

Designing a Framework for Benefit Packages: Achieving Universal Health Coverage in India

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Abstract

Development of an essential health package requires explicit prioritisation on the basis of a country's characteristics. A practical framework is presented to determine an EHP, considering coverage and equity perspectives for service delivery, financial protection and morbidity burden in the population. An analysis of morbidity data, unmet need for treatment, and impoverishment due to out-of-pocket spending reveals that a significant reduction in oop expenditure and impoverishment is possible through targeted inclusion of potentially high impoverishment-causing morbidities in EHPs. Such an approach may offer the desired flexibility in decision-making to policymakers, without compromising on benefits transferred to the needy.