

Title: Do health coverage schemes ensure financial protection from hospitalization expenses? Evidence from eight districts in India

Abstract: Recent years have seen a proliferation of schemes in India designed to extend health coverage in pursuit of universal health coverage. These schemes are heterogeneous in terms of their target beneficiaries, allowable services, sum assured, financing methods and governance. None of these new schemes are based on any objective evaluation of existing schemes. This paper analyses the impact of a variety of health coverage schemes on out-of-pocket spending on hospitalization, based on a household survey in three states of India. The findings indicate that the existing schemes have not had the desired impact in two of the three states. These results indicate that careful assessment, evaluation and planning around health coverage must precede scaling up of existing schemes and launching of new schemes. Else, in a situation of extremely low health spending, the country will run the risk of wasting scarce public resources.

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Author(s) Indrani Gupta, Samik Chowdhury, Shankar Prinja, Mayur Trivedi

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