862	146	868	279	568	605	1,122
Sikkim	214	110		11	19	92	189	101	139	95	12	94	146	85	204	108
Arunachal Pradesh	279	38	48	10	34	30	264	37	189	33	28	28	119	27	276	38
Nagaland	187	107	30	9	139	100	184	105	108	89	43	99	83	77	187	106
Manipur	613	112	12	95	12	21	606	62	469	53	49	23	272	41	612	112
Mizoram	301	109	9	15	39	100	297	105	192	97	8	95	138	72	298	109
Tripura	827	85	9	41	232	40	797	48	558	38	120	36	437	35	816	85
Meghalaya	247	102		1	19	101	214	101	98	96	25	100	65	82	225	102
Assam	791	234	220	104	159	123	560	134	448	122	313	120	459	125	772	226
West Bengal	2,145	1,243	110	585	121	568	1,815	694	1,160	624	206	576	1,059	592	1,991	1,209
Jharkhand	298	512	8	44	71	409	245	447	170	408	69	424	121	321	261	488
Odisha	1,129	406	17	71	81	316	1,067	352	909	327	88	322	759	298	1,103	401
Chhattisgarh	325	368	23	143	47	180	213	211	132	174	60	187	98	129	248	353
Madhya Pradesh	1,093	1,209	27	304	209	864	657	956	360	853	100	867	504	601	906	1,197
Gujarat	494	1,565	27	202	97	1,352	276	1,389	163	1,280	69	1,319	141	971	338	1,553
Daman & Diu	30	69		23	1	55	4	55	2	48		55		46	6	68
D & N Haveli	44	46		7	1	38	10	38	5	35		38	8	27	16	45
Maharashtra	780	2,924	29	507	164	2,366	474	2,491	308	2,250	141	2,316	392	1,666	661	2,895
Andhra Pradesh	386	1,420	4	133	23	1,127	192	1,201	91	1,101	11	1,119	103	697	242	1,341
Karnataka	470	1,634	5	67	89	1,531	381	1,561	283	1,454	92	1,517	291	1,347	436	1,622
Goa	78	56			4	53	55	55	10	54	1	52	11	41	58	55
Lakshadweep	73	39			1	37	2	39	6	33	1	37		37	6	39
Kerala	789	1,603	20	132	49	1,370	457	1,429	385	1,327	100	1,389	317	1,241	616	1,567
Tamil Nadu	1,012	1,806	2	365	9	1,343	118	1,441	172	1,347	9	1,329	250	1,125	405	1,751
Puducherry	99	81		7	3	61	31	73	6	69	11	63	15	52	36	81
A & N Islands	204	31				31	2	31	1	28		31	6	28	9	31
Telangana	223	689	10	121	7	521	130	556	45	528	8	520	69	364	159	676
All-India	18508	24,361	955	5,000	2,972	18,241	13,211	19,633	9,294	17,991	2,467	18,250	8,286	14,029	15646	23,927

Table 7. State-wise sample number of cases reporting expenditure under various components for outpatient visits (Rural + Urban)

States	Total outpatient visits	Doctors/Surgeons fee	Medicine (AYUSH)	Medicine (Other than AYUSH)	Diagnostic tests	Other medical expenses	Total medical expenses
Jammu & Kashmir	418	148	11	403	163	79	414
Himachal Pradesh	362	21	41	322	46	18	350
Punjab	1,328	705	45	1,258	236	96	1,304
Chandigarh	165	55	2	136	18	3	140
Uttaranchal	198	139	24	161	44	25	191
Haryana	593	365	19	546	164	60	570
Delhi	217	105	6	159	43	29	178
Rajasthan	1,080	414	48	762	135	102	877
Uttar Pradesh	3,458	1,682	238	3,016	469	267	3,290
Bihar	670	367	90	571	136	63	635
Sikkim	108	22	2	90	11	11	94
Arunachal Pradesh	149	7	17	92	51	41	114
Nagaland	32	21	8	30	9	8	31
Manipur	88	35		87	41	24	88
Mizoram	96	30	6	75	31	15	80
Tripura	213	110	37	165	37	29	205
Meghalaya	62	23	10	41	6	5	49
Assam	241	54	10	187	65	82	213
West Bengal	3,497	1,627	304	3,007	430	141	3,299
Jharkhand	413	196	26	354	72	30	379
Odisha	1,101	289	87	955	310	113	1,034
Chhattisgarh	330	142	9	251	43	12	262
Madhya Pradesh	1,275	699	73	1,014	243	165	1,149
Gujarat	1,591	771	46	1,227	167	125	1,277
Daman & Diu	64	32	1	53	13	4	54
D & N Haveli	49	20	1	33	7	4	36
Maharashtra	2,309	1,430	99	1,975	409	293	2,156
Andhra Pradesh	2,269	743	76	1,983	271	99	2,054
Karnataka	1,753	1,052	48	1,581	339	268	1,632
Goa	131	66	3	105	20	13	110
Lakshadweep	163	7	7	56	6	6	64
Kerala	4,166	1,483	373	3,205	751	242	3,544
Tamil Nadu	2,998	1,360	84	2,059	434	161	2,143
Puducherry	259	106	6	178	65	14	187
A & N Islands	239	6	2	30	3	2	32
Telangana	684	423	21	616	151	67	636
<b>All-India</b>	<b>32769</b>	<b>14,755</b>	<b>1,880</b>	<b>26,783</b>	<b>5,439</b>	<b>2,716</b>	<b>28,871</b>

Table 8. State-wise sample number of cases reporting expenditure under various components for outpatient visits using public and private facilities

States	Total outpatient visits		Doctors/Surgeons fee		Medicine (AYUSH)		Medicine (Other than AYUSH)		Diagnostic tests		Other medical expenses		Total medical expenses	
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
Jammu & Kashmir	246	172	19	129	5	6	236	167	90	73	44	35	242	172
Himachal Pradesh	205	157	4	17	27	14	178	144	29	17	10	8	195	155
Punjab	228	1,100	57	648	9	36	201	1,057	42	194	14	82	214	1,090
Chandigarh	83	82	3	52	1	1	58	78	10	8	3		61	79
Uttaranchal	89	109	55	84	12	12	63	98	17	27	9	16	82	109
Haryana	110	483	12	353	2	17	78	468	17	147	10	50	88	482
Delhi	76	141	3	102	1	5	38	121	8	35	8	21	42	136
Rajasthan	452	628	43	371	12	36	181	581	30	105	73	29	269	608
Uttar Pradesh	562	2,896	165	1,517	26	212	368	2,648	64	405	59	208	460	2,830
Bihar	113	557	26	341	8	82	86	485	18	118	15	48	98	537
Sikkim	69	39	4	18		2	53	37	2	9	4	7	56	38
Arunachal Pradesh	141	8	3	4	15	2	90	2	50	1	40	1	109	5
Nagaland	21	11	11	10	7	1	20	10	2	7	6	2	21	10
Manipur	54	34	3	32			53	34	28	13	17	7	54	34
Mizoram	55	41	5	25	4	2	41	34	15	16	8	7	44	36
Tripura	81	132	5	105	7	30	67	98	8	29	13	16	76	129
Meghalaya	39	23	3	20	6	4	24	17	2	4	3	2	28	21
Assam	174	67	19	35	5	5	132	55	44	21	62	20	151	62
West Bengal	753	2,744	91	1,536	30	274	557	2,450	71	359	42	99	603	2,696
Jharkhand	90	323	4	192	1	25	64	290	9	63	5	25	66	313
Odisha	698	403	31	258	29	58	612	343	193	117	81	32	639	395
Chhattisgarh	113	217	12	130	2	7	48	203	3	40	1	11	50	212
Madhya Pradesh	359	916	59	640	16	57	173	841	34	209	84	81	258	891
Gujarat	344	1,247	50	721	5	41	133	1,094	16	151	20	105	139	1,138
Daman & Diu	12	52		32		1	2	51		13		4	2	52
D & N Haveli	23	26		20		1	8	25	1	6	2	2	10	26
Maharashtra	391	1,918	82	1,348	7	92	207	1,768	39	370	105	188	297	1,859
Andhra Pradesh	300	1,969	11	732	4	72	160	1,823	10	261	12	87	170	1,884
Karnataka	353	1,400	73	979	9	39	253	1,328	47	292	46	222	270	1,362
Goa	46	85	4	62	1	2	25	80	2	18	6	7	28	82
Lakshadweep	110	53		7	1	6	10	46		6		6	11	53
Kerala	1,363	2,803	81	1,402	105	268	759	2,446	187	564	104	138	887	2,657
Tamil Nadu	970	2,028	57	1,303	11	73	153	1,906	25	409	19	142	186	1,957
Puducherry	109	150	8	98	1	5	35	143	14	51	2	12	39	148
A & N Islands	209	30		6		2	7	23		3		2	7	25
Telangana	80	604	12	411		21	38	578	2	149	7	60	42	594
<b>All-India</b>	<b>9,121</b>	<b>23,648</b>	<b>1,015</b>	<b>13,740</b>	<b>369</b>	<b>1,511</b>	<b>5,211</b>	<b>21,572</b>	<b>1,129</b>	<b>4,310</b>	<b>934</b>	<b>1,782</b>	<b>5,994</b>	<b>22,877</b>

Table 9. State-wise share of reimbursement in total health expenditure in the respective category and share of cases receiving reimbursements (per cent)

	Reimbursement as a share of total health expenditure						Share of cases getting reimbursed					
	Inpatient			Outpatient			Inpatient			Outpatient		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
<b>High-focus non-NE states</b>	3.2	3.0	3.5	1.5	0.0	3.2	1.4	0.8	2.8	0.3	0.0	1.0
Jammu & Kashmir	0.9	0.4	2.1	0.0	0.0	0.5	1.5	1.0	3.3	0.2	0.1	1.0
Himachal Pradesh	12.7	13.1	8.3	10.9	5.9	119.3	8.3	8.1	11.8	1.5	1.0	8.3
Uttaranchal	0.6	0.0	1.2	0.3	0.0	0.9	0.5	0.0	1.8	0.1	0.0	0.4
Rajasthan	3.8	0.1	11.7	0.5	0.0	0.7	1.4	0.3	4.2	0.1	0.0	0.2
Uttar Pradesh	1.0	0.2	2.1	2.5	0.0	5.6	0.7	0.3	1.7	0.5	0.0	1.7
Bihar	2.4	1.8	4.8	0.0	0.0	0.0	1.6	1.5	2.3	0.0	0.0	0.2
Jharkhand	1.4	0.0	3.8	0.0	0.0	0.0	1.3	0.5	3.0	0.0	0.0	0.0
Odisha	2.4	0.9	5.9	0.0	0.0	0.4	1.7	0.7	6.0	0.0	0.0	0.1
Chhattisgarh	2.2	1.4	3.8	0.0	0.0	0.0	3.3	1.8	8.8	0.0	0.0	0.0
Madhya Pradesh	9.7	17.1	1.0	0.5	0.0	0.7	0.6	0.1	1.5	0.3	0.0	1.0
<b>Non-high focus large states</b>	6.7	2.6	10.9	1.2	0.3	2.0	3.6	1.3	7.1	0.1	0.0	0.3
Punjab	3.0	2.7	3.5	0.0	0.0	0.2	2.5	1.6	4.0	0.1	0.0	0.2
Haryana	12.0	2.9	19.6	7.9	0.0	13.0	4.9	0.9	10.6	0.2	0.0	0.4
West Bengal	8.4	3.9	12.5	0.6	0.0	1.6	3.6	1.5	7.9	0.1	0.0	0.4
Gujarat	7.9	0.8	14.2	4.9	2.1	6.8	5.4	1.5	10.1	0.3	0.2	0.5
Maharashtra	9.3	1.2	18.0	5.4	0.0	12.4	5.3	1.0	11.7	0.2	0.0	0.4
Andhra Pradesh	1.5	1.4	1.6	0.0	0.0	0.0	1.2	0.9	1.8	0.0	0.0	0.0
Karnataka	9.5	8.1	11.0	2.1	0.0	4.5	4.4	2.2	8.0	0.2	0.0	0.6
Goa	13.9	20.5	7.1	0.0	0.0	0.0	3.2	5.0	1.7	0.0	0.0	0.0
Kerala	4.3	1.8	8.6	0.8	1.2	0.2	3.5	1.9	5.9	0.1	0.1	0.2
Tamil Nadu	6.4	2.9	8.1	0.0	0.0	0.0	2.9	0.8	4.9	0.0	0.0	0.0
Telangana	2.2	0.0	5.6	1.3	0.0	3.1	1.3	0.0	3.4	0.3	0.0	0.8
<b>High Focus NE</b>	8.2	2.9	12.7	9.9	4.8	15.2	5.4	4.0	10.5	0.4	0.3	0.9
Others	16.8	6.5	32.1	31.8	12.4	62.3	9.5	7.7	14.7	1.4	1.1	2.3
Assam	4.0	0.3	6.4	0.0	0.0	0.0	1.9	1.0	5.9	0.0	0.0	0.0
<b>Non-High Focus- Small and UTs</b>	16.1	1.4	16.8	2.0	0.0	2.0	9.1	0.7	10.3	0.2	0.0	0.2
Others	16.8	6.5	32.1	10.9	5.8	32.0	4.3	0.7	6.2	0.3	0.0	0.4
Delhi	15.8	0.0	16.1	0.0	0.0	0.0	11.4	0.8	11.6	0.0	0.0	0.0
<b>All-India</b>	5.7	2.7	9.3	1.3	0.4	2.5	2.9	1.2	6.2	0.2	0.0	0.4

**Inpatient Care (Excluding Childbirth)**

Table10. Average total hospitalization expenses per affected household (with at least one episode of hospitalization) and across all households (with or without hospitalization) and Average Annual per capita consumption expenditure (AAPCE)

States	Households with at least one episode of hospitalization (Rs)			Across all households (Rs)			Annual Per Capita Expenditure AAPCE (Rs.)		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
<b>High-focus non-NE states</b>	<b>22365</b>	<b>18973</b>	<b>32934</b>	<b>2479</b>	<b>2029</b>	<b>4120</b>	<b>15525</b>	<b>13578</b>	<b>23068</b>
Jammu & Kashmir	12467	11341	17112	1530	1445	1824	19795	17739	27728
Himachal Pradesh	24744	24010	36868	4205	4417	2772	21876	20404	35381
Uttaranchal	16867	11261	31224	1421	921	2851	17727	16097	23457
Rajasthan	20008	19361	21726	2535	2444	2780	19564	17119	26049
Uttar Pradesh	30203	25409	42001	3392	2682	5596	15525	13335	23080
Bihar	16779	15234	29472	1633	1474	3012	13675	13140	18372
Jharkhand	15972	14760	18712	1239	1032	1927	14138	11948	21474
Odisha	17422	15172	27149	2143	1856	3418	13274	11157	24698
Chhattisgarh	17429	14753	27593	1898	1590	3129	12958	11035	21681
Madhya Pradesh	20732	15003	33081	2341	1570	4505	15671	13335	22034
<b>Non-high focus large states</b>	<b>25744</b>	<b>22716</b>	<b>30290</b>	<b>3966</b>	<b>3568</b>	<b>4535</b>	<b>23664</b>	<b>18420</b>	<b>31828</b>
Punjab	37372	36627	38660	4832	4954	4645	28811	24346	36330
Haryana	29208	25564	34048	4172	3208	5956	26207	19187	39359
West Bengal	20010	14931	30506	2794	2059	4373	18980	14880	28446
Gujarat	20842	18938	23241	2957	2654	3349	23506	18944	29918
Maharashtra	29850	28654	31571	4303	4539	4028	25051	17532	35113
Andhra Pradesh	27070	20028	43965	4194	3218	6274	22740	19150	30940
Karnataka	23383	20036	28844	3304	2978	3773	20148	15160	28263
Goa	30598	35000	27527	4146	4828	3685	29443	26025	31682
Kerala	27624	31069	22943	8814	10509	6797	31049	29297	33179
Tamil Nadu	24969	17331	32539	3745	2626	4833	25222	19394	31171
Telangana	25456	26129	24390	3192	3228	3132	22642	18311	29869
<b>High Focus NE</b>	<b>13665</b>	<b>8572</b>	<b>31988</b>	<b>1040</b>	<b>617</b>	<b>3061</b>	<b>17167</b>	<b>15342</b>	<b>27132</b>
Others	8842	7883	11741	961	865	1240	34103	21207	40272
Assam	17693	9107	53924	1077	517	4685	45321	29261	46124
<b>Non-high Focus- Small and UTs</b>	<b>30772</b>	<b>12464</b>	<b>33248</b>	<b>3063</b>	<b>1783</b>	<b>3178</b>	<b>42875</b>	<b>23981</b>	<b>45163</b>
Others	16234	9709	19710	2189	1631	2405	19223	16790	27071
Delhi	37031	32306	37131	3312	2231	3342	16230	14783	27180
<b>All-India</b>	<b>24316</b>	<b>20766</b>	<b>31072</b>	<b>3204</b>	<b>2659</b>	<b>4331</b>	<b>19771</b>	<b>15659</b>	<b>29370</b>



Table11. State-wise share of hospitalized households covered by different health expenditure support schemes (per cent)

States	All-India					Rural		Urban	
	Govt. Funded Insurance Scheme	Employer supported Insurance (Non-Govt.)	Households with insurance companies	Others	Not Covered	Govt. Funded Insurance Scheme	Not Covered	Govt. Funded Insurance Scheme	Not Covered
<b>High-focus non-NE states</b>	<b>10.8</b>	<b>0.6</b>	<b>0.3</b>	<b>0.3</b>	<b>88.0</b>	<b>10.5</b>	<b>88.8</b>	<b>11.9</b>	<b>85.4</b>
Jammu & Kashmir	4.7	0.9			94.4	4.3	95.1	6.4	91.5
Himachal Pradesh	11.0	0.7	0.8	4.3	83.1	10.5	83.5	19.4	77.3
Uttaranchal	1.7				98.3		100.0	6.2	93.8
Rajasthan	22.0	0.3	0.3		77.3	20.2	79.7	27.1	70.8
Uttar Pradesh	4.5	0.5	0.2	0.2	94.6	2.6	97.0	8.8	88.8
Bihar	6.6	0.2	0.2	0.8	92.1	7.1	91.7	2.4	95.1
Jharkhand	3.5	1.8	0.1		94.6	2.8	96.4	5.1	90.8
Odisha	25.2	1.5	1.1		72.2	28.6	69.9	10.4	82.4
Chhattisgarh	42.5	0.9	0.0		56.6	42.3	57.2	43.2	54.6
Madhya Pradesh	2.8	0.4	0.2	0.1	96.4	1.5	98.4	5.9	92.1
<b>Non-high focus large states</b>	<b>21.4</b>	<b>1.8</b>	<b>2.2</b>	<b>0.4</b>	<b>74.1</b>	<b>23.2</b>	<b>75.1</b>	<b>18.7</b>	<b>72.6</b>
Punjab	5.9	1.2	0.6	0.1	92.2	5.3	94.0	7.0	89.1
Haryana	10.9	0.3	4.5		84.3	1.1	98.2	23.9	66.2
West Bengal	15.8	1.2	2.1	0.1	80.7	17.0	82.0	13.1	78.1
Gujarat	4.8	0.9	5.3	0.1	88.9	6.6	91.2	2.5	85.9
Maharashtra	3.0	2.4	3.3	0.1	91.2	1.5	97.4	5.2	82.3
Andhra Pradesh	62.7	0.5	0.5	0.2	36.2	65.7	34.3	55.4	40.9
Karnataka	5.8	3.5	1.9	2.1	86.7	4.0	91.2	8.7	79.4
Goa	20.9	0.1			79.0	25.1	74.6	17.8	82.2
Kerala	38.0	2.4	2.6	0.9	56.2	42.8	53.3	31.5	60.1
Tamil Nadu	21.0	1.9	1.0	0.1	75.9	20.9	78.6	21.1	73.2
Telangana	55.5	2.9	0.1		41.5	68.4	30.2	35.2	59.2
<b>High Focus NE</b>	<b>9.8</b>	<b>2.3</b>	<b>0.4</b>	<b>0.3</b>	<b>87.1</b>	<b>8.8</b>	<b>88.2</b>	<b>13.4</b>	<b>83.2</b>
Others	18.8	1.5	0.7	0.7	78.3	18.0	79.5	21.4	74.6
Assam	2.0	3.1	0.1		94.8	1.2	95.5	5.1	92.1
<b>Non-High Focus- Small and UTs</b>	<b>10.9</b>	<b>4.8</b>	<b>6.2</b>	<b>0.2</b>	<b>77.8</b>	<b>4.8</b>	<b>94.2</b>	<b>11.8</b>	<b>75.6</b>
Others	4.6	1.7	2.4	0.6	90.7	2.1	97.3	5.9	87.3
Delhi	13.7	6.2	7.9		72.2	23.5	73.0	13.5	72.2
<b>All-India</b>	<b>17.3</b>	<b>1.4</b>	<b>1.5</b>	<b>0.4</b>	<b>79.4</b>	<b>17.5</b>	<b>81.2</b>	<b>16.7</b>	<b>76.1</b>

Table12. State-wise number of sample households (HHs) which had at least one episode of hospitalization and was covered under government funded health insurance schemes (GFHIS) and average hospitalization expense in households with GFHIS coverage and without any insurance coverage

States	Rural + Urban			Rural			Urban		
	No. of sample HHs	Covered by GFHIS (Rs.)	Without any coverage (Rs.)	No. of sample HHs	Covered by GFHIS (Rs.)	Without any coverage (Rs.)	No. of sample HHs	Covered by GFHIS (Rs.)	Without any coverage (Rs.)
<b>High-focus non-NE states</b>	<b>1,362</b>	<b>15316</b>	<b>21491</b>	<b>804</b>	<b>15212</b>	<b>18349</b>	<b>558</b>	<b>15598</b>	<b>31566</b>
Jammu & Kashmir	25	8091	12640	14	5093	11583	11	16729	17348
Himachal Pradesh	61	15725	22199	41	15633	22131	20	16579	23442
Uttaranchal	10	4979	16745			11207	10	4979	32235
Rajasthan	364	16764	18463	199	17098	17790	165	16090	20523
Uttar Pradesh	182	18476	28153	76	23709	24043	106	14698	39014
Bihar	98	18774	15662	72	18518	13903	26	24812	29292
Jharkhand	30	12670	16083	10	11896	15032	20	13542	18407
Odisha	261	11096	18467	218	11686	16435	43	4019	25949
Chhattisgarh	265	14167	21409	160	12657	18737	105	19231	31003
Madhya Pradesh	66	19347	19222	14	20265	14129	52	18849	31168
<b>Non-high focus large states</b>	<b>2,966</b>	<b>17930</b>	<b>25015</b>	<b>1622</b>	<b>16849</b>	<b>22453</b>	<b>1344</b>	<b>19954</b>	<b>29016</b>
Punjab	52	24038	33685	21	9904	32977	31	42744	34978
Haryana	47	40322	26877	7	56931	25052	40	39354	30434
West Bengal	362	8450	18269	198	6252	13296	164	14668	29649
Gujarat	110	21194	18592	80	21157	16460	30	21317	21491
Maharashtra	105	26336	28657	20	44890	26840	85	18704	31724
Andhra Pradesh	775	18857	22852	450	18622	19501	325	19531	29626
Karnataka	110	18776	21797	42	21298	18863	68	16850	27308
Goa	28	35627	29127	16	42363	32912	12	28859	26677
Kerala	518	12857	33571	291	13473	41756	227	11732	23811
Tamil Nadu	407	24681	24554	218	23097	15799	189	26256	33998
Telangana	452	18904	31186	279	18593	43460	173	19855	21306
<b>High Focus NE</b>	<b>599</b>	<b>5409</b>	<b>14083</b>	<b>305</b>	<b>6984</b>	<b>7890</b>	<b>294</b>	<b>1729</b>	<b>37345</b>
Others	579	3934	9412	297	6906	7818	282	-3942	14769
Assam	20	17483	17454	8	7934	7940	12	26643	56356
<b>Non-High Focus- Small and UTs</b>	<b>109</b>	<b>16136</b>	<b>27992</b>	<b>16</b>	<b>22863</b>	<b>12543</b>	<b>93</b>	<b>15765</b>	<b>30602</b>
Others	31	17028	13341	11	5678	10258	20	19081	15130
Delhi	78	16005	36051	5	33128	33396	73	15338	36111
<b>All-India</b>	<b>5036</b>	<b>17176</b>	<b>23390</b>	<b>2747</b>	<b>16322</b>	<b>20168</b>	<b>2289</b>	<b>18877</b>	<b>29915</b>

Table13. State-wise average annual hospitalization expense in households which were covered by Government funded health insurance schemes and had at least one episode of hospitalization (affected households) in quintiles of Annual per capita consumption expenditure (AAPCE)

States	Rural + Urban (Rs.)					Rural (Rs.)					Urban (Rs.)				
	Poore st 20	20-40	40-60	60-80	Riche st 20	Poore st 20	20-40	40-60	60-80	Riche st 20	Poores t 20	20-40	40-60	60-80	Riche st 20
<b>High-focus non-NE states</b>	<b>8005</b>	<b>12194</b>	<b>11442</b>	<b>22644</b>	<b>21819</b>	<b>8013</b>	<b>12100</b>	<b>13167</b>	<b>18474</b>	<b>27811</b>	<b>9962</b>	<b>7711</b>	<b>13415</b>	<b>17199</b>	<b>24536</b>
Jammu & Kashmir															
Himachal Pradesh															
Uttaranchal															
Rajasthan	5477	16083	18207	21678	25066	4194	13126	19602	22604	36271	9850	4923	29727	13789	24830
Uttar Pradesh	9812	13886	27611	25102	18896	10458	12953	30879	25388	36080	3335	11588	20162	10102	23146
Bihar															
Jharkhand															
Odisha	5161	11622	7834	19073	24312	4569	10139	10186	5972	52565	2476	3992	2805	10105	5323
Chhattisgarh	8772	7968	18470	11318	18875	9065	8842	14209	7057	20111	29996	5967	14384	19288	35825
Madhya Pradesh															
<b>Non-high focus large states</b>	<b>8827</b>	<b>15291</b>	<b>16761</b>	<b>17880</b>	<b>29101</b>	<b>8408</b>	<b>12013</b>	<b>15949</b>	<b>15612</b>	<b>25192</b>	<b>13811</b>	<b>14912</b>	<b>21644</b>	<b>19214</b>	<b>33168</b>
Punjab															
Haryana															
West Bengal	5100	8614	6208	5135	20043	5396	6384	9583	5002	5279	6922	7577	5630	9960	32694
Gujarat															
Maharashtra															
Andhra Pradesh	7399	19053	16670	18504	32005	6646	21187	14372	17874	30006	12559	16539	30638	16887	24102
Karnataka															
Goa															
Kerala	7915	10417	10781	13063	29208	9240	7803	10274	13056	34203	8983	10334	11337	14823	14997
Tamil Nadu	9094	17494	28989	23894	44760	5357	19710	8862	31484	33028	18995	22376	17087	26103	53357
Telangana	12595	17159	21156	18910	30207	11626	20759	13639	21974	23179	11358	17503	21950	18829	41017
<b>High Focus NE</b>	<b>5015</b>	<b>7227</b>	<b>8111</b>	<b>5861</b>	<b>2955</b>	<b>5578</b>	<b>2729</b>	<b>3979</b>	<b>7379</b>	<b>13354</b>	<b>18003</b>	<b>9047</b>	<b>5668</b>	<b>40862</b>	<b>18495</b>
Others	4182	3829	7007	6522	-492	3664	3412	6170	6823	14532	6996	6436	3964	75349	15019
Assam															
<b>Non-High Focus- Small and UTs</b>	<b>5792</b>	<b>12019</b>	<b>29411</b>	<b>15674</b>	<b>17912</b>	<b>8347</b>	<b>3118</b>	<b>18253</b>	<b>5700</b>	<b>34488</b>	<b>5599</b>	<b>15911</b>	<b>10627</b>	<b>18450</b>	<b>17912</b>
Others															
Delhi															
<b>All-India</b>	<b>8659</b>	<b>11482</b>	<b>16240</b>	<b>17716</b>	<b>25067</b>	<b>8283</b>	<b>9489</b>	<b>14723</b>	<b>18208</b>	<b>21939</b>	<b>10625</b>	<b>14835</b>	<b>19158</b>	<b>18012</b>	<b>29806</b>

Note: Figures for only those States have been shown in the above Table, which had a minimum of 150 households with hospitalization and coverage under Government Funded Insurance Schemes. This was done to ensure that a minimum of 30 households were used for calculation of expenses in each quintile.

Table14. State-wise distribution of hospitalized households by source of care for those with GFHIS coverage and without insurance coverage (per cent)

States	Rural + Urban				Rural				Urban			
	With GSHIS coverage		Without any coverage		With GFHIS coverage		Without any coverage		With GFHIS coverage		Without any coverage	
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
<b>High-focus non-NE states</b>	<b>61.7</b>	<b>38.3</b>	<b>44.0</b>	<b>56.0</b>	<b>68.1</b>	<b>31.9</b>	<b>46.1</b>	<b>53.9</b>	<b>43.6</b>	<b>56.4</b>	<b>37.2</b>	<b>62.8</b>
Jammu & Kashmir	93.2	6.8	92.7	7.3	97.5	2.5	94.1	6.0	80.3	19.7	86.6	13.4
Himachal Pradesh	80.7	19.3	72.3	27.7	81.2	18.8	72.2	27.9	75.8	24.2	74.8	25.2
Uttaranchal	12.8	87.2	48.0	52.0			50.6	49.4	12.8	87.2	40.5	59.5
Rajasthan	60.8	39.2	50.6	49.4	63.2	36.8	50.4	49.6	55.7	44.3	51.4	48.6
Uttar Pradesh	27.3	72.8	29.8	70.3	34.2	65.8	30.3	69.7	21.8	78.2	28.3	71.7
Bihar	49.2	50.8	41.1	58.9	50.0	50.0	41.5	58.5	30.2	69.8	37.7	62.3
Jharkhand	50.8	49.2	39.1	60.9	49.6	50.5	45.6	54.4	52.2	47.8	24.7	75.3
Odisha	88.9	11.1	75.2	24.8	88.9	11.1	80.7	19.3	88.9	11.1	55.0	45.0
Chhattisgarh	60.8	39.2	36.3	63.7	69.0	31.0	38.8	61.2	33.6	66.5	27.5	72.5
Madhya Pradesh	40.8	59.2	49.4	50.6	29.0	71.0	53.4	46.6	47.2	52.8	39.8	60.2
<b>Non-high focus large states</b>	<b>36.7</b>	<b>63.3</b>	<b>32.0</b>	<b>68.0</b>	<b>37.8</b>	<b>62.2</b>	<b>35.5</b>	<b>64.5</b>	<b>34.7</b>	<b>65.3</b>	<b>26.4</b>	<b>73.6</b>
Punjab	26.1	73.9	27.8	72.2	25.1	74.9	30.7	69.3	27.3	72.7	22.5	77.5
Haryana	13.1	86.9	29.1	70.9	82.7	17.3	32.9	67.1	9.0	91.0	21.9	78.1
West Bengal	71.2	28.8	72.4	27.6	74.6	25.4	79.4	20.6	61.9	38.1	56.1	43.9
Gujarat	30.9	69.1	21.7	78.3	28.2	71.8	23.1	76.9	39.8	60.2	19.8	80.2
Maharashtra	27.9	72.1	19.2	80.8	21.2	78.8	18.5	81.5	30.7	69.3	20.4	79.6
Andhra Pradesh	22.8	77.2	16.9	83.1	23.1	76.9	17.5	82.5	21.9	78.1	15.6	84.4
Karnataka	27.6	72.4	24.3	75.7	29.1	70.9	26.6	73.4	26.6	73.4	19.9	80.1
Goa	63.6	36.4	59.9	40.1	52.4	47.6	48.5	51.5	70.6	29.4	66.8	33.2
Kerala	53.7	46.3	21.8	78.2	52.5	47.5	19.2	80.9	55.9	44.1	24.8	75.2
Tamil Nadu	27.9	72.1	35.6	64.4	30.4	69.6	42.1	58.0	25.5	74.5	28.7	71.3
Telangana	27.9	72.1	16.9	83.1	28.3	71.7	23.9	76.1	26.5	73.5	11.3	88.7
<b>High Focus NE</b>	<b>78.2</b>	<b>21.8</b>	<b>86.0</b>	<b>14.0</b>	<b>85.5</b>	<b>14.5</b>	<b>91.2</b>	<b>8.8</b>	<b>61.0</b>	<b>39.0</b>	<b>66.0</b>	<b>34.0</b>
Others	79.8	20.2	88.6	11.4	85.0	15.0	91.2	8.8	65.8	34.2	79.6	20.4
Assam	65.9	34.1	84.1	15.9	91.9	8.1	91.2	8.8	40.3	59.7	54.9	45.1
<b>Non-High Focus- Small and UTs</b>	<b>39.8</b>	<b>60.2</b>	<b>57.3</b>	<b>42.7</b>	<b>70.4</b>	<b>29.6</b>	<b>55.5</b>	<b>44.5</b>	<b>38.1</b>	<b>61.9</b>	<b>57.7</b>	<b>42.4</b>
Others	51.0	49.0	61.4	38.6	68.1	31.9	55.0	45.0	48.1	51.9	65.2	34.8
Delhi	38.1	61.9	55.2	44.8	71.7	28.3	59.9	40.1	36.8	63.2	55.1	45.0
<b>All-India</b>	<b>42.9</b>	<b>57.1</b>	<b>38.3</b>	<b>61.7</b>	<b>46.0</b>	<b>54.0</b>	<b>41.9</b>	<b>58.1</b>	<b>36.7</b>	<b>63.4</b>	<b>31.0</b>	<b>69.0</b>

Table 15. State-wise per cent of total hospitalized households (which had at least one episode of hospitalization), which were covered by Government funded health insurance schemes across quintiles of households by Annual per capita consumption expenditure

States	Rural + Urban					Rural					Urban				
	Poor est 20	20-40	40-60	60-80	Richest 20	Poor est 20	20-40	40-60	60-80	Richest 20	Poor est 20	20-40	40-60	60-80	Richest 20
<b>High-focus non-NE states</b>	<b>14.1</b>	<b>10.8</b>	<b>11.2</b>	<b>7.0</b>	<b>12.5</b>	<b>15.0</b>	<b>9.8</b>	<b>11.9</b>	<b>8.5</b>	<b>7.9</b>	<b>8.7</b>	<b>9.6</b>	<b>10.8</b>	<b>15.6</b>	<b>16.2</b>
Jammu & Kashmir															
Himachal Pradesh															
Uttaranchal															
Rajasthan	24.2	20.2	18.2	16.5	29.1	30.1	20.6	15.7	18.2	16.9	22.4	21.7	14.3	39.3	42.5
Uttar Pradesh	2.3	6.4	2.5	2.8	7.3	2.4	4.0	4.0	1.5	2.0	9.6	4.7	6.3	9.0	14.7
Bihar															
Jharkhand															
Odisha	44.4	35.8	20.4	21.6	8.2	48.0	38.5	21.8	25.1	12.6	17.3	11.5	8.3	8.0	6.2
Chhattisgarh	40.0	27.4	54.6	59.1	32.1	40.4	28.7	53.4	79.9	28.4	34.2	62.8	43.5	55.9	15.2
Madhya Pradesh															
<b>Non-high focus large states</b>	<b>17.5</b>	<b>21.3</b>	<b>24.1</b>	<b>24.2</b>	<b>19.9</b>	<b>16.6</b>	<b>20.5</b>	<b>25.9</b>	<b>25.7</b>	<b>25.7</b>	<b>15.7</b>	<b>18.0</b>	<b>23.8</b>	<b>19.4</b>	<b>16.7</b>
Punjab															
Haryana															
West Bengal	19.2	16.7	11.6	19.4	13.6	20.8	15.8	18.9	12.1	17.9	10.8	10.7	12.3	13.7	18.4
Gujarat															
Maharashtra															
Andhra Pradesh	58.6	71.8	71.4	60.6	52.6	60.9	71.3	70.6	77.5	56.5	60.5	60.6	56.1	54.6	45.7
Karnataka															
Goa															
Kerala	44.4	41.4	36.5	41.1	25.6	48.3	49.4	41.2	51.1	28.2	34.1	30.6	38.5	29.3	24.0
Tamil Nadu	16.1	25.1	16.8	27.6	18.4	15.6	25.4	18.1	18.1	26.7	21.8	16.4	27.9	19.1	19.9
Telangana	57.2	70.7	65.9	56.6	31.5	55.7	87.6	67.0	70.2	66.4	48.0	56.9	45.6	34.5	11.0
<b>High Focus NE</b>	<b>9.1</b>	<b>7.5</b>	<b>9.3</b>	<b>8.9</b>	<b>14.4</b>	<b>8.6</b>	<b>7.2</b>	<b>7.9</b>	<b>10.1</b>	<b>10.0</b>	<b>11.9</b>	<b>7.7</b>	<b>14.0</b>	<b>16.3</b>	<b>18.9</b>
Others	15.9	18.0	19.5	14.8	26.9	15.2	18.8	24.2	15.4	19.3	16.6	16.9	19.1	22.5	35.6
Assam															
<b>Non-High Focus- Small and UTs</b>															
Others															
Delhi															
<b>All-India</b>	<b>13.2</b>	<b>15.1</b>	<b>17.6</b>	<b>19.1</b>	<b>19.7</b>	<b>14.1</b>	<b>15.1</b>	<b>16.9</b>	<b>17.1</b>	<b>21.9</b>	<b>12.1</b>	<b>15.6</b>	<b>19.8</b>	<b>18.7</b>	<b>17.0</b>

Table16. State-wise share of hospitalization episodes in Public and Private Hospitals and Average Annual per-capita Consumption Expenditure (AAPCE) in Rs. for hospitalization cases

States	Total (Rural + Urban)			Rural			Urban		
	Public	Private	AAPCE	Public	Private	AAPCE	Public	Private	AAPCE
<b>High-focus non-NE states</b>	<b>45.7</b>	<b>54.3</b>	<b>15525</b>	<b>48.0</b>	<b>52.0</b>	<b>13578</b>	<b>39.0</b>	<b>61.1</b>	<b>23068</b>
Jammu & Kashmir	92.2	7.8	19795	93.9	6.1	17739	85.4	14.6	27728
Himachal Pradesh	75.5	24.5	21876	75.8	24.2	20404	71.7	28.3	35381
Uttaranchal	47.6	52.4	17727	50.8	49.2	16097	39.8	60.3	23457
Rajasthan	54.3	45.7	19564	54.2	45.8	17119	54.4	45.6	26049
Uttar Pradesh	29.7	70.4	15525	30.2	69.8	13335	28.3	71.7	23080
Bihar	42.2	57.8	13675	42.6	57.4	13140	38.8	61.2	18372
Jharkhand	35.2	64.8	14138	39.6	60.4	11948	26.4	73.6	21474
Odisha	76.8	23.2	13274	81.3	18.7	11157	58.0	42.0	24698
Chhattisgarh	45.0	55.0	12958	49.4	50.6	11035	29.4	70.6	21681
Madhya Pradesh	49.6	50.4	15671	53.5	46.5	13335	41.7	58.3	22034
<b>Non-high focus large states</b>	<b>32.9</b>	<b>67.1</b>	<b>23664</b>	<b>35.9</b>	<b>64.2</b>	<b>18420</b>	<b>28.5</b>	<b>71.6</b>	<b>31828</b>
Punjab	29.6	70.4	28811	29.3	70.7	24346	30.2	69.8	36330
Haryana	27.0	73.0	26207	33.3	66.8	19187	18.3	81.7	39359
West Bengal	68.9	31.1	18980	77.2	22.8	14880	52.6	47.4	28446
Gujarat	23.4	76.6	23506	23.4	76.6	18944	23.4	76.7	29918
Maharashtra	19.5	80.5	25051	19.2	80.8	17532	20.0	80.0	35113
Andhra Pradesh	22.3	77.7	22740	22.5	77.5	19150	21.8	78.2	30940
Karnataka	23.6	76.4	20148	26.8	73.2	15160	18.3	81.7	28263
Goa	59.6	40.4	29443	51.0	49.0	26025	66.8	33.2	31682
Kerala	34.1	65.9	31049	34.7	65.3	29297	33.3	66.7	33179
Tamil Nadu	34.6	65.4	25222	40.4	59.6	19394	29.3	70.7	31171
Telangana	25.9	74.2	22642	28.6	71.4	18311	21.2	78.8	29869
<b>High Focus NE</b>	<b>83.5</b>	<b>16.5</b>	<b>17167</b>	<b>89.3</b>	<b>10.7</b>	<b>15342</b>	<b>63.0</b>	<b>37.0</b>	<b>27132</b>
Others	85.5	14.5	34103	89.5	10.5	21207	73.5	26.5	40272
Assam	81.8	18.2	45321	89.2	10.8	29261	51.5	48.5	46124
<b>Non-High Focus- Small and UTs</b>	<b>50.0</b>	<b>50.0</b>	<b>42875</b>	<b>57.6</b>	<b>42.4</b>	<b>23981</b>	<b>49.0</b>	<b>51.0</b>	<b>45163</b>
Others	59.7	40.3	19223	57.0	43.0	16790	61.1	38.9	27071
Delhi	45.4	54.6	16230	63.1	36.9	14783	45.1	55.0	27180
<b>All-India</b>	<b>38.4</b>	<b>61.6</b>	<b>19771</b>	<b>41.9</b>	<b>58.1</b>	<b>15659</b>	<b>32.0</b>	<b>68.0</b>	<b>29370</b>

Source: Social Consumption- Health Survey: NSS 71<sup>st</sup> round

Table17. State-wise average hospitalization expenditure in households by public and private sources and ratio of expenses between the two.

States	Total			Rural			Urban		
	Public (Rs.)	Private (Rs.)	Expenses private/public	Public (Rs.)	Private (Rs.)	Expenses private/public	Public (Rs.)	Private (Rs.)	Expenses private/public
<b>High-focus non-NE states</b>	<b>10350</b>	<b>30739</b>	<b>3</b>	<b>8795</b>	<b>26629</b>	<b>3</b>	<b>16491</b>	<b>41586</b>	<b>2.5</b>
Jammu & Kashmir	9433	48576	5.1	9126	46001	5	10825	53241	4.9
Himachal Pradesh	21912	31630	1.4	20857	31491	1.5	39890	34066	0.9
Uttaranchal	4622	26388	5.7	4603	17900	3.9	4690	44327	9.5
Rajasthan	7743	30480	3.9	6588	30849	4.7	10833	29480	2.7
Uttar Pradesh	14882	35597	2.4	11463	30335	2.6	24080	48045	2
Bihar	8998	21178	2.4	8506	18965	2.2	13297	38742	2.9
Jharkhand	7864	20390	2.6	6234	20669	3.3	14050	19923	1.4
Odisha	9232	39930	4.3	8973	35081	3.9	10807	48170	4.5
Chhattisgarh	5620	26142	4.7	5691	22134	3.9	5153	37180	7.2
Madhya Pradesh	9166	30196	3.3	5659	24458	4.3	19364	39951	2.1
<b>Non-high focus large states</b>	<b>7442</b>	<b>33198</b>	<b>4.5</b>	<b>7758</b>	<b>30063</b>	<b>3.9</b>	<b>6807</b>	<b>37294</b>	<b>5.5</b>
Punjab	16085	43743	2.7	12232	45219	3.7	24392	41398	1.7
Haryana	15175	32558	2.1	14672	28961	2	16500	36275	2.2
West Bengal	9264	36457	3.9	9855	28146	2.9	7446	44561	6
Gujarat	8747	22955	2.6	7145	20987	2.9	10976	25358	2.3
Maharashtra	7531	35294	4.7	8226	33554	4.1	6564	37778	5.8
Andhra Pradesh	4901	32348	6.6	5635	23406	4.2	2809	53528	19.1
Karnataka	6205	27508	4.4	6211	23435	3.8	6193	33417	5.4
Goa	16880	48246	2.9	7399	60274	8.1	21026	37587	1.8
Kerala	6247	37124	5.9	6952	43036	6.2	5291	29601	5.6
Tamil Nadu	2847	35430	12.4	2880	26178	9.1	2798	43062	15.4
Telangana	5650	31158	5.5	5483	33620	6.1	6111	27708	4.5
<b>High Focus NE</b>	<b>7449</b>	<b>43022</b>	<b>5.8</b>	<b>6549</b>	<b>20092</b>	<b>3.1</b>	<b>12052</b>	<b>65602</b>	<b>5.4</b>
Others	6523	17353	2.7	6421	17347	2.7	6904	17361	2.5
Assam	8242	60707	7.4	6647	22375	3.4	19596	93027	4.7
<b>Non-High Focus- Small and UTs</b>	<b>10619</b>	<b>50061</b>	<b>4.7</b>	<b>2201</b>	<b>24447</b>	<b>11.1</b>	<b>11961</b>	<b>52990</b>	<b>4.4</b>
Others	7813	25831	3.3	1655	17779	10.7	10886	30735	2.8
Delhi	12171	57768	4.7	5618	78447	14	12370	57456	4.6
<b>All-India</b>	<b>8737</b>	<b>32612</b>	<b>3.7</b>	<b>8164</b>	<b>28704</b>	<b>3.5</b>	<b>10240</b>	<b>38800</b>	<b>3.8</b>

Note: More than 95 per cent of households (with at least one episode of hospitalization) used the same type of source (private or public) even when they had multiple episodes of hospitalizations

Table 18. Mean and median expenditure per hospitalization episode for different types of ailments by public and private sources of care, duration of stay in public and private sources, proportion of cases accessing public and private sources and share of different ailments, All-India (Rural + Urban)

Type of ailment	Mean expenses (Rs.)			Median expenses (Rs.)			Duration of stay (days)		Proportion of cases (per cent)		Share of different ailments (per cent)
	Public	Private	Ratio	Public	Private	Ratio	Public	Private	Public	Private	
Infection	4048	12523	3.1	1650	7150	4.3	6	5	41.8	58.2	25.0
Cancer	28216	76375	2.7	10200	32580	3.2	17	14	39.9	60.1	2.4
Blood disease	6279	19082	3	3750	11850	3.2	6	6	33.4	66.6	2.0
Endocrine, Metabolic, Nutritional	5950	20183	3.4	3000	11900	4	9	7	34.9	65.1	2.7
Psychiatric and Neurological	9420	35620	3.8	3810	15200	4	13	8	39.1	60.9	6.0
Eye	2636	14089	5.3	1250	9200	7.4	4	3	35.1	64.9	4.6
Ear	8256	20501	2.5	3730	15200	4.1	9	6	30.9	69.1	0.5
Cardio-Vascular	12562	43585	3.5	2800	15100	5.4	7	7	36.6	63.4	9.1
Respiratory	6127	19129	3.1	3000	9621	3.2	7	6	42.4	57.6	5.1
Gastro-Intestinal	6417	24281	3.8	2900	14750	5.1	6	7	33.5	66.5	10.9
Skin	4384	15991	3.6	2300	10230	4.4	8	7	36.7	63.3	0.9
Musculo-skeletal	9710	28951	3	3500	15540	4.4	9	8	32.3	67.7	4.7
Genito-urinary	11398	28578	2.5	5000	16550	3.3	9	8	25.0	75.0	6.7
Obstetric	3707	22826	6.2	2025	10700	5.3	4	7	52.3	47.7	5.4
Injuries	9976	37105	3.7	3500	16100	4.6	8	9	41.5	58.5	14.1



Table19. State-wise mean hospitalization expenditure per household (among households which had at least one inpatient episode) and across all households (with or without inpatient episode) in quintiles of Average Annual per capita consumption expenditure (AAPCE) (Rural + Urban)

States	Across all households (Rs.)						Households with at least one hospitalization episode (Rs.)					
	Poorest 20	20-40	40-60	60-80	Richest 20	All	Poorest 20	20-40	40-60	60-80	Richest 20	All
<b>High-focus non-NE states</b>	<b>1099</b>	<b>1512</b>	<b>1751</b>	<b>2811</b>	<b>5514</b>	<b>2479</b>	<b>12550</b>	<b>15031</b>	<b>16637</b>	<b>21202</b>	<b>42200</b>	<b>22365</b>
Jammu & Kashmir	1319	1989	1328	1395	1616	1530	10051	13358	8609	12609	23427	12467
Himachal Pradesh	3779	5640	2973	3795	4378	4205	17811	33883	25713	27685	20967	24744
Uttaranchal	1685	1019	992	1322	2100	1421	21908	12688	10172	14591	27621	16867
Rajasthan	881	1681	2529	2713	5248	2535	7169	12762	20372	22905	38089	20008
Uttar Pradesh	1268	1922	2516	3442	8229	3392	14723	19548	23671	25724	58666	30203
Bihar	1059	1267	903	1954	3215	1633	13445	14765	11259	16966	24326	16779
Jharkhand	397	718	787	1946	2421	1239	8695	16405	10620	15572	24128	15972
Odisha	1204	1652	1746	2024	4123	2143	11789	13618	13204	16899	29281	17422
Chhattisgarh	906	570	1957	1711	4510	1898	13496	7111	14644	15387	28730	17429
Madhya Pradesh	1205	1533	1219	2852	5105	2341	12535	14669	12359	20902	38416	20732
<b>Non-high focus large states</b>	<b>2082</b>	<b>2585</b>	<b>3052</b>	<b>4389</b>	<b>7861</b>	<b>3966</b>	<b>15474</b>	<b>17874</b>	<b>18839</b>	<b>25651</b>	<b>48529</b>	<b>25744</b>
Punjab	2073	3574	3947	6180	9534	4832	18585	27377	39469	45284	57112	37372
Haryana	3118	2438	2691	4662	8679	4172	30310	21762	18310	32942	39709	29208
West Bengal	2528	1492	1405	2578	6819	2794	18390	12224	9716	18666	43467	20010
Gujarat	1670	1657	2633	3336	6400	2957	12648	14214	15836	22789	43723	20842
Maharashtra	2360	3481	3782	5580	6610	4303	21973	21389	23067	35001	53016	29850
Andhra Pradesh	1390	3277	2237	3642	10460	4194	9183	19533	17583	25578	56267	27070
Karnataka	2228	2387	4243	3546	4308	3304	16501	15290	23261	26914	42327	23383
Goa	2524	1886	2494	6917	7412	4146	17909	13224	13183	51727	144770	30598
Kerala	3803	5967	6046	8141	20182	8814	12677	17039	19097	24489	68182	27624
Tamil Nadu	1518	1934	3100	5058	7243	3745	10672	15253	20083	28245	49174	24969
Telangana	1653	4641	2030	3237	4072	3192	13167	39038	20071	24478	27159	25456
<b>High Focus NE</b>	<b>432</b>	<b>747</b>	<b>656</b>	<b>799</b>	<b>2574</b>	<b>1040</b>	<b>8021</b>	<b>9050</b>	<b>9550</b>	<b>8515</b>	<b>31982</b>	<b>13665</b>
Others	652	1260	933	973	1006	961	6286	12216	7412	8814	9895	8842
Assam	379	547	549	625	3581	1077	8671	9087	8049	9141	54311	17693
<b>Non-High Focus- Small and UTs</b>	<b>1830</b>	<b>3559</b>	<b>2264</b>	<b>3886</b>	<b>4114</b>	<b>3063</b>	<b>15448</b>	<b>32663</b>	<b>37312</b>	<b>37699</b>	<b>39301</b>	<b>30772</b>
Others	1491	1787	1252	2757	4098	2189	8236	10135	10371	23944	62860	16234
Delhi	1905	3387	4159	3550	3887	3312	22195	42873	46331	39804	35645	37031
<b>All-India</b>	<b>1490</b>	<b>1777</b>	<b>2635</b>	<b>3469</b>	<b>6878</b>	<b>3204</b>	<b>15086</b>	<b>14883</b>	<b>18964</b>	<b>23018</b>	<b>44451</b>	<b>24316</b>

Table 20. State-wise mean hospitalization expenditure per household (among households which had at least one inpatient episode) and across all households (with or without inpatient episode) in quintiles of Average Annual per capita consumption expenditure (AAPCE) (Rural)

States	Across all households (Rs.)						Households with at least one hospitalization episode (Rs.)					
	Poorest 20	20-40	40-60	60-80	Richest 20	All	Poorest 20	20-40	40-60	60-80	Richest 20	All
<b>High-focus non-NE states</b>	<b>1057</b>	<b>1467</b>	<b>1524</b>	<b>2147</b>	<b>4189</b>	<b>2029</b>	<b>12167</b>	<b>15246</b>	<b>14977</b>	<b>18641</b>	<b>30255</b>	<b>18973</b>
Jammu & Kashmir	1406	2279	1143	1348	838	1445	10931	13533	8290	10251	14771	11341
Himachal Pradesh	3581	6953	2778	3018	6051	4417	17174	37269	20826	29767	19717	24010
Uttaranchal	1109	619	1329	814	750	921	14602	15507	12385	7829	9517	11261
Rajasthan	906	1272	2107	2769	6433	2444	7482	10008	18966	22497	39624	19361
Uttar Pradesh	1200	1699	2375	2588	6000	2682	14388	18563	23743	22328	42076	25409
Bihar	1083	1374	807	1581	2841	1474	13581	15409	10655	14500	20594	15234
Jharkhand	529	440	518	876	2870	1032	9144	17395	8723	11051	22054	14760
Odisha	945	1608	1967	1242	3606	1856	10050	12929	14896	10337	25392	15172
Chhattisgarh	889	492	1301	1280	4239	1590	13395	5484	11892	11845	24296	14753
Madhya Pradesh	1395	913	1055	1579	3311	1570	13506	12394	10575	12938	25906	15003
<b>Non-high focus large states</b>	<b>2130</b>	<b>1994</b>	<b>2788</b>	<b>2863</b>	<b>8629</b>	<b>3568</b>	<b>16717</b>	<b>14033</b>	<b>18705</b>	<b>18391</b>	<b>39233</b>	<b>22716</b>
Punjab	1739	3253	3666	2791	14009	4954	17227	18433	33585	32440	66095	36627
Haryana	3172	2633	1513	1915	7021	3208	26207	22262	14881	18517	37609	25564
West Bengal	2271	2303	1311	1365	3123	2059	16511	16384	11627	9066	21081	14931
Gujarat	1681	1559	2310	2797	5292	2654	12449	13536	15979	17983	34099	18938
Maharashtra	2120	2959	3358	4968	10995	4539	21459	20934	22123	26285	47696	28654
Andhra Pradesh	1487	3470	1740	2133	7715	3218	8618	20858	14903	20287	30372	20028
Karnataka	2609	1829	2857	4141	3590	2978	18319	13522	18294	24206	25576	20036
Goa	4490	2384	4754	2960	11331	4828	21460	16376	21260	54452	121332	35000
Kerala	3427	3637	7342	7857	30833	10509	11820	10640	21724	23193	79697	31069
Tamil Nadu	1407	1363	1612	2695	6097	2626	9713	12881	12746	14587	30898	17331
Telangana	1662	2188	6354	2325	3702	3228	11691	19466	60599	20196	25719	26129
<b>High Focus NE</b>	<b>427</b>	<b>421</b>	<b>711</b>	<b>681</b>	<b>856</b>	<b>617</b>	<b>7953</b>	<b>6159</b>	<b>9545</b>	<b>7410</b>	<b>11809</b>	<b>8572</b>
Others	609	1239	623	976	897	865	6131	11728	5914	7272	8457	7883
Assam	362	390	542	454	839	517	8767	7000	8450	7483	13445	9107
<b>Non-High Focus- Small and UTs</b>	<b>476</b>	<b>3152</b>	<b>1457</b>	<b>1398</b>	<b>2622</b>	<b>1783</b>	<b>3804</b>	<b>12115</b>	<b>12003</b>	<b>23560</b>	<b>17608</b>	<b>12464</b>
Others	507	2443	2058	1799	1295	1631	4597	10479	10550	11447	9551	9709
Delhi	1171	306	1891		7853	2231	17157	9562	67672		34414	32306
<b>All-India</b>	<b>1367</b>	<b>1574</b>	<b>1895</b>	<b>2708</b>	<b>5898</b>	<b>2659</b>	<b>14092</b>	<b>14559</b>	<b>15790</b>	<b>18979</b>	<b>33703</b>	<b>20766</b>

Table 21. State-wise mean hospitalization expenditure per household (among households which had at least one inpatient episode) and across all households (with or without inpatient episode) in quintiles of Average Annual per capita consumption expenditure (AAPCE) (Urban)

States	Across all households (Rs.)						Households with at least one hospitalization episode (Rs.)					
	Poorest 20	20-40	40-60	60-80	Richest 20	All	Poorest 20	20-40	40-60	60-80	Richest 20	All
<b>High-focus non-NE states</b>	<b>1915</b>	<b>2814</b>	<b>3426</b>	<b>6192</b>	<b>6880</b>	<b>4120</b>	<b>17090</b>	<b>21450</b>	<b>25131</b>	<b>48467</b>	<b>58105</b>	<b>32934</b>
Jammu & Kashmir	725	1534	2376	2657	2016	1824	8733	8248	18151	37036	29706	17112
Himachal Pradesh	2424	6500	1616	795	2492	2772	19077	66197	53279	27672	27514	36868
Uttaranchal	3855	1151	2446	2394	5182	2851	24700	16647	30440	37490	55279	31224
Rajasthan	989	2274	2370	3172	5264	2780	9069	13452	17740	28725	42606	21726
Uttar Pradesh	2158	3175	3723	11588	8989	5596	17797	24521	27510	76679	67855	42001
Bihar	605	1655	3814	5262	3990	3012	11430	15732	29400	43494	39147	29472
Jharkhand	1097	1672	2673	1761	2429	1927	17060	13350	19772	17485	26685	18712
Odisha	1417	3217	4442	4140	4044	3418	13321	19134	30394	50645	32997	27149
Chhattisgarh	3197	777	807	4105	6516	3129	26180	10183	11944	20734	65611	27593
Madhya Pradesh	2724	1922	5415	4157	9065	4505	20513	14275	33772	32418	73620	33081
<b>Non-high focus large states</b>	<b>2566</b>	<b>3300</b>	<b>4645</b>	<b>5021</b>	<b>7633</b>	<b>4535</b>	<b>17040</b>	<b>21452</b>	<b>27808</b>	<b>35883</b>	<b>54843</b>	<b>30290</b>
Punjab	2876	3654	6426	4855	5720	4645	36252	26215	51334	33489	52879	38660
Haryana	3316	3804	11761	5820	7608	5956	27886	28127	40668	26525	46211	34048
West Bengal	1806	2551	3121	7663	6989	4373	13291	15594	25395	51573	49358	30506
Gujarat	1478	2454	3719	3425	6197	3349	12813	13276	21361	26443	47932	23241
Maharashtra	3049	3359	3586	6388	4339	4028	20973	21662	31843	57594	38973	31571
Andhra Pradesh	2404	1926	4123	2890	20494	6274	14375	17079	32167	23544	111363	43965
Karnataka	2473	4325	3861	2883	5251	3773	16101	28200	25746	30238	55841	28844
Goa	1281	1484	1478	9376	3624	3685	13673	9161	8723	55986	81131	27527
Kerala	4770	7131	4638	6776	10814	6797	16687	19346	15919	23463	43423	22943
Tamil Nadu	2579	3331	3953	6234	8209	4833	16344	24551	26008	41175	56508	32539
Telangana	2377	1915	3613	2682	5107	3132	21469	17890	27120	33346	23999	24390
<b>High Focus NE</b>	<b>1521</b>	<b>1427</b>	<b>2080</b>	<b>1148</b>	<b>9277</b>	<b>3061</b>	<b>15437</b>	<b>12746</b>	<b>19532</b>	<b>14229</b>	<b>114016</b>	<b>31988</b>
Others	1845	1218	1392	-490	2168	1240	13841	10864	11915	-6716	24188	11741
Assam	1469	1421	1463	3902	15889	4685	21706	13835	15686	40092	219752	53924
<b>Non-High Focus- Small and UTs</b>	<b>1854</b>	<b>3231</b>	<b>3254</b>	<b>3552</b>	<b>4142</b>	<b>3178</b>	<b>17596</b>	<b>34673</b>	<b>40540</b>	<b>38812</b>	<b>39606</b>	<b>33248</b>
Others	1503	1472	1047	3829	4271	2405	8691	10632	9849	30015	67486	19710
Delhi	1932	3487	2991	4658	3887	3342	22379	42748	34687	51422	35645	37131
<b>All-India</b>	<b>2254</b>	<b>3173</b>	<b>4326</b>	<b>5158</b>	<b>6824</b>	<b>4331</b>	<b>17322</b>	<b>20897</b>	<b>28269</b>	<b>39968</b>	<b>51590</b>	<b>31072</b>

Table22. State-wise share of hospitalization episodes in Public and Private Hospitals and Average Annual Per Capita Consumption Expenditure (AAPCE) for all-India, rural and urban areas

	Rural + Urban			Rural			Urban		
	Public (per cent)	Private (per cent)	AAPCE (Rs.)	Public (per cent)	Private (per cent)	AAPCE (Rs.)	Public (per cent)	Private (per cent)	AAPCE (Rs.)
<b>High-focus non-NE states</b>	<b>45.7</b>	<b>54.3</b>	<b>15525</b>	<b>48.0</b>	<b>52.0</b>	<b>13578</b>	<b>39.0</b>	<b>61.1</b>	<b>23068</b>
Jammu & Kashmir	92.2	7.8	19795	93.9	6.1	17739	85.4	14.6	27728
Himachal Pradesh	75.5	24.5	21876	75.8	24.2	20404	71.7	28.3	35381
Uttaranchal	47.6	52.4	17727	50.8	49.2	16097	39.8	60.3	23457
Rajasthan	54.3	45.7	19564	54.2	45.8	17119	54.4	45.6	26049
Uttar Pradesh	29.7	70.4	15525	30.2	69.8	13335	28.3	71.7	23080
Bihar	42.2	57.8	13675	42.6	57.4	13140	38.8	61.2	18372
Jharkhand	35.2	64.8	14138	39.6	60.4	11948	26.4	73.6	21474
Odisha	76.8	23.2	13274	81.3	18.7	11157	58.0	42.0	24698
Chhattisgarh	45.0	55.0	12958	49.4	50.6	11035	29.4	70.6	21681
Madhya Pradesh	49.6	50.4	15671	53.5	46.5	13335	41.7	58.3	22034
<b>Non-high focus large states</b>	<b>32.9</b>	<b>67.1</b>	<b>23664</b>	<b>35.9</b>	<b>64.2</b>	<b>18420</b>	<b>28.5</b>	<b>71.6</b>	<b>31828</b>
Punjab	29.6	70.4	28811	29.3	70.7	24346	30.2	69.8	36330
Haryana	27.0	73.0	26207	33.3	66.8	19187	18.3	81.7	39359
West Bengal	68.9	31.1	18980	77.2	22.8	14880	52.6	47.4	28446
Gujarat	23.4	76.6	23506	23.4	76.6	18944	23.4	76.7	29918
Maharashtra	19.5	80.5	25051	19.2	80.8	17532	20.0	80.0	35113
Andhra Pradesh	22.3	77.7	22740	22.5	77.5	19150	21.8	78.2	30940
Karnataka	23.6	76.4	20148	26.8	73.2	15160	18.3	81.7	28263
Goa	59.6	40.4	29443	51.0	49.0	26025	66.8	33.2	31682
Kerala	34.1	65.9	31049	34.7	65.3	29297	33.3	66.7	33179
Tamil Nadu	34.6	65.4	25222	40.4	59.6	19394	29.3	70.7	31171
Telangana	25.9	74.2	22642	28.6	71.4	18311	21.2	78.8	29869
<b>High Focus NE</b>	<b>83.5</b>	<b>16.5</b>	<b>17167</b>	<b>89.3</b>	<b>10.7</b>	<b>15342</b>	<b>63.0</b>	<b>37.0</b>	<b>27132</b>
Others	85.5	14.5	34103	89.5	10.5	21207	73.5	26.5	40272
Assam	81.8	18.2	45321	89.2	10.8	29261	51.5	48.5	46124
<b>Non-High Focus- Small and UTs</b>	<b>50.0</b>	<b>50.0</b>	<b>42875</b>	<b>57.6</b>	<b>42.4</b>	<b>23981</b>	<b>49.0</b>	<b>51.0</b>	<b>45163</b>
Others	59.7	40.3	19223	57.0	43.0	16790	61.1	38.9	27071
Delhi	45.4	54.6	16230	63.1	36.9	14783	45.1	55.0	27180
<b>All-India</b>	<b>38.4</b>	<b>61.6</b>	<b>19771</b>	<b>41.9</b>	<b>58.1</b>	<b>15659</b>	<b>32.0</b>	<b>68.0</b>	<b>29370</b>

Table23. State-wise share of hospitalization cases treated in public facilities across quintiles of Average Annual per capita consumption expenditure (AAPCE)

States	Rural + Urban					Rural					Urban				
	Poor est 20	20-40	40-60	60-80	Richest 20	Poor est 20	20-40	40-60	60-80	Richest 20	Poor est 20	20-40	40-60	60-80	Richest 20
<b>High-focus non-NE states</b>	<b>56.8</b>	<b>51.9</b>	<b>44.5</b>	<b>43.6</b>	<b>35.1</b>	<b>57.4</b>	<b>49.4</b>	<b>51.5</b>	<b>48.9</b>	<b>36.2</b>	<b>46.5</b>	<b>43.4</b>	<b>36.7</b>	<b>33.8</b>	<b>34.6</b>
Jammu & Kashmir	93.5	98.6	93.9	89	76	92.9	98.7	97.6	90.3	78.1	92.6	85.6	86.6	81.9	72.5
Himachal Pradesh	78.1	77.3	64.3	80.9	72.8	78.1	75.1	72	79.8	75.2	60.2	76.6	79	93.4	68.5
Uttaranchal	33.3	48.9	57.8	59.9	32.5	34.8	64.5	38.3	67.6	33.8	49.9	37.6	39.6	33.6	26.6
Rajasthan	69.8	57.2	54.9	47.5	40.8	70.1	63.1	57.7	46.4	35.7	71.9	57.8	52.3	47.2	43.4
Uttar Pradesh	35.5	32.4	27.2	30.8	24.4	35.2	34.6	27.7	36.7	20.5	32.4	25.9	24.1	24.9	34.3
Bihar	51.8	42	45	44.4	30.9	51.1	42.5	40.8	46.7	31.4	67.8	39.1	42.8	24.7	33.2
Jharkhand	54.4	42.1	45.4	29.4	23.9	55.9	49.7	71.1	30.6	23.1	20.3	29.1	34.2	29.2	14.7
Odisha	84.1	84.1	82.4	74.9	62.8	85.6	82.2	85.1	86	70.6	74.9	55.3	66.9	22.1	60
Chhattisgarh	52.4	75.6	46.5	53.6	18.3	50.8	82.2	49.1	80.5	21	42	55.8	36.7	19	10.5
Madhya Pradesh	65.8	56.5	45.8	43.6	38.2	73.4	44	58.2	44.9	46.1	54.5	53.9	44.9	31.2	20.9
<b>Non-high focus large states</b>	<b>52.1</b>	<b>40</b>	<b>32.5</b>	<b>27.4</b>	<b>16.9</b>	<b>53.8</b>	<b>42.4</b>	<b>38.4</b>	<b>32.1</b>	<b>22</b>	<b>45.5</b>	<b>34</b>	<b>28.8</b>	<b>20</b>	<b>10</b>
Punjab	34.6	40.5	27.5	20.4	19.9	45.3	24.2	38	29.7	21.1	31.4	55.1	27.5	14.1	19.6
Haryana	38.9	31.9	36.4	13	17.4	43.1	34.6	44.7	29.2	22	26.3	29.3	9.6	17.8	8
West Bengal	83.5	74.4	75.6	68.4	44.4	84.2	77.9	72.1	78	73	70.3	69.6	57.8	45.8	21.7
Gujarat	30.9	27.8	22.8	23.2	12	28	28.3	20.3	21	21	37.8	27.2	22.2	20.3	6.7
Maharashtra	37.2	26.9	17.5	11.2	7.5	39.3	32.1	19.7	11	6.9	36.5	20.8	16	10	6.7
Andhra Pradesh	42.8	23.9	20.7	16.7	11.3	44	21.3	25.3	19.7	9.9	39.8	22.5	19	21.3	6.7
Karnataka	32.4	25.9	24.3	19.2	10.6	33.8	30.1	25.2	26.4	19.5	26.6	17.1	20.2	10.3	8.9
Goa	69.9	68.3	69	36.6	24.9	69.7	55	44.5	32.5	0	71.3	80.8	87.2	39.4	52.6
Kerala	50.8	39.8	38.4	29.6	13.9	48.1	47.2	38.2	25.2	20.4	50.6	41.7	28.2	27.5	15.3
Tamil Nadu	52.7	52.9	31.3	27.7	14.6	55.8	55.5	52.5	31.9	23	49.2	33.1	32.6	18.1	12.4
Telangana	46.2	32.6	23.1	12.4	10.8	48.5	26.6	33.3	19.2	11.4	42.5	34.3	19.1	7.5	5.2
<b>High Focus NE</b>	<b>87.3</b>	<b>91.5</b>	<b>88.4</b>	<b>86.8</b>	<b>65.4</b>	<b>85.6</b>	<b>93.2</b>	<b>93.5</b>	<b>89.6</b>	<b>83.7</b>	<b>82.7</b>	<b>75.4</b>	<b>58.7</b>	<b>51.3</b>	<b>37.1</b>
Others	92.7	92.4	85.6	84.7	71.4	92.9	94.1	88.8	87.6	84	82.9	79.6	78.5	64.4	51.2
Assam	81.8	91.5	92.3	86.7	57.1	79.1	91.9	94.4	93.8	84.2	73.5	73.7	50.6	33.9	22.3
<b>Non-High Focus- Small and UTs</b>	<b>67.7</b>	<b>59.7</b>	<b>45</b>	<b>38</b>	<b>32.6</b>	<b>82.2</b>	<b>42.7</b>	<b>44.3</b>	<b>49</b>	<b>76.8</b>	<b>71.8</b>	<b>58.6</b>	<b>29.9</b>	<b>40.4</b>	<b>32.2</b>
Others	65.7	59.5	65.4	56.7	34.9	76.6	58.8	46.5	25.5	84	73.6	66.1	68.3	50.3	32.2
Delhi	70.7	54.7	27.2	39.2	31.8	52.6	85	68.9		64.1	71.2	54.3	35.4	31.5	31.8
<b>All-India</b>	<b>54.8</b>	<b>48</b>	<b>43.6</b>	<b>33.3</b>	<b>22.1</b>	<b>57.7</b>	<b>52.3</b>	<b>43.6</b>	<b>41</b>	<b>27.4</b>	<b>46</b>	<b>40.2</b>	<b>32.4</b>	<b>24.5</b>	<b>15.9</b>

Table24. State wise percentage of households hospitalized

States	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households		
						Total	Rural	Urban
<b>High-focus non-NE states</b>	1.8	2.2	2.6	3.4	4.3	2.7	2.6	3.4
Jammu & Kashmir	2.6	3.3	3.2	2.3	1.9	2.7	2.7	2.6
Himachal Pradesh	5.0	4.9	3.6	5.0	7.5	5.1	5.3	3.0
Uttaranchal	1.5	1.8	2.6	2.7	2.7	2.2	2.0	2.9
Rajasthan	2.5	3.0	3.3	3.2	4.9	3.2	3.2	3.4
Uttar Pradesh	1.7	2.0	2.6	3.3	4.4	2.6	2.4	3.5
Bihar	1.6	1.8	1.7	2.6	3.9	2.2	2.2	2.2
Jharkhand	0.9	0.9	1.8	3.3	3.1	1.9	1.7	2.7
Odisha	2.3	3.2	3.8	4.1	5.4	3.6	3.4	4.5
Chhattisgarh	1.5	1.6	3.2	2.6	5.1	2.6	2.5	3.2
Madhya Pradesh	2.3	2.6	2.4	3.5	4.5	3.0	2.7	3.7
<b>Non-high focus large states</b>	3.5	4.3	5.0	6.1	7.1	5.0	4.9	5.1
Punjab	2.3	3.6	2.8	4.0	5.7	3.5	3.5	3.4
Haryana	2.3	2.5	3.4	3.8	7.0	3.5	3.1	4.2
West Bengal	3.3	3.8	4.1	4.9	6.6	4.3	4.1	4.8
Gujarat	2.9	2.9	4.6	4.6	6.2	4.0	3.7	4.3
Maharashtra	2.7	4.1	4.9	5.1	5.1	4.3	4.5	4.0
Andhra Pradesh	3.7	5.8	4.6	6.1	8.3	5.4	5.5	5.3
Karnataka	3.4	4.2	5.8	4.9	4.5	4.5	4.5	4.4
Goa	2.8	4.0	5.8	4.8	1.7	3.8	4.4	3.4
Kerala	9.5	11.4	11.7	15.2	17.2	12.5	13.7	11.1
Tamil Nadu	4.4	4.2	6.1	7.2	7.5	5.7	5.4	5.9
Telangana	4.1	3.4	3.3	4.0	5.6	4.0	4.0	4.0
<b>High Focus NE</b>	1.1	1.8	1.6	2.4	2.5	1.8	1.7	2.6
Others	2.3	2.2	3.3	2.9	3.2	2.7	2.7	2.9
Assam	0.9	1.4	1.5	1.7	2.0	1.4	1.3	2.4
<b>Non-High Focus- Small and UTs</b>	2.9	3.0	2.2	4.4	4.1	3.2	3.6	3.2
Others	4.6	5.6	4.9	5.7	2.9	24.1	54.2	8.2
Delhi	1.9	2.3	3.7	3.6	4.1	2.8	1.0	2.9
<b>All-India</b>	2.1	3.1	3.9	4.7	6.3	3.8	3.5	4.4

## Outpatient Care

Table 25. Average total outpatient expenses per household for those households which had at least one outpatient case (affected households), and across all households (with or without any outpatient case) and Average Annual per capita consumption expenses (AAPCE)

States	Households with at least one outpatient case (Rs)			Across all households (Rs)			AAPCE (Rs.)		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
<b>High-focus non-NE states</b>	<b>28640</b>	<b>25745</b>	<b>37035</b>	<b>6351</b>	<b>5402</b>	<b>9758</b>	<b>15525</b>	<b>13578</b>	<b>23068</b>
Jammu & Kashmir	32509	32144	34772	7057	7738	4648	19795	17739	27728
Himachal Pradesh	23433	22460	37133	5597	5743	4599	21876	20404	35381
Uttaranchal	25988	18639	43849	7373	5061	13992	17727	16097	23457
Rajasthan	26377	19175	39152	5426	3455	10707	19564	17119	26049
Uttar Pradesh	30587	26888	39931	8079	6740	12264	15525	13335	23080
Bihar	35940	36427	31682	5645	5718	5110	13675	13140	18372
Jharkhand	26402	12702	46331	4599	1703	14211	14138	11948	21474
Odisha	23822	23506	25574	7154	7373	6181	13274	11157	24698
Chhattisgarh	19613	10731	55796	2141	1168	5962	12958	11035	21681
Madhya Pradesh	25331	24723	26621	5402	4867	6959	15671	13335	22034
<b>Non-high focus large states</b>	<b>23749</b>	<b>21413</b>	<b>26937</b>	<b>8395</b>	<b>7397</b>	<b>9831</b>	<b>23664</b>	<b>18420</b>	<b>31828</b>
Punjab	26499	23895	30757	12726	11777	14186	28811	24346	36330
Haryana	28008	21389	37692	6765	4721	10536	26207	19187	39359
West Bengal	24236	23555	25453	9466	8687	11169	18980	14880	28446
Gujarat	18420	17909	18980	4502	4185	4940	23506	18944	29918
Maharashtra	24260	20221	30052	5670	5183	6229	25051	17532	35113
Andhra Pradesh	23019	19394	29176	9612	7495	14138	22740	19150	30940
Karnataka	21219	19296	24066	6254	5743	7008	20148	15160	28263
Goa	23701	15768	28227	13894	8346	17642	29443	26025	31682
Kerala	29930	26426	34310	20489	18518	22825	31049	29297	33179
Tamil Nadu	19418	16376	21803	7641	5718	9514	25222	19394	31171
Telangana	28227	26596	31244	8079	7908	8346	22642	18311	29869
<b>High Focus NE</b>	<b>33288</b>	<b>19540</b>	<b>100132</b>	<b>3455</b>	<b>2044</b>	<b>10269</b>	<b>17167</b>	<b>15342</b>	<b>27132</b>
Others	40004	28178	80616	3747	2750	6643	34103	21207	40272
Assam	30611	16376	112006	3334	1752	13505	45321	29261	46124
<b>Non-High Focus- Small and UTs</b>	<b>25891</b>	<b>16206</b>	<b>27472</b>	<b>4867</b>	<b>5159</b>	<b>4842</b>	<b>42875</b>	<b>23981</b>	<b>45163</b>
Others	24966	14892	28324	10950	5864	12921	19223	16790	27071
Delhi	26864	31585	26767	3139	3115	3139	16230	14783	27180
<b>All-India</b>	<b>25550</b>	<b>23068</b>	<b>29735</b>	<b>7276</b>	<b>6156</b>	<b>9612</b>	<b>19771</b>	<b>15659</b>	<b>29370</b>



Table26. State-wise share of outpatient cases in Public and Private Hospitals and Average Annual per-capita Consumption Expenditure (AAPCE)

States	Total (Rural+Urban)			Rural			Urban		
	Public	Private	AAPCE	Public	Private	AAPCE	Public	Private	AAPCE
<b>High-focus non-NE states</b>	<b>28.5</b>	<b>71.5</b>	<b>15525</b>	<b>30.78</b>	<b>69.22</b>	<b>13578</b>	<b>22.47</b>	<b>77.53</b>	<b>23068</b>
Jammu & Kashmir	47.47	52.53	19795	48.45	51.55	17739	40.97	59.03	27728
Himachal Pradesh	45.92	54.08	21876	43.33	56.67	20404	79.35	20.65	35381
Uttaranchal	47.52	52.48	17727	57.41	42.59	16097	25.71	74.29	23457
Rajasthan	38.34	61.66	19564	44.17	55.83	17119	29.14	70.86	26049
Uttar Pradesh	15.04	84.96	15525	14.58	85.42	13335	16.13	83.87	23080
Bihar	13.77	86.23	13675	13.94	86.06	13140	12.31	87.69	18372
Jharkhand	23.97	76.03	14138	32.1	67.9	11948	14.64	85.36	21474
Odisha	72.35	27.65	13274	75.46	24.54	11157	54.42	45.58	24698
Chhattisgarh	27.19	72.81	12958	30.5	69.5	11035	15.66	84.34	21681
Madhya Pradesh	27.62	72.38	15671	29.52	70.48	13335	24.05	75.95	22034
<b>Non-high focus large states</b>	<b>23.49</b>	<b>76.51</b>	<b>23664</b>	<b>25.82</b>	<b>74.18</b>	<b>18420</b>	<b>20.49</b>	<b>79.51</b>	<b>31828</b>
Punjab	18.9	81.1	28811	16.84	83.16	24346	22.52	77.48	36330
Haryana	9.66	90.34	26207	10.6	89.4	19187	8.48	91.52	39359
West Bengal	19.63	80.37	18980	22.53	77.47	14880	14.81	85.19	28446
Gujarat	19.48	80.52	23506	23.7	76.3	18944	14.97	85.03	29918
Maharashtra	17.87	82.13	25051	20.24	79.76	17532	14.55	85.45	35113
Andhra Pradesh	14.27	85.73	22740	15.61	84.39	19150	12.26	87.74	30940
Karnataka	21.5	78.5	20148	26.14	73.86	15160	14.45	85.55	28263
Goa	27.08	72.92	29443	20.71	79.29	26025	30.65	69.35	31682
Kerala	33.96	66.04	31049	36.26	63.74	29297	31.14	68.86	33179
Tamil Nadu	34.53	65.47	25222	42.31	57.69	19394	28.62	71.38	31171
Telangana	14.85	85.15	22642	18.57	81.43	18311	8.67	91.33	29869
<b>High Focus NE</b>	<b>75.61</b>	<b>24.39</b>	<b>17167</b>	<b>82.45</b>	<b>17.55</b>	<b>15342</b>	<b>44.17</b>	<b>55.83</b>	<b>27132</b>
Others	69.33	30.67	34103	77.67	22.33	21207	43.58	56.42	40272
Assam	78.39	21.61	45321	84.32	15.68	29261	44.6	55.4	46124
<b>Non-High Focus- Small and UTs</b>	<b>32.88</b>	<b>67.12</b>	<b>42875</b>	<b>36.85</b>	<b>63.15</b>	<b>23981</b>	<b>32.03</b>	<b>67.97</b>	<b>45163</b>
Others	41.88	58.12	19223	37.9	62.1	16790	43.45	56.55	27071
Delhi	20.22	79.78	16230	22.3	77.7	14783	20.16	79.84	27180
<b>All-India</b>	<b>25.55</b>	<b>74.45</b>	<b>19771</b>	<b>28.33</b>	<b>71.67</b>	<b>15659</b>	<b>21.23</b>	<b>78.77</b>	<b>29370</b>

Table 27. State-wise average total expenses in households which accessed public and private sources for outpatient services, and ratio of expenses in private to public care

States	Total			Rural			Urban		
	Public	Private	Ratio of expenses	Public	Private	Ratio of expenses	Public	Private	Ratio of expenses
<b>High-focus non-NE states</b>	23749	23774	1.00	22922	20635	0.90	27205	33191	1.22
Jammu & Kashmir	23993	41026	1.71	25161	39980	1.59	13846	46112	3.33
Himachal Pradesh	19272	22046	1.14	19953	21511	1.08	14016	62220	4.44
Uttaranchal	15184	35186	2.32	12605	26012	2.06	27326	49251	1.80
Rajasthan	13700	33458	2.44	8103	26061	3.22	26815	44262	1.65
Uttar Pradesh	30052	28689	0.95	25501	25574	1.00	40783	36816	0.90
Bihar	58741	31390	0.53	60955	31658	0.52	28129	29322	1.04
Jharkhand	10512	31463	2.99	5378	16084	2.99	28835	48983	1.70
Odisha	21924	23920	1.09	22630	20148	0.89	16425	34164	2.08
Chhattisgarh	7154	24382	3.41	2360	14332	6.07	37327	59568	1.60
Madhya Pradesh	18396	26329	1.43	21365	24625	1.15	9612	29589	3.08
<b>Non-high focus large states</b>	9417	20683	2.20	9076	19175	2.11	10001	22703	2.27
Punjab	21900	25574	1.17	16644	24674	1.48	29954	27083	0.90
Haryana	14795	26280	1.78	13529	20659	1.53	16474	34432	2.09
West Bengal	15257	21851	1.43	16401	21949	1.34	12459	21681	1.74
Gujarat	6035	19126	3.17	3236	18810	5.81	10707	19467	1.82
Maharashtra	10074	25842	2.57	7616	22557	2.96	16157	30125	1.86
Andhra Pradesh	7616	18712	2.46	6156	17179	2.79	10415	21194	2.04
Karnataka	12459	20951	1.68	12118	18761	1.55	13456	23652	1.76
Goa	7422	30782	4.15	2847	19272	6.77	9393	38301	4.08
Kerala	8395	22411	2.67	7592	21803	2.87	9490	23141	2.44
Tamil Nadu	2896	22898	7.91	2969	22630	7.62	2847	23068	8.10
Telangana	9563	30587	3.20	9222	30052	3.26	10780	31439	2.92
<b>High Focus NE</b>	17666	33556	1.90	17106	12799	0.75	22995	93197	4.05
Others	24771	32972	1.33	24698	17350	0.70	25185	91153	3.62
Assam	15233	84826	5.57	14649	22508	1.54	21705	185931	8.57
<b>Non-High Focus- Small and UTs</b>	6862	25063	3.65	2312	17228	7.45	8176	26085	3.19
Others	5159	21973	4.26	1217	16474	13.54	6935	23701	3.42
Delhi	10439	28397	2.72	19126	25161	1.32	10074	28446	2.82
<b>All-India</b>	15500	21949	1.42	15768	19710	1.25	14819	25793	1.74

Source: Social Consumption- Health Survey: NSS 71<sup>st</sup> round

Note: 1147, 588 and 559 no of households accessed both types of level of care out of total 21683, 11138 and 10535 households in All-India, rural and urban areas respectively. These households had been dropped while calculating expenses.

Table 28. Average total expenses for outpatient care per visit for different type of ailments in public and private hospitals, ratio of expenses in private to public hospitals, proportion of cases using public and private facilities, and share of different ailments (Rural + Urban)

Type of ailment	Mean expenses			Median expenses			Proportion of cases		Share of different ailments
	Public	Private	Ratio	Public	Private	Ratio	Public	Private	
Infection	385	626	1.6	200	360	1.8	24.76	75.24	25.78
Cancer	1878	3027	1.6	960	1000	1	37.7	62.3	0.42
Blood disease	1499	1393	0.9	870	800	0.9	28.07	71.93	0.89
Endocrine, Metabolic, Nutritional	324	842	2.5	110	480	4.4	23.94	75.88	13.29
Psychiatric and Neurological	534	1021	1.8	320	600	1.9	30.41	71.28	4.63
Eye	291	1266	4.4	150	604	4	28.42	71.58	1.38
Ear	2820	896	0.3	380	450	1.2	22.8	77.2	0.59
Cardio-Vascular	368	706	1.9	150	482	3.2	25.19	74.78	14.72
Respiratory	561	615	1.1	150	335	2.2	27.43	72.71	12.66
Gastro-Intestinal	722	954	1.3	320	440	1.4	23.11	76.9	6.40
Skin	381	678	1.8	290	420	1.4	23.61	76.39	2.41
Musculo-skeletal	323	898	2.8	150	500	3.3	30.01	69.99	10.56
Genito-urinary	626	1393	2.2	445	800	1.8	17.46	82.54	1.95
Obstetric	512	1907	3.7	430	1830	4.3	27.67	72.33	0.34
Injuries	1049	1172	1.1	330	630	1.9	27.79	72.67	4.00

Table 29. Average total expenses per household for those which had at least one outpatient case (affected households and across all households (with or without any outpatient case) in different quintiles of Average Annual per capita consumption expenditure (AAPCE) (Rural+Urban)

States	All households						Affected Households					
	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households
<b>High-focus non-NE states</b>	5207	5305	3991	6546	10682	6351	25015	24309	18907	28494	40223	27959
Jammu & Kashmir	3723	5670	10463	10171	5548	7032	22946	31609	33093	41002	29468	32436
Himachal Pradesh	3772	4842	6156	7665	3334	5134	19053	22654	21924	26986	14503	21462
Uttaranchal	9344	5232	11193	4648	5645	7300	27302	18737	37376	19394	22460	25720
Rajasthan	3577	5134	3407	6594	8784	5329	19248	20367	19710	33361	36962	25939
Uttar Pradesh	4721	5937	4599	9733	14576	7835	21389	21097	17885	38568	47134	29662
Bihar	7592	2774	8517	3261	5280	5621	39079	25307	58643	23579	26961	35673
Jharkhand	1971	779	1679	2360	16157	4575	11753	8395	10269	15573	56210	26329
Odisha	5183	11802	6010	3820	8687	7032	18445	43362	17909	15403	23725	23360
Chhattisgarh	1192	973	1606	998	5743	2093	7057	12361	14551	11680	56526	19199
Madhya Pradesh	3553	5061	3601	6716	7373	5232	21730	21657	18810	26110	32217	24431
<b>Non-high focus large states</b>	4721	6278	8468	9052	13992	8395	14357	17423	18518	19832	28713	19978
Punjab	9295	7373	11485	17666	18858	12142	20197	16279	25282	36403	33775	25282
Haryana	2969	3455	4818	9344	11729	6181	17885	11972	19296	33921	50735	25550
West Bengal	4526	4988	7081	12556	13602	8249	15841	15208	20781	23652	26475	21097
Gujarat	2287	2385	4039	6546	5061	3991	9101	12094	17131	25063	17569	16279
Maharashtra	3747	5986	4988	7324	5256	5426	15379	21705	19491	32996	32023	23190
Andhra Pradesh	4015	6911	5353	9660	10220	7227	11485	16401	14186	22095	20245	17277
Karnataka	5402	5353	5499	5621	7300	5791	14892	17982	20586	18761	32144	19637
Goa	6667	8955	5499	9222	49567	13894	12507	13481	7714	24406	68596	23701
Kerala	9466	10147	11777	14624	17058	12605	13748	14138	16595	21389	27375	18420
Tamil Nadu	3626	4283	5962	7324	10877	6375	10682	10220	17398	16814	25258	16182
Telangana	4867	11023	6935	8225	7227	7787	15452	30976	23944	34772	33823	27229
<b>High Focus NE</b>	2312	2482	1582	2385	8419	3455	13456	21511	24382	35648	93829	33288
Others	3431	2482	1752	2579	8663	3747	25745	22192	27813	38057	97455	39980
Assam	1582	2312	2336	2701	8298	3334	11315	15087	26742	36914	98112	30587
<b>Non-High Focus- Small and UTs</b>	7032	7689	3066	2701	4161	4867	21754	33921	13481	21389	28373	22338
Others	6716	13432	14819	11875	6619	10950	11461	18128	26718	21511	11631	18396
Delhi	7057	2020	1484	1290	3553	3090	32144	18761	12459	23336	41951	26596
<b>All-India</b>	4648	5110	6059	8614	12240	7276	20026	19077	19710	23433	29930	22849

Table 30. Average total expenses per affected household (which had at least one outpatient case) and across all households (with or without any outpatient case) in different quintiles of Average Annual per capita consumption expenditure (AAPCE) (Rural)

States	Across all households						Across affected households					
	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households
<b>High-focus non-NE states</b>	5086	3869	5353	4380	8322	5402	24528	19321	25380	21243	34286	25307
Jammu & Kashmir	2531	6838	7957	13870	6984	7738	16790	33191	32047	38374	30149	32071
Himachal Pradesh	3528	2482	8930	6765	4940	5402	20951	13797	25818	25258	15719	21121
Uttaranchal	10220	3115	8079	2190	1290	5061	35283	10731	24966	10658	4696	18639
Rajasthan	2944	3334	3845	2506	5013	3407	14600	17909	23603	16133	23652	18834
Uttar Pradesh	4064	5426	5499	4623	14600	6619	18542	19710	20245	22581	49470	26402
Bihar	7665	2969	9052	2920	5572	5694	41099	25015	60541	23920	25939	36232
Jharkhand	2263	803	1338	1168	2920	1703	12653	7105	9052	14722	19442	12605
Odisha	5232	12678	5280	4842	7251	7227	19832	40028	16936	16595	18542	23068
Chhattisgarh	1338	706	876	827	1971	1144	7081	8955	9904	9247	21949	10463
Madhya Pradesh	4088	3139	4112	5694	6959	4721	28324	13529	23311	22362	43167	23968
<b>Non-high focus large states</b>	4380	6035	6692	7884	12702	7397	14259	16960	18055	19345	23847	18664
Punjab	10415	9928	9514	7592	20416	11461	18785	21267	18250	20683	36743	23287
Haryana	1655	2433	3723	3504	11875	4550	13359	9222	15768	16060	44189	20635
West Bengal	4599	4234	5694	9660	15330	7860	15938	15062	16547	24504	28446	21340
Gujarat	2117	2847	2555	4915	5524	3480	9660	11631	10877	25720	20124	14892
Maharashtra	2823	6035	5232	4745	6424	5013	12726	16766	23044	17106	34213	19540
Andhra Pradesh	3820	7470	4356	8152	7057	6181	11948	16255	13919	19759	16401	15987
Karnataka	6156	3699	6716	4721	5353	5305	15184	13213	22022	18153	22654	17836
Goa	8736	4988	2385	19734	3309	8346	10342	8711	8979	30660	24601	15768
Kerala	6789	9295	12264	15379	18737	12313	10609	12313	16522	21608	28713	17593
Tamil Nadu	3066	3650	3139	6473	8030	4867	10390	10536	9052	19783	18518	13943
Telangana	4137	12045	8492	7422	6692	7738	13383	34797	25234	23433	38520	25988
<b>High Focus NE</b>	1874	2969	2239	827	2263	2044	13310	18518	23944	17909	28957	19515
Others	3723	2944	1776	949	3820	2750	26377	24382	22119	23798	43751	28178
Assam	1411	2482	2628	584	1411	1752	10755	14430	23238	14649	20829	16352
<b>Non High Focus- Small and UTs</b>	10780	4672	3285	1849	4575	5159	21535	15525	8395	7227	9587	12240
Others	1971	15184	5767	3455	2263	5864	11461	18128	26718	21511	11631	18396
Delhi	1533	73	97	0	10950	2287	68620	973	11631	0	23117	23141
<b>All-India</b>	4575	4891	5061	6424	9952	6156	20391	19588	18907	20683	25599	21292

Source: Social Consumption- Health Survey: NSS 71<sup>st</sup> round

Table 31. Average total expenses per affected household (which had at least one outpatient case) and across all households (with or without any outpatient case) in different quintiles of Average Annual per capita consumption expenditure (AAPCE) (Urban)

States	Across all households						Across affected households					
	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households
<b>High-focus non-NE states</b>	6473	6083	8784	11242	16985	9758	26037	21535	33726	42316	53460	35673
Jammu & Kashmir	3017	7178	8103	4015	827	4648	28275	31804	40247	57865	12361	34748
Himachal Pradesh	2506	8590	1095	365	3772	3285	21365	50078	10877	5013	24066	26426
Uttaranchal	5645	32680	15573	4380	12094	13724	17301	65749	47207	24090	42900	42948
Rajasthan	8760	4088	15598	3212	20781	10536	33215	13602	55967	16060	63291	38520
Uttar Pradesh	7519	5694	11072	17204	17982	11656	27643	19540	42948	45382	49494	37887
Bihar	5937	6813	3674	2969	5305	4964	25380	38228	26256	25769	38812	30782
Jharkhand	2409	3966	3674	7957	53631	14211	13383	10901	15160	23968	124952	46331
Odisha	3334	7397	9368	6254	3966	6083	13627	22581	25866	38033	44189	25136
Chhattisgarh	4599	170	6108	4429	13797	5864	34115	7008	67768	43167	81127	54823
Madhya Pradesh	7178	4940	6911	7032	7130	6643	28202	21073	24187	30806	22557	25404
<b>Non-high focus large states</b>	5743	7933	10025	11729	14357	9831	14892	18031	20635	24869	31536	21730
Punjab	3893	8687	17617	19102	16498	13189	14673	16887	37619	41269	24090	28567
Haryana	5499	8103	15938	11339	7665	9149	24139	22265	37668	58278	37352	32728
West Bengal	4745	4112	8930	9028	19248	9076	14600	10780	18737	20197	33239	20659
Gujarat	2044	3772	4429	7154	6254	4648	8857	14746	19953	23530	22070	17909
Maharashtra	4915	6156	8273	5013	4721	5889	23701	21900	40053	22387	39493	28446
Andhra Pradesh	4477	9271	11266	7422	14941	9441	11729	19248	20610	14624	29468	19467
Karnataka	5816	5548	7592	5402	7762	6473	18055	16279	23871	20635	38203	22241
Goa	5402	12361	8249	35746	25696	17642	15719	17301	9247	73292	33239	28227
Kerala	12386	10682	10220	17301	14089	12945	16936	15817	15549	25672	24017	19467
Tamil Nadu	5913	5475	6716	8711	12580	7835	11412	14697	16036	19296	30125	17958
Telangana	5864	7568	10853	6278	8833	7884	17544	31171	40977	26183	34797	29443
<b>High Focus NE</b>	1411	9490	1703	24139	14819	10269	19053	69642	20805	239732	120572	100107
Others	1460	1509	1849	3309	25380	6643	22216	28032	16230	32047	336944	80568
Assam	2068	15135	1071	42754	5353	13505	21778	79473	26426	385708	31682	112006
<b>Non-High Focus- Small and UTs</b>	7008	6083	3772	2579	4185	4842	23993	27886	15330	23457	28762	23993
Others	6984	19223	21121	10001	6886	12921	11461	18128	26718	21511	11631	18396
Delhi	7251	2117	1071	1484	3553	3115	31998	19029	12240	24601	41951	26669
<b>All-India</b>	5864	7811	8857	11972	13724	9612	19150	20854	22508	29565	35673	25501

Source: Social Consumption- Health Survey: NSS 71<sup>st</sup> round

Table32. State-wise share of outpatient cases treated in public facilities in different quintiles of Average Annual per capita consumption expenditure (AAPCE) for all-India, rural and urban areas

States	Rural + Urban					Rural					Urban				
	Poorest 20%	20-40 %	40-60 %	60-80 %	80-100%	Poorest 20%	20-40 %	40-60 %	60-80 %	80-100%	Poorest 20%	20-40 %	40-60 %	60-80 %	80-100%
<b>High-focus non-NE states</b>	34.3	27.3	23.3	29.1	27.8	35	22.1	33.1	28.9	32.1	20.3	24.5	23.5	22.5	21.7
Jammu & Kashmir	89.4	35.2	45.2	47.3	32.8	91.4	45.9	49	40.3	37.9	30.4	56	43	33.6	11.4
Himachal Pradesh	39.7	36.9	36	55.5	56.6	39.1	34.5	33.7	62.2	47.2	72.8	78.5	85.9	86.2	78.9
Uttaranchal	29.1	59	54.4	50.6	46.7	35.5	48	51.3	82.1	87.1	27.4	57.3	2.6	31	5.4
Rajasthan	43.7	32.3	44.2	49.8	26.8	45.6	46.9	32.9	57.4	37.2	20.8	42	47.4	26.8	15.8
Uttar Pradesh	17.1	13.2	11	16.7	17.4	16.5	11	11.6	16.8	17.1	16.7	21	9.6	12.8	19.7
Bihar	6.5	6.7	16.5	16.2	23	6.6	6.7	17.1	17.9	22.5	4.5	2.2	15.9	2.8	40.8
Jharkhand	39.1	30.3	27.5	24.5	12.3	51	22.3	25.9	25.5	26.4	13.2	15.6	2.5	10.1	21.2
Odisha	76	79.5	76.9	78.4	56.4	76.6	78.9	82.9	73.6	64.2	67	56.6	55.2	27.9	60.6
Chhattisgarh	39.2	32.8	7.6	28	29.5	39	44.6	7.9	1.6	58.2	7.6	12	17.2	16	26.6
Madhya Pradesh	27.5	27.6	21.6	33.6	25.9	32.1	19.6	42.8	27.8	30.6	20.7	25.2	18.3	25.6	30.6
<b>Non-high focus large states</b>	32.4	26.6	21.5	24.3	15	33.7	29.7	21.6	22.4	23.8	30.1	24.8	20.3	16.6	10.7
Punjab	16	18.1	30	15.8	17.4	18.6	11.3	24.7	22.9	9.5	18.7	10.5	41.2	7.2	36.6
Haryana	26.1	3.5	12.9	5	8.3	10.3	15	7.8	6.2	12.6	22.9	7.1	3.6	3.5	6.1
West Bengal	37.7	23.4	21.5	13.1	12.6	35.9	29.1	23.4	17.8	14.9	30.2	23.9	20.4	5.6	6
Gujarat	30.3	24.3	21	14.1	8	29.5	34.6	12.1	22.9	20.7	28.4	24.5	16.8	7.3	1.5
Maharashtra	34.4	18.1	14.1	14.1	5	26.4	30.3	16.9	11.1	8.6	23.3	19.8	9.8	2.4	8.5
Andhra Pradesh	25.1	15.1	15.3	11.3	9.8	19.5	17.5	18.3	13.7	11	30	13.9	1.9	11.2	12.4
Karnataka	23.8	32.9	17.2	16.8	14.1	24.2	15.5	47	13.9	30.5	25.2	8.8	6.8	18	11
Goa	49	36.8	18.8	37.2	0	24.2	35.1	15.1	0.3	0	88.7	35.9	31.7	21	0
Kerala	49.9	35	36	26.6	21	55.9	38.6	38.9	25.6	21.9	44.2	28.6	34.4	23.5	20.3
Tamil Nadu	59	39.9	37.5	30	14.7	67.2	46.4	30.9	40.7	31.1	44.5	39.8	27.2	21.9	10.9
Telangana	28.4	6.8	16.8	10.8	11.3	44.6	6.7	10.1	15.1	22.6	5.6	14.6	2.1	25.8	0.4
<b>High Focus NE</b>	94.1	76.3	70.5	52.6	60.2	93.5	84.6	78.2	58.8	78.4	80.7	15.6	34.4	39.1	63.8
Others	81.1	80.4	81.8	49.8	43.9	81.2	84	81.2	71.8	60.9	67.5	29.7	43.4	46.8	25.1
Assam	94.2	88.4	73.5	46.8	67.6	92.5	90	80.2	40.6	89.5	78.9	10.2	20.7	19.1	90.8
<b>Non-High Focus- Small and UTs</b>	28.7	40.7	25.2	36	45.8	36.4	55.5	27.2	39.7	37.5	24.6	37.5	23.9	36.5	45.2
Others	44.3	38.7	46.3	32.5	56	81.6	20.8	37.4	24.3	48	44.5	54	26.5	42.9	55.2
Delhi	12.8	24.1	21.6	27.5	27.7	19.8	0	100		22.6	12.7	22.6	25.5	27.2	27.7
<b>All-India</b>	32.2	31.1	25.8	24	19.1	33.5	33	28.3	24.3	25.8	28.5	25.9	21.7	18	13.6

## **Childbirth (as inpatient cases)**



Table33.Average total childbirth expenses per household for those households which had at least one childbirth case (affected households), and across all households (with or without any childbirth case) and Average Annual per capita consumption expenses (AAPCE)

States	Households with at least one childbirth case (Rs)			Across all households (Rs)			AAPCE (Rs.)		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
<b>High-focus non-NE states</b>	5889	5208	8950	412	379	529	<b>15525</b>	<b>13578</b>	<b>23068</b>
Jammu & Kashmir	6661	6529	7202	431	439	406	19795	17739	27728
Himachal Pradesh	6037	6056	5820	244	258	152	21876	20404	35381
Uttaranchal	3742	2642	7742	177	132	305	17727	16097	23457
Rajasthan	4574	4105	6272	426	411	466	19564	17119	26049
Uttar Pradesh	6865	5702	11667	475	420	647	15525	13335	23080
Bihar	7071	7057	7210	485	488	460	13675	13140	18372
Jharkhand	4924	3898	9655	396	335	599	14138	11948	21474
Odisha	6175	5670	9211	379	365	439	13274	11157	24698
Chhattisgarh	5333	4019	9035	211	146	467	12958	11035	21681
Madhya Pradesh	4161	3250	7278	300	246	452	15671	13335	22034
<b>Non-high focus large states</b>	11403	9589	14698	624	575	694	<b>23664</b>	<b>18420</b>	<b>31828</b>
Punjab	11759	10574	14039	608	595	630	28811	24346	36330
Haryana	11101	10087	13575	809	803	820	26207	19187	39359
West Bengal	7343	6175	10777	402	370	472	18980	14880	28446
Gujarat	7699	5982	10545	496	426	586	23506	18944	29918
Maharashtra	12283	10168	15630	745	703	792	25051	17532	35113
Andhra Pradesh	11063	10088	13576	543	524	583	22740	19150	30940
Karnataka	10450	8421	14567	627	574	703	20148	15160	28263
Goa	20927	19025	22288	770	723	802	29443	26025	31682
Kerala	17069	16405	17955	944	954	932	31049	29297	33179
Tamil Nadu	14260	12200	16483	602	543	660	25222	19394	31171
Telangana	17158	15146	20511	793	703	940	22642	18311	29869
<b>High Focus NE</b>	6309	5544	10909	415	378	591	<b>17167</b>	<b>15342</b>	<b>27132</b>
Others	6344	5652	8481	345	312	441	34103	21207	40272
Assam	6296	5511	12914	447	404	725	45321	29261	46124
<b>Non-High Focus- Small and UTs</b>	12580	6282	13366	483	323	498	<b>42875</b>	<b>23981</b>	<b>45163</b>
Others	9588	6744	11056	449	386	474	19223	16790	27071
Delhi	13691	4007	13946	493	138	503	16230	14783	27180
<b>All-India</b>	8511	7003	12656	523	468	637	<b>19771</b>	15659	<b>29370</b>

Table34. State-wise share of hospitalization cases due to childbirth in Public and Private Hospitals and Average Annual per-capita Consumption Expenditure (AAPCE) for all-India, rural and urban areas

States	Total (Rural+Urban)			Rural			Urban		
	Public (per cent)	Private (per cent)	AAPCE (Rs.)	Public (per cent)	Private (per cent)	AAPCE (Rs.)	Public (per cent)	Private (per cent)	AAPCE (Rs.)
<b>High-focus non-NE states</b>	74.8	25.2	<b>15525</b>	78.8	21.3	<b>13578</b>	57.1	43.0	<b>23068</b>
Jammu & Kashmir	90.7	9.3	19795	94.3	5.7	17739	75.9	24.1	27728
Himachal Pradesh	85.3	14.7	21876	84.9	15.1	20404	89.4	10.6	35381
Uttaranchal	84.7	15.3	17727	88.1	11.9	16097	73.6	26.4	23457
Rajasthan	79.1	20.9	19564	82.8	17.2	17119	66.2	33.9	26049
Uttar Pradesh	62.6	37.4	15525	67.7	32.3	13335	41.5	58.5	23080
Bihar	76.0	24.0	13675	76.9	23.1	13140	67.1	32.9	18372
Jharkhand	76.3	23.7	14138	83.0	17.0	11948	46.2	53.8	21474
Odisha	88.2	11.9	13274	90.7	9.3	11157	72.6	27.4	24698
Chhattisgarh	78.4	21.6	12958	83.7	16.3	11035	63.4	36.6	21681
Madhya Pradesh	84.4	15.6	15671	89.9	10.1	13335	65.7	34.3	22034
<b>Non-high focus large states</b>	50.2	49.8	<b>23664</b>	55.6	44.4	<b>18420</b>	40.3	59.7	<b>31828</b>
Punjab	49.6	50.4	28811	56.4	43.6	24346	36.5	63.5	36330
Haryana	48.9	51.1	26207	52.6	47.4	19187	39.9	60.1	39359
West Bengal	75.2	24.9	18980	78.4	21.6	14880	65.5	34.5	28446
Gujarat	33.7	66.3	23506	36.8	63.2	18944	28.4	71.6	29918
Maharashtra	44.5	55.5	25051	48.9	51.1	17532	37.5	62.5	35113
Andhra Pradesh	40.4	59.6	22740	43.7	56.3	19150	31.9	68.1	30940
Karnataka	58.5	41.5	20148	67.1	32.9	15160	40.7	59.3	28263
Goa	34.7	65.3	29443	42.1	57.9	26025	29.3	70.7	31682
Kerala	31.4	68.6	31049	31.6	68.4	29297	31.1	68.9	33179
Tamil Nadu	58.4	41.6	25222	66.7	33.4	19394	49.5	50.5	31171
Telangana	30.7	69.3	22642	36.3	63.7	18311	21.3	78.7	29869
<b>High Focus NE</b>	91.3	8.7	<b>17167</b>	93.3	6.7	<b>15342</b>	79.2	20.8	<b>27132</b>
Others	87.9	12.1	34103	91.7	8.3	21207	76.4	23.6	40272
Assam	92.4	7.6	45321	93.7	6.3	29261	81.5	18.5	46124
<b>Non-High Focus- Small and UTs</b>	65.1	34.9	<b>42875</b>	76.3	23.7	<b>23981</b>	63.7	36.3	<b>45163</b>
Others	68.0	32.0	19223	75.6	24.4	16790	64.3	35.7	27071
Delhi	63.9	36.1	16230	79.7	20.3	14783	63.5	36.5	27180
<b>All-India</b>	64.0	36.0	<b>19771</b>	70.0	30.0	<b>15659</b>	47.5	52.5	<b>29370</b>

Table35. State-wise average hospitalization expenses due to childbirth cases in households which accessed public and private sources, ratio of expenses in private to public care for all-India, rural and urban areas

States	Total			Rural			Urban		
	Public	Private	Ratio of expenses	Public	Private	Ratio of expenses	Public	Private	Ratio of expenses
<b>High-focus non-NE states</b>	2482	15855	6.4	2444	15378	6.3	2717	16907	6.2
Jammu & Kashmir	5193	20752	4.0	5313	26365	5.0	4579	15307	3.3
Himachal Pradesh	4715	11696	2.5	4760	11181	2.4	4243	19177	4.5
Uttaranchal	2360	11201	4.8	2104	6628	3.2	3521	18000	5.1
Rajasthan	1824	14583	8.0	1768	14992	8.5	2086	13840	6.6
Uttar Pradesh	1991	15045	7.6	1832	13825	7.6	3056	17806	5.8
Bihar	3286	19040	5.8	3287	19586	6.0	3285	15371	4.7
Jharkhand	2153	13595	6.3	2096	12630	6.0	2627	15041	5.7
Odisha	4203	20709	4.9	4185	19774	4.7	4336	22729	5.2
Chhattisgarh	2767	14609	5.3	2382	12429	5.2	4207	17330	4.1
Madhya Pradesh	1739	16616	9.6	1824	15782	8.7	1337	17459	13.1
<b>Non-high focus large states</b>	2884	19923	6.9	2716	18151	6.7	3303	22309	6.8
Punjab	3405	20086	5.9	3258	20082	6.2	3832	20093	5.2
Haryana	2046	19243	9.4	1882	18580	9.9	2586	20488	7.9
West Bengal	3373	19162	5.7	3144	16953	5.4	4176	23235	5.6
Gujarat	1467	10821	7.4	1236	8750	7.1	1973	13828	7.0
Maharashtra	2604	19944	7.7	2186	17813	8.2	3466	22692	6.6
Andhra Pradesh	2936	16621	5.7	3049	15618	5.1	2529	18743	7.4
Karnataka	3468	20165	5.8	3354	18633	5.6	3851	21897	5.7
Goa	4940	29309	5.9	6750	27717	4.1	3109	30254	9.7
Kerala	3530	23443	6.6	3646	22512	6.2	3372	24667	7.3
Tamil Nadu	2389	30939	13.0	2166	32429	15.0	2715	29890	11.0
Telangana	2996	23424	7.8	2789	22187	8.0	3585	25093	7.0
<b>High Focus NE</b>	5130	18457	3.6	4838	15112	3.1	7193	24940	3.5
Others	4801	17431	3.6	4628	16733	3.6	5442	18156	3.3
Assam	5242	19029	3.6	4900	14492	3.0	8543	32176	3.8
<b>Non-High Focus- Small and UTs</b>	4151	28140	6.8	2346	19045	8.1	4423	28871	6.5
Others	3629	22153	6.1	2198	20961	9.5	4507	22564	5.0
Delhi	4358	30114	6.9	3039	7800	2.6	4401	30440	6.9
<b>All-India</b>	2794	18592	6.7	2681	17049	6.4	3254	20999	6.5

Note:44, 24 and 20 no of households accessed both types of level of care out of 14297, 7931 and 6366 no of households at All-India (rural+urban), rural and urban areas respectively. These households had been dropped while calculating expenses.

Table 36. Average total hospitalization expenses due to childbirth cases per household for those with at least one childbirth case and across all households (with or without any childbirth case) in different quintiles of Average Annual per capita consumption expenditure (AAPCE) (Rural+Urban)

States	Across all households						Affected Households					
	Poorest 20%	20-40%	40-60%	60- 80%	80- 100%	All Households	Poorest 20%	20-40%	40- 60%	60-80%	80-100%	All Households
<b>High-focus non-NE states</b>	267	380	386	495	543	412	3465	5111	5393	6877	10370	5889
Jammu & Kashmir	306	619	544	404	296	431	4383	7836	6491	8652	6525	6661
Himachal Pradesh	347	379	218	100	146	244	5129	6540	6046	5689	8126	6037
Uttaranchal	110	181	155	200	243	177	2733	3795	2807	3878	5861	3742
Rajasthan	315	343	455	478	561	426	2836	3093	4855	5265	9914	4574
Uttar Pradesh	255	355	454	644	698	475	3403	4887	6174	8760	13852	6865
Bihar	441	387	542	494	562	485	5758	6036	6496	7904	10681	7071
Jharkhand	356	311	451	506	352	396	3188	6107	4418	6130	7447	4924
Odisha	298	312	480	448	358	379	3860	4869	7070	7815	9067	6175
Chhattisgarh	97	121	154	259	436	211	2087	2883	4949	6377	11869	5333
Madhya Pradesh	154	315	287	361	412	300	1977	3597	4476	4510	9000	4161
<b>Non-high focus large states</b>	523	577	638	741	656	624	6819	8799	11696	15410	25277	11403
Punjab	473	601	758	642	623	608	6290	9906	18495	16850	20127	11759
Haryana	1234	527	818	621	814	809	14845	5492	10026	14830	15997	11101
West Bengal	419	277	315	427	627	402	5151	5694	6028	7166	20994	7343
Gujarat	409	555	407	554	592	496	4307	6809	6727	11971	20397	7699
Maharashtra	478	764	811	996	680	745	6091	10071	12420	17795	27840	12283
Andhra Pradesh	719	528	461	578	426	543	7448	10294	11047	16581	21160	11063
Karnataka	649	691	675	560	568	627	7384	8947	9356	15466	25472	10450
Goa	604	1455	1104	295	357	770	15048	32924	17232	13972	31722	20927
Kerala	1020	863	992	1020	824	944	14228	13374	14431	24315	27921	17069
Tamil Nadu	464	398	534	917	696	602	6700	9329	15384	23161	29036	14260
Telangana	905	803	469	1016	742	793	13667	14158	16726	20650	29436	17158
<b>High Focus NE</b>	357	377	351	492	495	415	4581	5405	4678	7057	13489	6309
Others	257	391	367	325	395	345	5152	5542	5642	7119	9538	6344
Assam	418	234	496	515	596	447	4479	4647	5130	7021	14937	6296
<b>Non-High Focus- Small and UTs</b>	345	368	367	395	1067	483	5601	8491	12587	18849	29370	12580
Others	537	311	469	551	314	449	7464	5203	11651	13247	27806	9588
Delhi	296	297	431	357	1208	493	5181	9102	13213	18962	29883	13691
<b>All-India</b>	351	467	541	612	659	523	4594	6374	8057	11118	19731	8511

Table 37 Average total hospitalization expenses due to childbirth cases per household for those with at least one childbirth case and across all households (with or without any childbirth case) in different quintiles of Average Annual per capita consumption expenditure (AAPCE) (Rural)

States	Across all households						Across Affected Households					
	Poorest 20%	20-40%	40-60%	60- 80%	80- 100%	All Households	Poorest 20%	20-40%	40- 60%	60-80%	80-100%	All Households
<b>High-focus non-NE states</b>	266	307	452	389	500	379	3420	4648	5168	5883	7805	5208
Jammu & Kashmir	275	699	415	332	464	439	4347	8361	4898	6531	8539	6529
Himachal Pradesh	372	327	269	118	196	258	5359	5875	6585	6657	7029	6056
Uttaranchal	92	89	87	159	287	132	2220	2585	2253	2310	4244	2642
Rajasthan	210	400	433	411	693	411	2074	3430	4139	4099	10295	4105
Uttar Pradesh	256	259	449	559	592	420	3313	3885	5110	7418	10500	5702
Bihar	459	407	595	420	586	488	5875	6604	6493	7483	10568	7057
Jharkhand	399	331	287	307	352	335	3190	5821	3458	3270	4999	3898
Odisha	264	323	477	375	387	365	3626	4350	7482	5860	8840	5670
Chhattisgarh	87	86	133	66	349	146	1966	1856	5149	2105	9743	4019
Madhya Pradesh	150	293	238	179	412	246	1871	3391	2818	3127	5870	3250
<b>Non-high focus large states</b>	515	486	522	553	822	575	6722	7182	9033	10672	18782	9589
Punjab	263	1078	488	598	585	595	4786	9946	9569	17292	17683	10574
Haryana	1678	561	272	933	528	803	17847	4968	4445	13375	8788	10087
West Bengal	435	267	266	340	532	370	5184	5443	5211	6764	8587	6175
Gujarat	310	494	459	234	612	426	3461	5538	5830	5322	13501	5982
Maharashtra	357	545	681	954	1090	703	4725	7034	11292	13805	16903	10168
Andhra Pradesh	793	394	454	494	484	524	7395	8225	11657	14646	15524	10088
Karnataka	687	450	746	548	449	574	6674	7222	9707	8155	14101	8421
Goa	370	1296	1844	314		723	10891	26194	14743	23823		19025
Kerala	671	1013	857	1304	1032	954	12237	12812	13102	25054	27256	16405
Tamil Nadu	405	421	360	490	1037	543	7139	6883	9369	14945	32968	12200
Telangana	991	854	437	582	648	703	14091	13481	14756	15901	20571	15146
<b>High Focus NE</b>	376	246	418	422	422	378	4447	4495	5142	5850	9647	5544
Others	255	378	263	313	356	312	5017	5613	4141	5275	9453	5652
Assam	412	224	480	349	546	404	4371	4030	5290	5446	9238	5511
<b>Non-high Focus- Small and UTs</b>	198	579	120	113	638	323	3384	5872	3256	5458	15063	6282
Others	85	241	549	263	757	386	1380	4325	6268	7392	23139	9588
Delhi	132		121		401	138	2576		6200		4433	4007
<b>All-India</b>	340	428	452	466	668	468	4328	5927	6179	8112	12905	7003

Table 38 Average total hospitalization expenses due to childbirth cases per household for those with at least one childbirth case and across all households (with or without any childbirth case) in different quintiles of Average Annual per capita consumption expenditure (AAPCE) (Urban)

States	Across all households						Across Affected Households					
	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households	Poorest 20%	20-40%	40-60%	60-80%	80-100%	All Households
<b>High-focus non-NE states</b>	335	664	617	564	489	529	4554	7625	10149	12109	19493	8950
Jammu & Kashmir	356	928	255	372	194	406	5437	7380	6115	10068	12090	7202
Himachal Pradesh	413	59	174	104	4	152	4485	4192	10451	25700	1610	5820
Uttaranchal	356	373	286	124	473	305	5950	9536	9466	2953	24860	7742
Rajasthan	303	447	610	363	626	466	3221	4767	6235	6543	20987	6272
Uttar Pradesh	288	731	844	788	620	647	4739	9034	13755	18947	20864	11667
Bihar	366	273	700	356	572	460	6357	3013	8632	6816	17333	7210
Jharkhand	361	717	1296	358	241	599	5357	7588	13358	10006	17197	9655
Odisha	494	712	422	338	203	439	7411	8584	9202	10899	29328	9211
Chhattisgarh	345	212	329	1013	448	467	4764	3721	11566	14573	16424	9035
Madhya Pradesh	304	532	631	430	344	452	3608	6560	8189	9452	20241	7278
<b>Non-high focus large states</b>	703	675	751	739	596	694	8741	12251	16408	23287	29433	14698
Punjab	572	362	855	808	423	630	8277	8736	18094	20845	22126	14039
Haryana	385	1134	621	1138	732	820	6548	11480	16055	16747	34638	13575
West Bengal	338	498	420	573	527	472	4769	8863	9261	21733	30184	10777
Gujarat	700	539	718	446	525	586	7645	7820	12772	15073	21451	10545
Maharashtra	765	1001	878	807	504	792	9627	12997	20123	23785	36285	15630
Andhra Pradesh	839	631	441	572	425	583	9182	12380	16847	22445	21419	13576
Karnataka	828	705	697	851	450	703	9252	11781	16710	29286	26045	14567
Goa	742	1904	481	375	632	802	22241	24294	17312	17277	31722	22288
Kerala	1162	1215	771	863	647	932	14591	15697	17924	24111	27743	17955
Tamil Nadu	538	533	794	690	756	660	8005	15642	18080	23556	29976	16483
Telangana	1094	795	1248	718	835	940	13133	21400	21325	25821	39909	20511
<b>High Focus NE</b>	465	555	716	573	661	591	6925	8691	10129	14219	23182	10909
Others	497	665	386	313	364	441	7050	9017	8307	9869	9647	8481
Assam	460	418	979	1345	393	725	8591	6099	11274	29431	16040	12914
<b>Non-High Focus- Small and UTs</b>	355	327	378	440	1075	498	5964	9188	11598	20458	29370	13366
Others	537	311	469	551	314	474	8333	6590	8480	18644	28404	9588
Delhi	301	312	364	406	1208	503	5276	9295	13003	22309	29883	13946
<b>All-India</b>	563	678	661	688	591	637	7043	10333	13517	20268	26728	12656

Table39 State-wise share of hospitalization cases due to childbirth cases treated in public facilities in different quintiles based on Average Annual per - capita consumption expenditure for all-India, rural and urban areas

States	Rural+Urban					Rural					Urban				
	Poorest 20%	20-40%	40-60%	60-80%	80-100%	Poorest 20%	20-40%	40-60%	60-80%	80-100%	Poorest 20%	20-40%	40-60%	60-80%	80-100%
<b>High-focus non-NE states</b>	87	79.5	74	69.3	55.2	87.9	84.2	77.7	73.7	67	74.5	59.7	52.3	39.7	30.9
Jammu & Kashmir	96	87.4	94.4	82	90	100	87.1	97.9	100	87.4	78.5	77.9	84	59.7	58.6
Himachal Pradesh	87	89.6	96.6	66	61	84.9	92.3	88.6	83.3	61.9	100	83.3	55.5	0	100
Uttaranchal	95	83.3	87.5	95.4	59.8	99.6	78.1	100	94.4	60	81.8	50.5	80.5	90.2	12.1
Rajasthan	89.1	80.2	81.9	73.2	54.6	93.3	83.5	83.6	81.1	60.7	79.1	71.2	60.5	55.4	44.4
Uttar Pradesh	80	69.1	60.7	57	34.6	81.9	83	62.4	64.3	40.6	58.6	43.5	35.9	27.3	26.4
Bihar	85.6	77	80.6	61.7	68.5	85.3	74.3	81.4	64.2	73.4	71.2	85.8	64.4	63.7	18.9
Jharkhand	84.2	78.7	84.9	66.2	51.6	85.3	75.3	92.1	88.3	66.2	73.2	57.5	29.5	19.5	26.4
Odisha	97.9	92.2	87.6	81.4	72.1	98.4	93.2	88.4	86.7	79.6	82.5	85	65.3	40.5	15.4
Chhattisgarh	84.7	83.7	85.7	75.7	60	83.5	94	80.6	92.6	68.8	73.6	88.1	44.7	53.2	27
Madhya Pradesh	91.7	90.7	85.6	79.8	60.3	93.9	90.8	93.4	89.8	77.1	87.7	70.5	54.2	48.9	23.1
<b>Non-high focus large states</b>	68.6	56.5	41	36.2	15.4	70.3	66	54.7	43.6	25.8	57.5	42.4	36	17.5	7.7
Punjab	72.5	52.4	29.7	33.2	16.2	73	59.4	56.4	45.8	26.8	61.4	44.6	26.5	12.9	0
Haryana	37.4	73.8	54.4	18.5	24.3	27.9	75.2	75	50.2	27.3	59.9	48.1	30.1	16.8	6.8
West Bengal	83.5	84	79.9	68.6	32	83	84.7	85.8	70.6	66.6	86.4	67.2	65.1	36.3	14.8
Gujarat	51.8	31.2	28.2	23.5	0.1	56.6	40.4	31.6	20.9	8	29.8	39.6	37.1	7.4	0.2
Maharashtra	70.8	45.1	34.5	29.2	18	77.6	60.2	40.5	27.1	29.5	51.8	37.6	25.2	23.5	12.2
Andhra Pradesh	58.9	42.8	23.8	22	8.4	58.5	52.4	27.4	23.3	20.2	47.2	34	7.9	12.4	11
Karnataka	64.5	68.6	59.8	45.2	13	67.5	72.5	71.7	62.5	52.7	47.5	55.6	39.8	7.7	0
Goa	51.3	7.4	41.6	53.2	0	52.1	37.9	50.2	0		33	25.2	41.1	38.5	0
Kerala	45.1	40.1	27.2	13.6	13.1	53.1	39.4	28.9	9	18.1	43.6	33.5	23.2	15.9	11.5
Tamil Nadu	78	69.6	52.6	42.9	13	73.6	79.7	72.2	54.2	33.2	72.7	51.2	50.4	18.9	17.7
Telangana	32.7	40.3	28.4	20.5	19.7	28.2	53.5	31	41.9	18	30.1	18.9	15	22.9	5.1
<b>High Focus NE</b>	95.4	95.6	93.5	92.1	67	95	96.3	94.5	93.2	82.4	92.9	88.3	83.5	57.5	44.3
Others	98.3	95.3	90.2	83.3	63.1	99	94.7	92.8	92	71.2	92.5	83.9	78	59.8	41
Assam	94.8	95.3	94.2	93.7	74.5	95.4	95.7	93.6	96.7	86.2	88	97.7	87.1	50.7	59
<b>Non-High Focus- Small and UTs</b>	82.9	67.7	55.1	46	43.2	99.4	65.9	85.9	90.4	48.2	83.5	64.8	56.6	43.6	43.2
Others	79.2	66.5	57.6	71.3	9.2	99.2	98.4	57	80.9	45.4	75.6	65.6	64.2	57.9	9.5
Delhi	88.7	66.1	49.4	38.8	44.1	100		100		53.9	88.3	64.8	51.5	33.2	44.1
<b>All-India</b>	81.6	71.6	61.5	50.9	28.2	83.9	76	70.8	61.6	46.6	64.8	50.9	42.1	25.3	18.2

## **Catastrophic Payments and Impoverishment Effects**



Table 40. Average Expenditures for inpatient and outpatient care estimated from 68<sup>th</sup> Round 2011-12 and 71<sup>st</sup> Round 2014

	68 <sup>th</sup> (Consumer Expenditure) Round (2011-12) Current prices (Rs.)			71 <sup>st</sup> (Health) Round (2004) Current prices (Rs.)		
	MPCE	IE	OE	MPCE	IE	OE
All India	1773	1973	3920	1625	3933	6847
Rural	1430	1721	3596	1287	3203	6019
Urban	2630	2528	4633	2414	5444	8563
	Proportion of Households Facing Catastrophic Health Expenditure (10 per cent threshold)					
	68 <sup>th</sup> (Consumer Expenditure) Round (2011-12) Current prices (Rs.)			71 <sup>st</sup> (Health) Round (2004) Current prices (Rs.)		
All India	18.4			23.9		
Rural	19.3			23.8		
Urban	16.4			23.9		

Table 41. Sample number of households reporting healthcare services and estimated proportion of households using healthcare services in 68<sup>th</sup> Round 2011-12 and 71<sup>st</sup> Round 2014

	Number of sample households reporting use of health services as		
	Inpatient	Outpatient	Total Sample
71 <sup>st</sup> Round	46668	24053	65932
68 <sup>th</sup> Round	16009	77818	101662
	Estimated proportion of households (per cent) reporting use of health services as		
	Inpatient	Outpatient	
71 <sup>st</sup> Round	18.4	32.9	
68 <sup>th</sup> Round	14.3	77.9	

Table 42: Estimates of proportion of households facing catastrophic healthcare payments across different thresholds

Indicator	Z <sub>cat</sub> (10 per cent)			Z <sub>cat</sub> (20 per cent)			Z <sub>cat</sub> (25 per cent)		
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
<b>Headcount: All Households</b>									
H <sub>cat</sub> (R+U)	8.1	16.7	22.9	4.8	10.6	15	3.8	8.6	12.4
H <sub>cat</sub> (R)	8.1	16.7	22.8	4.8	10.8	15.2	3.9	8.8	12.6
H <sub>cat</sub> (U)	8	16.8	23	4.7	10.2	14.6	3.8	8.0	11.8
<b>Headcount: Affected Households</b>									
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
H <sub>cat</sub> (R+U)	44.0	58.7	57.9	25.8	37.3	38	20.8	30	31.3
H <sub>cat</sub> (R)	43.8	62.6	59.6	25.6	40.7	39.7	20.9	33.2	33.0
H <sub>cat</sub> (U)	44.3	52.0	54.8	26.2	31.5	34.8	20.8	24.6	28.2
<b>Intensity of CHE</b>									
MPG <sub>cat</sub> (R+U)	31.8	35.5	39	41.1	43.5	47.1	45.3	48.5	51.7
MPG <sub>cat</sub> (R)	31	37.6	40.2	39.8	45.7	48.3	43.3	50.5	52.6
MPG <sub>cat</sub> (U)	33.6	31.2	36.4	43.8	38.8	44.6	49.5	44	49.7

Source: Authors' calculations based on 71<sup>st</sup> round of NSS survey

Table 43: Estimates of proportion of households facing catastrophic healthcare payments across different thresholds excluding households whose health expenditure exceeds their total consumption expenditure

Indicator	Z <sub>cat</sub> (10 per cent)			Z <sub>cat</sub> (20 per cent)			Z <sub>cat</sub> (25 per cent)		
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
<b>Headcount: All Households</b>									
H <sub>cat</sub> (R+U)	7.6	15.7	21.2	4.2	9.5	13.2	3.3	7.4	10.5
H <sub>cat</sub> (R)	7.7	15.5	21.1	4.3	9.6	13.3	3.4	7.6	10.7
H <sub>cat</sub> (U)	7.4	15.9	21.4	4.1	9.2	12.9	3.1	7.0	10.1
<b>Headcount: Affected Households</b>									
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
H <sub>cat</sub> (R+U)	42.2	56.8	55.6	23.5	34.4	34.6	18.4	26.8	27.5
H <sub>cat</sub> (R)	42.3	60.6	57.2	23.6	37.5	36.1	18.7	29.6	29.0
H <sub>cat</sub> (U)	42.1	50.4	52.6	23.3	29.1	31.7	17.7	22.0	24.7
<b>Intensity of CHE</b>									
MPG <sub>cat</sub> (R+U)	19.0	21.4	22.4	20.6	22.6	23.4	20.7	23.5	23.8
MPG <sub>cat</sub> (R)	19.2	22.4	23.0	20.8	23.6	24.0	20.6	24.3	24.3
MPG <sub>cat</sub> (U)	18.6	19.5	21.1	20.3	20.6	22.1	20.9	21.6	22.7

Source: Authors' calculations based on 71<sup>st</sup> round of NSS survey

Table 44. Proportion of households incurring catastrophic expense (Inpatient +outpatient) in rural, urban areas and all-India at 10% threshold level across the quintiles of Monthly per capita consumption expenditure in the states

States	Rural						Urban						Total					
	Poorest 20%	20- 40%	40- 60%	60- 80%	80- 100%	All	Poorest 20%	20- 40%	40- 60%	60- 80%	80- 100%	All	Poorest 20%	20- 40%	40- 60%	60- 80%	80- 100%	All
<b>HFNNS</b>	<b>21.0</b>	<b>18.1</b>	<b>19.3</b>	<b>18.3</b>	<b>21.4</b>	<b>19.7</b>	<b>22.8</b>	<b>22.3</b>	<b>23.3</b>	<b>20.2</b>	<b>19.7</b>	<b>21.8</b>	<b>21.0</b>	<b>20.3</b>	<b>17.3</b>	<b>20.5</b>	<b>21.0</b>	<b>20.2</b>
Jammu & K	19.7	29.5	26.6	36.9	13.3	25.8	8.3	20.6	14.7	7.2	3.1	10.7	20.6	24.0	34.8	23.0	10.4	22.4
Himachal P	27.3	16.7	30.4	19.6	17.5	22.5	16.4	18.6	2.2	1.6	4.7	8.8	26.6	22.4	21.2	20.0	12.9	20.7
Uttaranchal	22.5	30.7	38.3	9.3	1.6	21.1	36.5	26.3	34.4	17.5	31.2	28.6	29.9	32.1	22.1	16.1	13.9	23.0
Rajasthan	17.1	15.8	16.1	13.8	18.1	16.0	19.9	21.7	19.5	11.1	23.2	19.0	16.4	19.6	16.4	14.7	17.3	16.8
Uttar Pradesh	22.9	21.2	23.0	18.5	27.8	22.6	23.2	21.6	24.0	29.4	21.0	23.7	23.0	23.4	20.0	22.7	25.3	22.9
Bihar	22.2	14.4	15.7	11.6	20.3	16.7	24.5	20.6	11.7	16.1	15.4	17.6	22.8	13.3	14.9	13.2	19.3	16.8
Jharkhand	12.8	11.1	12.1	7.3	17.4	12.1	20.1	34.0	31.0	19.3	33.8	27.6	13.4	9.1	14.1	20.3	21.2	15.7
Odisha	26.0	32.7	32.5	26.6	34.4	30.6	24.7	33.7	33.0	13.3	9.8	23.4	27.8	28.9	34.3	24.3	31.4	29.3
Chhattisgarh	9.5	6.8	10.7	4.1	17.8	10.3	18.6	4.1	11.9	17.5	14.0	13.5	9.0	7.8	13.4	8.1	16.7	10.9
Madhya P	18.2	19.7	13.5	21.6	16.7	18.1	25.9	18.6	27.7	19.2	21.5	22.6	17.5	21.4	14.2	23.0	19.3	19.2
<b>NHFLS</b>	<b>25.9</b>	<b>26.4</b>	<b>27.9</b>	<b>26.0</b>	<b>31.7</b>	<b>27.5</b>	<b>26.6</b>	<b>25.5</b>	<b>27.8</b>	<b>22.4</b>	<b>21.3</b>	<b>24.7</b>	<b>26.4</b>	<b>26.3</b>	<b>27.6</b>	<b>26.9</b>	<b>24.5</b>	<b>26.3</b>
Punjab	40.3	39.3	30.0	23.6	35.3	33.8	21.2	33.7	40.6	32.7	14.7	29.3	36.4	28.9	34.2	36.8	26.4	32.0
Haryana	15.8	11.9	20.1	17.5	28.9	18.7	20.3	26.1	37.3	16.1	19.7	23.3	15.9	19.3	18.9	26.2	23.2	20.3
West Bengal	26.4	26.8	31.0	29.0	41.5	30.8	29.7	22.0	32.3	28.4	40.2	30.3	27.2	29.3	26.5	37.0	35.5	30.6
Gujarat	18.5	16.4	14.3	14.2	19.2	16.5	15.4	19.9	14.0	16.5	15.4	16.2	19.1	12.8	17.0	17.0	15.9	16.4
Maharashtra	21.6	28.6	23.6	28.6	22.4	25.0	21.5	24.0	19.8	12.7	8.7	17.7	21.7	26.7	25.0	21.6	11.8	21.6
Andhra P.	26.9	37.9	20.8	23.9	32.2	28.2	25.1	29.8	39.2	19.7	26.5	28.1	25.1	35.9	21.5	33.9	24.6	28.2
Karnataka	40.0	22.8	26.4	29.6	20.1	27.7	28.9	25.0	24.4	20.8	15.3	23.0	32.8	24.3	29.9	22.2	17.9	25.8
Goa	34.7	33.4	37.0	31.6	6.7	28.8	34.3	71.6	28.4	37.3	55.4	43.8	34.2	53.3	30.2	19.3	59.9	37.8
Kerala	40.7	40.2	44.5	46.9	49.5	44.2	51.4	41.4	43.6	36.0	30.8	40.7	46.4	41.3	44.0	42.0	39.6	42.6
Tamil Nadu	17.3	22.8	19.3	25.5	33.5	23.7	27.2	18.6	24.1	25.9	27.9	24.7	20.2	23.2	20.9	28.7	28.0	24.2
Telangana	26.5	38.3	30.9	30.0	24.7	30.1	38.3	25.2	27.1	21.9	14.1	25.4	29.3	37.2	27.9	27.3	17.3	28.3
<b>HFNE</b>	<b>17.2</b>	<b>16.9</b>	<b>10.5</b>	<b>5.2</b>	<b>6.8</b>	<b>11.4</b>	<b>11.8</b>	<b>15.1</b>	<b>12.0</b>	<b>0.1</b>	<b>7.1</b>	<b>11.6</b>	<b>19.9</b>	<b>12.6</b>	<b>8.0</b>	<b>6.8</b>	<b>9.0</b>	<b>11.4</b>
Others	16.3	12.2	9.1	6.5	10.5	11.3	11.3	9.1	10.3	0.1	7.4	9.8	15.5	12.2	8.7	7.8	9.9	10.9
Assam	17.1	18.3	11.9	3.2	5.8	11.4	13.8	18.7	10.8	0.2	5.7	13.2	17.7	15.8	10.4	5.9	8.0	11.7
<b>NHFSSUTs</b>	<b>16.8</b>	<b>17.5</b>	<b>23.1</b>	<b>5.8</b>	<b>5.9</b>	<b>14.4</b>	<b>18.9</b>	<b>10.3</b>	<b>11.5</b>	<b>6.4</b>	<b>6.1</b>	<b>10.7</b>	<b>19.4</b>	<b>10.2</b>	<b>10.2</b>	<b>7.1</b>	<b>6.1</b>	<b>11.0</b>
Others	7.1	27.8	31.0	12.0	4.9	17.5	19.7	20.4	22.8	14.6	10.0	17.6	18.0	25.1	13.7	19.0	9.5	17.5
Delhi	4.7	0.0	1.0	0.0	21.5	5.2	18.6	8.5	7.0	6.2	5.0	9.2	18.1	8.2	9.4	5.0	5.0	9.1
<b>All-India</b>	<b>21.7</b>	<b>21.6</b>	<b>21.4</b>	<b>23.2</b>	<b>26.3</b>	<b>22.8</b>	<b>24.2</b>	<b>24.4</b>	<b>25.4</b>	<b>21.4</b>	<b>19.4</b>	<b>23.0</b>	<b>22.1</b>	<b>21.6</b>	<b>22.7</b>	<b>25.5</b>	<b>22.6</b>	<b>22.9</b>

HFNNS: High-focus non-NE States, NHFLS: Non-high focus large States, HFNE: High-focus north-eastern States, NHFSSUTs: non-high focus Small States and UTs

Table 45: Estimates of concentration indices for headcount and intensity of catastrophic payments@

Indicator	Z <sub>cat</sub> (10 per cent)			Z <sub>cat</sub> (20 per cent)			Z <sub>cat</sub> (25 per cent)		
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
<b>Headcount: All Households</b>									
C <sub>c</sub> (R+U)	0.17	0.06	0.09	0.14	0.01	0.06	0.13	0.00	0.05
C <sub>c</sub> (R)	0.20	0.08	0.11	0.17	0.04	0.09	0.16	0.03	0.08
C <sub>c</sub> (U)	0.13	0.01	0.05	0.09	-0.04	0.01	0.09	-0.05	0.00
<b>Headcount: Affected Households</b>									
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
C <sub>c</sub> (R+U)	-0.02	-0.10	-0.05	-0.05	-0.15	-0.08	-0.06	-0.16	-0.09
C <sub>c</sub> (R)	-0.02	-0.07	-0.03	-0.04	-0.12	-0.06	-0.05	-0.13	-0.07
C <sub>c</sub> (U)	-0.03	-0.11	-0.07	-0.07	-0.16	-0.10	-0.07	-0.16	-0.11
<b>Intensity of CHE</b>									
	In-pat	Out-pat	All	In-pat	Out-pat	All	In-pat	Out-pat	All
C <sub>o</sub> (R+U)	-0.04	-0.08	-0.05	-0.03	-0.06	-0.04	-0.03	-0.06	-0.04
C <sub>o</sub> (R)	-0.05	-0.08	-0.05	-0.05	-0.06	-0.05	-0.05	-0.06	-0.05
C <sub>o</sub> (U)	-0.03	-0.06	-0.04	0.01	-0.03	-0.02	0.01	-0.03	-0.02

Source: Authors' calculations based on 71<sup>st</sup> round of NSS survey

@ Values have been estimated excluding households whose health expenditures exceeded their total consumption of expenditure. Such households constituted about 2 per cent of all households and 5 per cent of affected households.

Table 46: Proportion of population below the poverty line before and after healthcare payments (per cent)

@

	Rural	Urban
Poverty line at 2014 prices	Rs. 975	1181
All Households		
Before Healthcare payments	35.6	20
After Healthcare payments	44.4	28.4
Affected Households		
Before Healthcare payments	32.4	18.6
After Healthcare payments	52.7	35.9
Using International poverty line		
Before Healthcare payments	35.6	11.1
After Healthcare payments	44.2	18.4

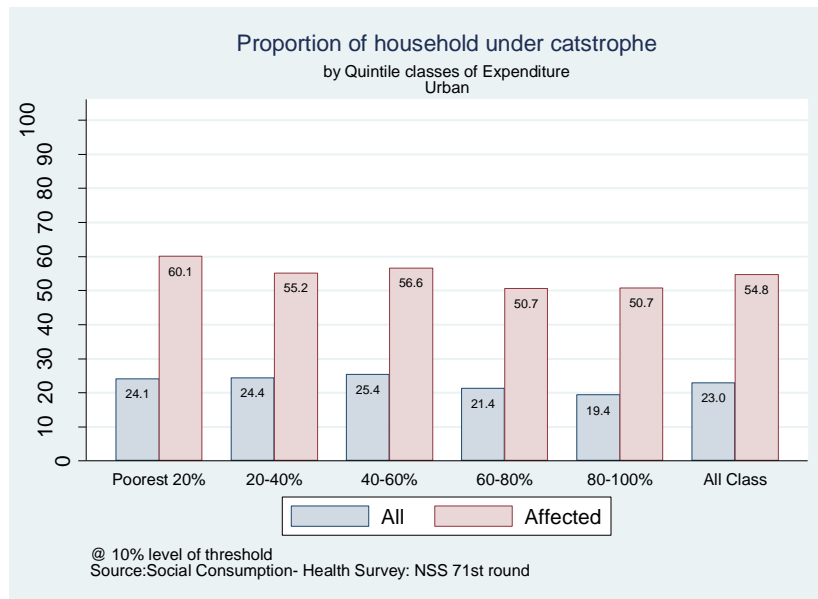
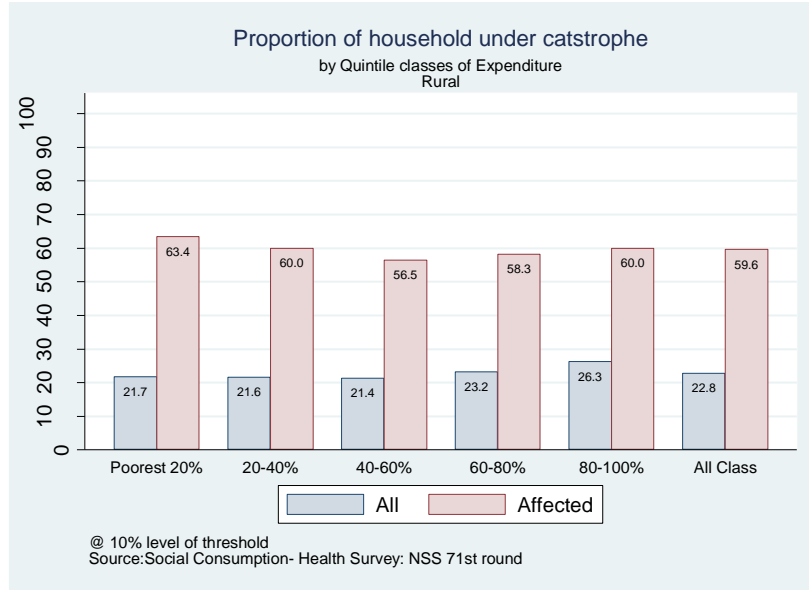
@ Values have been estimated excluding households whose health expenditures exceeded their total consumption of expenditure. Such households constituted about 2 per cent of all households and 5 per cent of affected households.

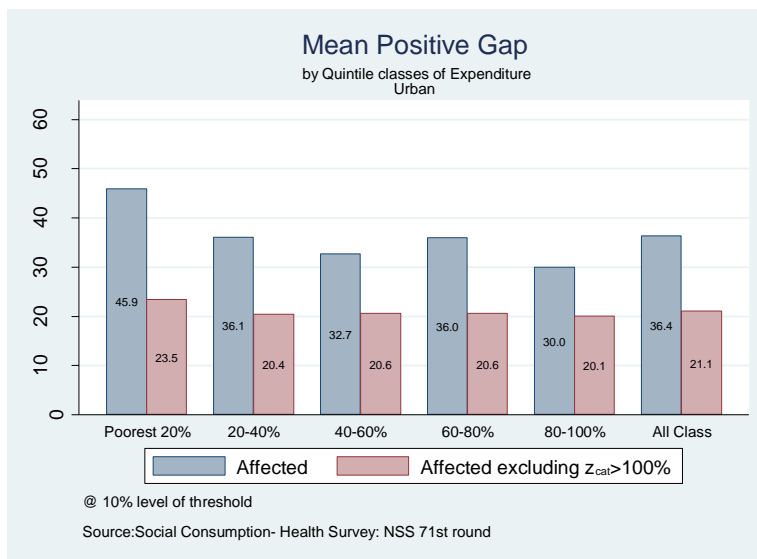
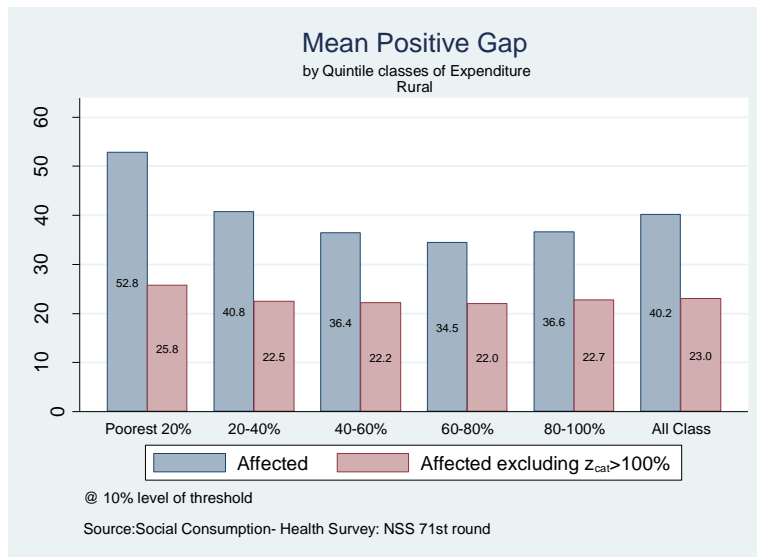
Table 47. Incidence of catastrophe, intensity and concentration across the states (affected household at 10% threshold)

State	$H_{cat}$	$C_e$	$MPG_{cat}$	$C_o$	Sample Size
Andhra Pradesh	56.37	-0.05	32.53	-0.05	2076
Arunachal Pradesh	65.11	-0.04	79.24	-0.37	379
Assam	52.49	-0.16	35.82	0.16	1652
Bihar	59.22	-0.08	56.23	-0.1	2288
Chhattisgarh	48.47	0	38.99	-0.06	841
Delhi	39.87	-0.1	29.74	0	818
Goa	56.48	-0.08	20.65	0.14	170
Gujarat	45.63	-0.09	27.36	-0.11	2291
Haryana	53.17	-0.05	34.09	-0.07	1112
Himachal Pradesh	54.46	-0.18	46.43	-0.19	676
Jammu & Kashmir	65.41	-0.07	36.73	-0.18	992
Jharkhand	52.9	-0.04	30.09	0.11	1060
Karnataka	64.3	-0.05	33.75	-0.13	2399
Kerala	56.14	0	27.11	-0.07	2240
Madhya Pradesh	55.93	-0.06	46.99	-0.21	2805
Maharashtra	60.72	-0.07	36.48	-0.13	4275
Manipur	62.89	-0.1	40.05	-0.19	1037
Meghalaya	34.66	-0.1	12.43	0.08	534
Mizoram	24.01	-0.18	20.39	-0.23	564
Nagaland	33.36	-0.06	17.37	-0.03	377
Odisha	70.78	-0.02	57.93	-0.32	1974
Punjab	58.43	-0.09	29.3	-0.11	1289
Rajasthan	47.62	-0.05	32.23	-0.02	2263
Sikkim	34.75	0.15	26.98	-0.06	382
Tamil Nadu	50.95	0.03	34.12	-0.15	3284
Telangana	73.09	-0.06	47.04	-0.26	1196
Tripura	43.09	0.02	49.07	0.31	1086
Uttaranchal	61.35	-0.12	39.97	0.08	499
Uttar Pradesh	60.97	-0.06	44.37	-0.08	5951
West Bengal	62.84	-0.05	38.92	-0.23	4132
A & N Islands	11.55	-0.05	116.63	-0.18	211
Chandigarh	28.8	0.21	16.4	0.17	149
D & N Haveli	38.9	-0.17	23.35	-0.28	99
Daman & Diu	30.98	-0.51	13.07	0.26	99
Lakshadweep	25.13	0.1	45.91	0.12	112
Puducherry	45.38	0.09	31.77	-0.1	224
<b>High focus non-NE states</b>	<b>58.64</b>	<b>-0.07</b>	<b>45.96</b>	<b>-0.14</b>	<b>19349</b>
<b>Non-high focus large states</b>	<b>58.1</b>	<b>-0.05</b>	<b>34.63</b>	<b>-0.16</b>	<b>24464</b>
<b>High focus NE states</b>	<b>50.31</b>	<b>-0.14</b>	<b>38.53</b>	<b>0.08</b>	<b>6011</b>
<b>Non high focus UTs</b>	<b>37.74</b>	<b>-0.06</b>	<b>29.94</b>	<b>-0.03</b>	<b>1712</b>

Table48. Percentage of population below poverty line – pre- and post health-care payments across the states

	Rural			Urban		
	Pre-health care payments	Post-health care payments	Difference in proportion	Pre-health care payments	Post-health care payments	Difference in proportion
A & N Islands	19.33	22.25	2.92	1.13	4.70	3.57
Andhra Pradesh	15.39	28.16	12.77	11.79	22.68	10.89
Arunachal Pradesh	58.25	66.29	8.04	34.45	40.06	5.61
Assam	35.52	39.07	3.55	27.05	33.21	6.16
Bihar	49.13	54.77	5.64	41.73	47.82	6.09
Chandigarh	13.77	15.66	1.89	2.68	4.86	2.18
Chhattisgarh	59.75	62.27	2.52	21.09	30.24	9.15
D & N Haveli	51.00	54.50	3.5	4.78	7.93	3.15
Daman & Diu	44.39	49.81	5.42	2.57	4.68	2.11
Delhi	0.32	1.61	1.29	8.33	10.37	2.04
Goa	28.31	33.64	5.33	17.57	20.86	3.29
Gujarat	21.22	28.92	7.7	14.92	20.63	5.71
Haryana	29.95	37.02	7.07	31.25	39.68	8.43
Himachal Pradesh	21.76	31.14	9.38	4.92	10.23	5.31
Jammu & Kashmir	36.15	46.07	9.92	17.03	24.15	7.12
Jharkhand	45.90	50.18	4.28	39.44	49.75	10.31
Karnataka	42.70	53.43	10.73	26.48	34.49	8.01
Kerala	10.27	22.75	12.48	4.69	16.99	12.3
Lakshadweep	31.16	34.50	3.34	69.04	79.04	10
Madhya Pradesh	46.31	51.62	5.31	32.24	38.57	6.33
Maharashtra	36.43	47.40	10.97	19.82	25.55	5.73
Manipur	63.14	67.18	4.04	45.28	48.06	2.78
Meghalaya	29.49	32.52	3.03	17.93	20.15	2.22
Mizoram	47.50	47.96	0.46	10.08	11.62	1.54
Nagaland	46.19	47.57	1.38	23.21	24.58	1.37
Odisha	53.02	62.26	9.24	28.39	37.09	8.7
Puducherry	58.28	62.29	4.01	20.09	34.21	14.12
Punjab	25.06	35.10	10.04	17.18	26.49	9.31
Rajasthan	35.02	41.72	6.7	19.93	28.37	8.44
Sikkim	14.17	16.26	2.09	12.06	17.17	5.11
Tamil Nadu	19.54	27.54	8	6.29	15.86	9.57
Telangana	10.13	23.56	13.43	11.99	23.76	11.77
Tripura	21.91	26.94	5.03	16.55	21.75	5.2
Uttar Pradesh	44.61	53.52	8.91	31.35	40.80	9.45
Uttaranchal	47.05	53.80	6.75	33.09	47.09	14
West Bengal	31.41	43.88	12.47	23.22	31.08	7.86
All- India	35.61	44.41	8.8	19.97	28.35	8.38







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