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### CATASTROPHIC EXPENSE AMONG GENERAL WARD INDOOR PATIENTS IN TERTIARY CARE HOSPITAL OF NORTH INDIA

Data of 190 patients was collected at discharge from 'General Ward' of a tertiary care hospital of north India regarding their expense on medicines, supplies, diagnostics and user fees. Information on their poor free status, total household monthly income and expenditure, and total family members and earning members was also captured from them. They were asked if they had to take some loan or dispose of the assets for taking treatment.

Catastrophic expenses by the standard methods (40% of ability to pay or 10% total expenditure) are of not much use for the hospitals and institutions to improve financial protection to improve Universal Health Coverage. In hospitals patients with Below Poverty Line ( BPL) cards are offered free treatment subject to restrictions. Patients generally bear the extra expense on medicines and supplies. Other schemes for poor patients follow stringent income certification process that poor find difficult to follow when in crisis.

This study on 'General Ward' patients gives insight into the influence of various predictors like medical expense (including only direct medical costs) and financial protection mechanisms in terms of poor free status on evidence of catastrophe in form of availing loans and disposing assets.

We found that although poor free status confers some protection; as overall medical expenses were lower in this group, but still even poor free have to incur huge expense and have to borrow money or dispose off assets. Huge expense is on medicines and also supplies. Institute offers substantial protection on user fee and diagnostics. Top ten departments and disease conditions where substantial expense occurs are also listed. Study also highlights the need to offer financial protection to NOT poor free patients in departments with diseases likely to incur large expense.

#### Biography

Arun Kumar Aggarwal is MD in Community Medicine and postgraduate in Health & Hospital Administration. He is Professor in School of Public Health of premier tertiary care institute (PGIMER) at Chandigarh, North India. He has done WHO fellowship in Health Financing & Economics from Bangkok and World Bank online course on Basics of Health Economics.

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