



INSTITUTE OF DEVELOPMENT STUDIES KOLKATA

(A Centre of Excellence in Social Sciences funded by the Government of West Bengal)

SALT LAKE CAMPUS • DD 27/D, SECTOR 1, SALT LAKE, KOLKATA 700 064

Seminar Notice

Dr. Subrata Mukherjee

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will present a paper on :-

Outpatient care and expenses:

Can they be ignored in health insurance programmes?

Abstract

Both RSBY and the recently announced Ayushman Bharat National Health Protection Scheme do not offer any coverage for outpatient (OP) care. However, annual OP expenses for a household with elderly and/or chronically ill members can be significantly large. A number of evidence and arguments can be provided to show that exclusion of OP care from insurance coverage may compromise the main purpose of financially protecting poor households from catastrophic medical expenses through health insurance. Against this backdrop, the paper takes up the following questions: (1) what is the extent of OP care need of the population in India and how expressed need varies across population depending upon different individual, household and contextual characteristics? (2) What is the extent of OP care expenditure (collected with short recall period) and how the expenditure varies across individual, household and contextual characteristics? The paper primarily uses National Sample Survey (NSS) 71st round (2014) unit record data. The expressed need, utilization, choice of institution and system of medicine for OP care are analysed by using logistic regressions. The household-level expenses on OP care is analysed by using a two-part model. It is found that households with elderly and chronically ill utilize OP care with much higher frequency. This has significant implication as 17.2 per cent of the households have at least one chronically ill person and 26.9 per cent of households have at least one elderly member. A significantly higher percentage of illness remain untreated for the poor compared to the non-poor (24 per cent among poorest quintile as against 9 per cent among richest quintile). It is important to observe that having an insurance coverage does not reduce one's likelihood of incurring positive OP expenses, ruling out the possibility of substitution between OP care and inpatient care of short duration. It can be concluded that an insurance based health financing model which does offer coverage to OP expenses, may not be capable of fully protecting poor households from incurring catastrophic medical expenses severely diminishing their welfare.

Date: 1st March , 2019 (Friday)

Time: 3.15 PM

Venue: IDSK Seminar Room, 5th Floor (IDSK Building, Salt Lake)

All are Welcome

Subhanil Chowdhury
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