

# CHANGE IN MEDICAL EXPENDITURE PATTERNS

Relevant for: Developmental Issues | Topic: Health & Sanitation and related issues

Ministry of Health and Family Welfare

## Change in Medical Expenditure Patterns

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As per the National Health Accounts estimates, the Out-of-Pocket Expenditure (OOPE) as a percentage of Current Health Expenditure, during the latest four years for which data is available is as follows:

Year	OOPE as a percent of Current Health Expenditure
2013-14	64.2%
2014-15	62.6%
2015-16	60.6%
2016-17	58.7%

Out of the total number of persons seeking healthcare, more than 94% seek Outpatient care. In Out-patient care, percentage of drugs and diagnostics expenditure as a proportion of outpatient medical expenditure is more than 70%.

As per Insurance Regulatory and Development Authority of India (IRDAI) Annual Report 2018-19, the number of persons having health insurance increased from 28.80 Cr in 2014-15 to 48.20 Cr in 2017-18.

Based on projected population, the percentage change is 23.25% to 37.55% during the above period.

Ayushman Bharat – Pradhan Mantri Jan ArogyaYojana (PM-JAY) launched by the Government of India on 23.9.2018, provides health coverage of Rs. 5.00 lakh per family per year, for secondary and tertiary hospitalization to around 10.74 crore poor and vulnerable families (approx. 50 crore beneficiaries). This will substantially increase the percentage of population under health insurance coverage.

It may also be mentioned that, in addition, through the National Health Mission (NHM), Government of India supplements the efforts of the State/UT Governments to provide accessible, affordable and quality healthcare to all those who access public health facilities, especially in rural areas. NHM support is also provided for provision of a host of free services related to maternal health, child health, adolescent health, family planning, universal immunization programme and control of communicable and non-communicable disease. Further under NHM, Free Drugs and Free Diagnostics service initiatives, and PM National

Dialysis Programme are being implemented to provide free essential medicines, diagnostics and dialysis services in public health facilities, thereby providing healthcare services even without insurance cover.

As per the Economic Survey 2019-20, General Government (Centre and States) expenditure on health as a percent of GDP in India during the last five years is as follows:

Year	General Government expenditure on health as percentage of GDP
2019-20(BE)	1.6%
2018-19(RE)	1.5%
2017-18	1.4%
2016-17	1.4%
2015-16	1.3%

The Minister of State (Health and Family Welfare), Sh Ashwini Kumar Choubey stated this in a written reply in the Rajya Sabha here today.

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