

## **PUBLICATIONS RELATED TO THIS RESEARCH WORK**

### **Journal**

1. Adhikary, B., & Das, D. (2019), “Review of Health Care System of India”. *ASCI Journal of Management*, XLVIII (2 Spl.), pp. 23-30.
2. Adhikary, B., & Das, D. (2021), “Out-of-Pocket Health Expenses in Rural Settings: An Empirical Study on Financing Pattern and Determinants in Assam, India”. *IASSI Quarterly: Contributions to Indian Social Science*, XL (1), pp. 48-67 (UGC Care List – I)

### **Conferences & Seminars**

1. Adhikary, B., & Das, D. D. (2020), “How Does Household Health Expenditure Turn Catastrophic? A Study in the Rural Settings of Nalbari District, Assam”. Presented at the 8th Annual Conference of Indian Health Economics and Policy Association (IHEPA) on 23-24 January 2020, held at National Institute of Science Education and Research (NISER).
2. Adhikary, B., & Das, D. (2022), “An Exploratory Study Assessing the Current Scenario of the Health Insurance Policies in the Rural Parts of Assam, India”. Presented at the 21st Annual Conference of the Indian Association of Social Science Institutions (IASSI) held during 13-15 June 2022, Venue: Indira Gandhi Institute of Development Research, Mumbai

# **ANNEXURES**

Schedule No: _____
District: D <input type="checkbox"/> N <input type="checkbox"/> M <input type="checkbox"/>

## ANNEXURE A

### INTERVIEW SCHEDULE

The interview schedule is addressed to the head of the households and/or those who are familiar with their household's finances.

#### SECTION 1: Household

Details 1.1. Respondent

Gender: M/F

1.2. Household Composition and Characteristics: Family Size: \_\_\_\_\_

HH Member Number	Name of Usual Residents	Relationship to the Head <sup>†</sup>	Sex M/F	Age	Marital Status <sup>‡</sup>	Income				Highest Level of Formal Education Reached <sup>§</sup>
						Primary Source <sup>‡</sup>	Monthly Income	Secondary Source <sup>‡</sup>	Monthly Income	
1										
2										
3										
4										
5										
6										
7										
8										

1.3. HH Religion: \_\_\_\_\_

- Hindu                       Muslim                       Christian  
 Sikh                       Buddhist/Neo-Buddhist                       Jain

<sup>†</sup> 1-Head of Household, 2-Wife/Husband/Partner, 3-Son or Daughter, 4-Sister/Brother, 5-Son or Daughter in-law, 6-Grandchild, 7-Parent, 8-Parent in-law, 9-Other Relatives, 10-Not related, 11-Unknown

<sup>‡</sup> 1-Under age, 2-Never married, 3-Engaged, 4-Married, 5-Divorced/separated, 6-Widowed

<sup>§</sup> 1-None, 2-Pre-primary, 3-Primary, 4-Post Primary/Vocational, 5-Secondary, 6-College, 7-University, 8-Informal, 9-Other, specify

<sup>‡</sup> 1-Central Govt. Employee, 2-State Govt. Employee, 3-Private Sector Employee, 4-Self-employed (Agricultural activities), 5-Self-employed (Non-Agricultural activities), 6-Seeking work, 7-Homemakers, 8-Students, 9-Others (Specify)

No Religion                       Other, Specify \_\_\_\_\_

1.4. HH Caste: General     OBC     SC     ST   

1.5. Household Condition & Amenities [Tick in appropriate option(s)]:

Type of house	Pucca <input type="checkbox"/> Semi-pucca <input type="checkbox"/> Kucha <input type="checkbox"/>
Ownership of the house	Own <input type="checkbox"/> Rented <input type="checkbox"/>
Number of rooms in the house & Sleeping rooms	
Amenities/Asset of the family & Quantity	Electricity <input type="checkbox"/> Mobile phone <input type="checkbox"/> LPG <input type="checkbox"/> Two-wheeler <input type="checkbox"/> Four-wheeler <input type="checkbox"/> TV <input type="checkbox"/> Fridge <input type="checkbox"/> Washing Machine <input type="checkbox"/> Bicycle <input type="checkbox"/> Computer/Laptop <input type="checkbox"/>
Source of drinking water	Own well <input type="checkbox"/> Public-tap <input type="checkbox"/> Neighbour's well <input type="checkbox"/> Bottled Water <input type="checkbox"/> Other sources <input type="checkbox"/> [ In case of well, specify well type: Mud well <input type="checkbox"/> Ring Well <input type="checkbox"/> Tube Well <input type="checkbox"/> ]
Sanitary facilities used by the HH members	Own Toilet <input type="checkbox"/> Public Toilet <input type="checkbox"/> Open Space <input type="checkbox"/> [In case of toilet, specify: With Septic tank <input type="checkbox"/> Open Tank <input type="checkbox"/> ; With Cistern flush <input type="checkbox"/> Pour Flush <input type="checkbox"/> ]
Main source of energy used for lighting	Electricity <input type="checkbox"/> Kerosene oil <input type="checkbox"/> Others <input type="checkbox"/>
Main source of energy used for cooking purpose	Firewood <input type="checkbox"/> Kerosene oil <input type="checkbox"/> Electricity <input type="checkbox"/> LPG <input type="checkbox"/>
Main material of the roof of the HH	Natural <input type="checkbox"/> Rudimentary <input type="checkbox"/> Finished <input type="checkbox"/>
Main material of the floor of the HH	Natural <input type="checkbox"/> Rudimentary <input type="checkbox"/> Finished <input type="checkbox"/>
Main material of the exterior wall of the HH	Natural <input type="checkbox"/> Rudimentary <input type="checkbox"/> Finished <input type="checkbox"/>
Agricultural land possessed by the HH (in bigha)	
Animals and birds possessed by the HH & Quantity	Cow <input type="checkbox"/> Buffalo <input type="checkbox"/> Sheep/Goat <input type="checkbox"/> Poultry <input type="checkbox"/> Piggery <input type="checkbox"/> Beehives <input type="checkbox"/>

1.6. Health Status of HH members:

HH Member Number	Compared to one year ago, how would you rate health of HH member in general now?*	How does respondent rate health status of HH members compared to others of his/her age? <sup>∞</sup>	Smoke cigarettes, bhangs, Pipe etc.? Y/N/X <sup>+</sup> For 5 years & above	Drink alcohol? Y/N/X <sup>+</sup> For 5 years and above	Chronic Health Conditions of the HH member	
					No(s)	Name(s)
1						
2						
3						
4						
5						
6						
7						
8						

SECTION 2: Health Care Service Utilization & Health Expenditure (Inpatient & Outpatient)

2.1. Inpatient Health Expenditures (Break-up for last 365 days):

HH members	1	2	3	4	5	6	7	8
Ailment suffered								
Number of Hospitalization cases								
Provider visited: (Public/Private/Both)								
Distance between the provider visited & the HH (in kms.)								
Approximate number of days of hospitalization								
Service fee (includes doctors' fee/bed charge/OT charge)								
Diagnostic Test Lab/Radiology etc.	From hospital/clinic visited							
	From outside provider							

\* 1-Very good, 2- Good, 3-Satisfactory, 4- Poor, 5-Very Poor, X-Don't know

<sup>∞</sup> 1-much better, 2-somewhat better, 3- same, 4- somewhat worse, 5- much worse, X-Don't know

<sup>+</sup> Y- Yes, N- No, X- Don't Know

Medicines and Consumables	From hospital/clinic visited								
	From outside								
<b>TOTAL TREATMENT COST</b>									
Food and Lodging of the escorts/attendants/patient before/after hospitalization and other sundry costs									
Transportation Cost followed by Code for mode of transport: [1.108/102 2. Govt. Hospital Ambulance 3. Private Hospital Ambulance 4. Donated Ambulance, 5. Private Ambulance 6. Public Transport 7. Private Transport. 9. Others (Specify)]									
Informal Payments									
<b>TOTAL EXPENDITURE</b>									
<b>Financing illness related expenditure (Sources &amp; Amount in Rs.)</b>									
Daily wages/Monthly income/ salary									
From savings (other than income/salary of the month)									
Sale of assets (ornaments/land/livestock etc.)									
Donation from friends/relatives [with interest <input type="checkbox"/> , without interest <input type="checkbox"/> ; tick the correct option]									
Borrowing from private moneylenders (with interest)									
Reimbursements from insurance/ employer/ government schemes (specify the source)									
SHGs/MFIs & other FIs (with interest)									
Other sources; Specify:									
<b>TOTAL</b>									

2.2. Outpatient Health Expenditures (Break-up for last \_\_\_\_\_ days):

HH members		1	2	3	4	5	6	7	8
Ailment suffering/suffered in last 30 days									
No of outpatient visits									
Provider visited (Public/Private/Both)									
Distance between the provider visited & the HH									
Consultation/Service fee									
Diagnostic Test Lab/Radiology etc.	From hospital/clinic visited								
	From outside Doctor								

Medicines	From hospital/clinic visited								
	From outside								
Other consumables	Catheter, Uro bag, Calliper								
<b>TOTAL TREATMENT COST</b>									
Transportation Cost followed by Code for mode of transport: [1.108/102 2. Govt. Hospital Ambulance 3. Private Hospital Ambulance 4. Donated Ambulance, 5. Private Ambulance 6. Public Transport 7. Private Transport. 9. Others (Specify)]									
Food and Lodging of the escorts/ attendants/ patient									
<b>TOTAL EXPENDITURE</b>									
<b>Financing illness related expenditure (Sources &amp; Amount in Rs.)</b>									
Daily wages/Monthly income/ salary									
From savings (other than income/salary of the month)									
Sale of assets (ornaments/land/livestock etc.)									
Donation from friends/relatives [with interest <input type="checkbox"/> , without interest <input type="checkbox"/> ; tick the correct option]									
Borrowing from private moneylenders (with interest)									
Reimbursements from insurance/employer/government schemes (specify the source): _____									
SHGs/MFIs & other FIs (with interest)									
Other sources; Specify:									
<b>TOTAL</b>									

2.3. In the last four weeks, how much money was spent on health-related items like vitamins, medicines, and herbal remedies without consulting with a health provider, pharmacy, or traditional healer as well as other health-related items such as band-aids/plasters, thermometers, or other medical devices, and so on without a consultation for all the members of your household (This includes the constant amount of money spent on every month for regular medications prescribed by professional)? Rs. \_\_\_\_\_ (Approx)

2.4. Was there any death of a family member due to medical cause in the last 12 months? Yes /NO

2.5. Number of death in the family in the past 12 months due to medical cases:

2.6. Age at the time of death: \_\_\_\_\_

2.7. Gender of the dead family member: \_\_\_\_\_

2.8. Was the dead an earning member of the family? Yes /NO

2.9. Cause of death: \_\_\_\_\_

2.10. Treatment facility type: \_\_\_\_\_

2.11. Cost incurred on treatment of the member before death in public facility:  
\_\_\_\_\_

2.12. Cost incurred on treatment of the member before death in private facility:  
\_\_\_\_\_

2.13. In the last 12 months, which of the following financial sources did your household use to pay for any health expenditures? (Tick the appropriate option/s)

A	Current income of any household members	Yes		No	
B	Savings (e.g., bank account)	Yes		No	
C	Payment or reimbursement from a health insurance plan	Yes		No	
D	Sold items (e.g., furniture, animals, ornaments, furniture)	Yes		No	
E	Borrowed from family members/friends from outside the household	Yes		No	
F	Borrowed from someone other than a friend or family	Yes		No	
G	By compromising with other (food & nonfood) expenses	Yes		No	
H	SHGs/MFIs & other FIs	Yes		No	
I	Others	Yes		No	

2.14. Attitude towards Health Care Expenditures at the household level: The followings statements intend to derive your opinion regarding the health care expenditures incurred at your house. Rate the statements in the 5-point scale as Strongly Disagree (SA), Disagree (A), Neutral (N), Agree (A) and Strongly Agree (SA). [The health care cost here means the cost incurred by the household on health]

Sl. No	Statement	SA	A	N	DA	SDA
1	The health care cost is very high.					
2	The health care costs are increasing rapidly with the passage of time.					
3	The health care expenses are affordable.					
4	Household income is sufficient to cover the health care costs.					
5	The health care expenses have a negative impact on the household savings level.					



6	The health care expenses have increased financial debt of the family.					
7	The health care costs compel the family to compromise proper and complete treatment at many times.					
8	In order to cover the health care expenses, the family has to compromise with the food consumption and food related expenses					
9	In order to cover the health care expenses, the family has to cut off other non-food expenditures from household budget.					
10	The health care cost caused family asset depletion.					
11	With such level of health care cost, the economic condition of the family is likely to deteriorate in the future.					
12	A protection against the unseen health care cost is very essential at present times.					
13	The government should bear all the costs of health care/ The government should make the healthcare affordable.					

### SECTION 3: Other Household Expenditures (Food & Non-Food)

Sl. No	Items	Consumption in Rs	
		During past 30 days	During past 365 days
1	Food, including such things as rice, flour, meat, fruits, vegetables, and cooking oils.		
2	Clothing		
3	Education fees and supplies (including Tuitions and Private lessons)		
4	Housing Rent		
5	Gas/Cooking Fuel		
6	Electricity		
7	Water		
8	Telephone/Communication		
9	Transportation		
10	Restaurants, cafe and hotels		
11	Culture and entertainment including excursions and Resorts		
12	Transfer payments (gifts - Dowry - Gold – Traffic Infractions - Payments to non-family members).		
13	Miscellaneous goods and services (including spent on weddings and funerals)		

**SECTION 4: Health Insurance**

4.1. Are you aware of the health financing schemes/health insurance plans? Y/N

4.2. Health Insurance Enrolment Details:

HH Member Number	Is this person covered by any health insurance plan/health scheme? Y/N	Type of the Scheme*	How long have you been enrolled under the scheme? (In months/years)	What type of services covered by the scheme?#	Who bears the value of health insurance premium?^	How much does your household pay for the health insurance each year? (In rupees)	Did you benefit from the health insurance scheme in the past 12 months? Y/N
1							
2							
3							
4							
5							
6							
7							
8							

4.3. If HH members are covered by any health insurance plan/health scheme,

(a) Reasons for Enrolment (Main 2 reasons):

- Obligatory
- To avail health care with small fees
- To use medication with small fees
- To avoid economic crisis
- For total coverage
- Others (specify) \_\_\_\_\_

(b) If enrolled but have not availed the benefits, reasons for not utilizing the insurance benefits (Main 2 reasons):

- Didn't get sick
- Lack of time
- Sick but didn't need to see a doctor
- Sick but the insurance doesn't cover this service
- Insurance facility is far away
- Low quality insurance service

\* A- Public, B- Private, C- Community based, D- ESIS, E-Ayushman Bharat, F- Atal Amrit Abhiyan, Others, specify

# A- Partial, B- Full

^ A-fully by the Govt, B- partially by Govt, C- fully by place of work, D- partially by place of work, E- Own self, F- Spouse, G- parents, H- Sibling, I- other family member, J- Other (specify)

- Difficult administrative procedure
- Other (specify): \_\_\_\_\_

4.4. If HH members are not covered by any health insurance plan/health scheme  
Reasons for not participating in any health insurance scheme: (Main 2 reasons)

- Not eligible
- Don't have financial ability
- Don't prefer
- Low quality of insurance service
- Low coverage of services under the schemes
- Not aware of the concept of health insurance
- Other (specify) \_\_\_\_\_

4.5. Are you willing to get enrolled under any contributory health insurance scheme?   
Yes/NO

4.6. The total amount of premium that the household can afford/willing to pay as premium:

Rs \_\_\_\_\_ per month or Rs \_\_\_\_\_ per annum

4.7. According to you, what services/costs should be covered by such contributory health insurance scheme:  IP  OP  Medicine  Test  Transportation

4.8. Outlook towards Health Insurance as a financing measure against healthcare costs: The following statements intend to derive your opinion regarding the health care expenditures incurred at your house. Rate the statements in the 5-point scale as Strongly Disagree (SA), Disagree (A), Neutral (N), Agree (A) and Strongly Agree (SA).

- a. For Households with at least one person enrolled under any health insurance scheme:

	Statement(s)	SA	A	N	DA	SDA
Perception regarding the concept of health insurance	Health insurance is something I need.					
	Health insurance is important for my health.					
	Health insurance is worth the money it costs.					
	Health insurance is important to my financial security.					
	Health insurance is affordable in general.					
	Health insurance plans are easy to understand.					
	Health insurance helps in accessing quality health care services.					
	Health insurance is a solution for rapidly rising healthcare costs.					
	Health insurance should be made compulsory for everyone.					
	I understand the various health insurance terms.					
	I'm familiar with the enrolment process.					

Awareness about the current scheme(s)	I know which doctors and hospital are included under the scheme					
	I know what kind of services are included under the scheme					
	I know how much contribution I've to pay for the scheme as premium.					
	I'm familiar with premium payment process.					
	I know how to figure out the share of the cost for care if any, after the health plan pays their share.					
	I'm familiar how to avail the benefits of the schemes					
	I know how and where to lodge any complaint regarding the scheme.					
Opinion about the scheme currently enrolled in	The range of services covered under the scheme is satisfactory.					
	The network of doctors, specialists and hospitals is satisfactory.					
	The protection that coverage provides against medical costs is adequate.					
	The quality of care received under the scheme is appropriate.					
	The share of premium paid justifies the benefits provided by the scheme.					
	Due to the health insurance, I don't feel vulnerable to medical costs.					
	Health insurance subscription has significantly reduced the burden of health expenses.					
	The scheme has made the process of health care service utilization hassle-free.					
	Any kind health care service is affordable with health insurance coverage.					

- b. For Households without a single enrolment: (First illustrate the basics of health insurance to the respondent and then collect the responses for the following statements)

Statement(s)	SA	A	N	DA	SDA
Health insurance is something I need.					
Health insurance is important to me (my health).					
Health insurance is important to my financial security.					
Health insurance is not affordable.					
Health insurance is not worth the money it costs.					
Health insurance is hard to obtain.					
Health insurance helps in accessing quality health care services.					

Health insurance is a solution for rapidly rising healthcare costs.					
Health insurance should be made compulsory for everyone.					

## ANNEXURE B:

### VALIDITY TEST RESULTS

#### I. Ordinal Scale Set 1

Purpose of the scale: To measure the attitude towards health care expenditures at the household level

Karl Pearson Correlation Test Results for Ordinal Scale Set 1

		Total Score for Attitude
The health care cost is very high.	Pearson Correlation	.525**
	Sig. (2-tailed)	.000
The health care costs are increasing rapidly with the passage of time.	Pearson Correlation	.593**
	Sig. (2-tailed)	.000
The health care expenses are affordable.	Pearson Correlation	-.448**
	Sig. (2-tailed)	.000
Total household income is sufficient to cover the health care costs.	Pearson Correlation	-.506**
	Sig. (2-tailed)	.000
The health care expenses have a negative impact on the household savings level.	Pearson Correlation	.722**
	Sig. (2-tailed)	.000
The health care expenses have increased financial debt of the family.	Pearson Correlation	.723**
	Sig. (2-tailed)	.000
The health care costs compel the family to compromise proper and complete treatment at many times.	Pearson Correlation	.789**
	Sig. (2-tailed)	.000
In order to cover the health care expenses, the family has to compromise with the food consumption and food related expenses	Pearson Correlation	.785**
	Sig. (2-tailed)	.000
In order to cover the health care expenses, the family has to cut off other non-food expenditures from household budget.	Pearson Correlation	.788**
	Sig. (2-tailed)	.000
The health care cost caused family asset depletion.	Pearson Correlation	.717**
	Sig. (2-tailed)	.000
With such level of health care cost, the economic condition of the family is likely to deteriorate in the future.	Pearson Correlation	.483**
	Sig. (2-tailed)	.000
A protection against the unseen health care cost is very essential at present times.	Pearson Correlation	.379**
	Sig. (2-tailed)	.000
The government should bear all the costs of health care.	Pearson Correlation	.377**
	Sig. (2-tailed)	.000
Total Score for Attitude	Pearson Correlation	1
	Sig. (2-tailed)	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

## II. Ordinal Scale Set 2

Purpose of the scale: To measure the perception of the households with enrolment regarding the concept of health insurance

### Karl Pearson Correlation Test Results for Ordinal Scale Set 2

		Total Score for Enrolled Households' Perception
Health insurance is worth the money it costs.	Pearson Correlation	.808*
	Sig. (2-tailed)	.015
Health insurance is important to my financial security.	Pearson Correlation	.922**
	Sig. (2-tailed)	.001
Health insurance is affordable in general.	Pearson Correlation	.246*
	Sig. (2-tailed)	.045
Health insurance plans are easy to understand.	Pearson Correlation	.186**
	Sig. (2-tailed)	.006
Health insurance helps in accessing quality health care services.	Pearson Correlation	.915**
	Sig. (2-tailed)	.001
Health insurance is a solution for rapidly rising healthcare costs.	Pearson Correlation	.875**
	Sig. (2-tailed)	.004
Health insurance should be made compulsory for everyone.	Pearson Correlation	.988**
	Sig. (2-tailed)	.000
Total Score for Enrolled Households' Perception	Pearson Correlation	1
	Sig. (2-tailed)	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

## III. Ordinal Scale Set 3

Purpose of the scale: To measure the awareness level of the households with enrolment about their current scheme/policy

### Karl Pearson Correlation Test Results for Ordinal Scale Set 3

		Total Score for Enrolled Households' Awareness
I understand the various health insurance terms	Pearson Correlation	.345*
	Sig. (2-tailed)	.040
I know which doctors and hospital are included under the scheme	Pearson Correlation	.944**
	Sig. (2-tailed)	.000
I know what kind of services are included under the scheme	Pearson Correlation	.944**
	Sig. (2-tailed)	.000
I know how much contribution I've to pay for the scheme as premium.	Pearson Correlation	.293*
	Sig. (2-tailed)	.048
I'm familiar with premium payment process.	Pearson Correlation	.348*

	Sig. (2-tailed)	.039
I know how to figure out the share of the cost for care if any, after the health plan pays their share.	Pearson Correlation	.896**
	Sig. (2-tailed)	.003
I'm familiar how to avail the benefits of the schemes	Pearson Correlation	.911**
	Sig. (2-tailed)	.002
I know how and where to lodge any complaint regarding the scheme.	Pearson Correlation	.609*
	Sig. (2-tailed)	.019
Total Score for Enrolled Households' Awareness	Pearson Correlation	1
	Sig. (2-tailed)	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

#### IV. Ordinal Scale Set 4

Purpose of the scale: To measure the opinion of the households with enrolment regarding about the scheme they are currently enrolled in

#### Karl Pearson Correlation Test Results for Ordinal Scale Set 4

		Total Score for Enrolled Households' Opinion
The range of services covered under the scheme is satisfactory.	Pearson Correlation	.676**
	Sig. (2-tailed)	.006
The network of doctors, specialists and hospitals is satisfactory.	Pearson Correlation	.832*
	Sig. (2-tailed)	.010
The protection that coverage provides against medical costs is adequate.	Pearson Correlation	.822*
	Sig. (2-tailed)	.012
The quality of care received under the scheme is appropriate.	Pearson Correlation	.822*
	Sig. (2-tailed)	.012
The share of premium paid justifies the benefits provided by the scheme.	Pearson Correlation	-.094**
	Sig. (2-tailed)	.008
Due to the health insurance, I don't feel vulnerable to medical costs.	Pearson Correlation	.086*
	Sig. (2-tailed)	.039
Health insurance subscription has significantly reduced the burden of health expenses.	Pearson Correlation	.842**
	Sig. (2-tailed)	.009
The scheme has made the process of health care service utilization hassle-free.	Pearson Correlation	.903**
	Sig. (2-tailed)	.002
Any kind health care service is affordable with health insurance coverage.	Pearson Correlation	.970**
	Sig. (2-tailed)	.000
Total Score for Enrolled Households' Opinion	Pearson Correlation	1
	Sig. (2-tailed)	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

#### V. Ordinal Scale Set 5.

Purpose of the scale: To measure the outlook towards Health Insurance as a financing measure for healthcare costs for households without a single enrolment



Karl Pearson Correlation Test Results for Ordinal Scale Set 5

		Total Score for Opinion of households without any enrolment
Health insurance is something I need.	Pearson Correlation	.394**
	Sig. (2-tailed)	.000
I am healthy enough, so I don't need health insurance.	Pearson Correlation	.062**
	Sig. (2-tailed)	.005
Health insurance is important to me.	Pearson Correlation	.614**
	Sig. (2-tailed)	.000
Health insurance is important for my health.	Pearson Correlation	.459**
	Sig. (2-tailed)	.000
Health insurance is not worth the money it costs.	Pearson Correlation	-.029**
	Sig. (2-tailed)	.000
Health insurance is important to my financial security.	Pearson Correlation	.507**
	Sig. (2-tailed)	.000
Health insurance is not affordable.	Pearson Correlation	.715**
	Sig. (2-tailed)	.000
Health insurance is hard to obtain.	Pearson Correlation	.727**
	Sig. (2-tailed)	.000
Health insurance plans are easy to understand.	Pearson Correlation	-.183*
	Sig. (2-tailed)	.011
Health insurance helps in accessing quality health care services.	Pearson Correlation	.392**
	Sig. (2-tailed)	.000
Health insurance is a solution for rapidly rising healthcare costs.	Pearson Correlation	.657**
	Sig. (2-tailed)	.000
Health insurance should be made compulsory for everyone.	Pearson Correlation	.542**
	Sig. (2-tailed)	.000
Total Score for Opinion of households without any enrolment	Pearson Correlation	1
	Sig. (2-tailed)	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

## ANNEXURE C

### a. Post hoc test results (Amount financing for IP cases using Household Income, Savings and Household Income Level)

Games-Howell							
Dependent Variable	(I) total income per annum (Binned)	(J) total income per annum (Binned)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Amount financing for IP cases using the Daily wages/Monthly income/ salary (IP_fin_a)	<= 60000.00	60001.00 - 90000.00	-245.52375	289.77625	.915	-1046.7938	555.7463
		90001.00 - 129600.00	-558.73795	268.53626	.235	-1301.7063	184.2304
		129601.00 - 231000.00	-942.53400*	280.89193	.009	-1717.4746	-167.5934
		231001.00+	-7785.27062*	2169.15634	.005	-13806.6042	-1763.9370
	60001.00 - 90000.00	<= 60000.00	245.52375	289.77625	.915	-555.7463	1046.7938
		90001.00 - 129600.00	-313.21420	352.56230	.901	-1284.8199	658.3915
		129601.00 - 231000.00	-697.01025	362.06177	.307	-1693.5790	299.5585
		231001.00+	-7539.74687*	2181.15283	.007	-13592.0885	-1487.4053
	90001.00 - 129600.00	<= 60000.00	558.73795	268.53626	.235	-184.2304	1301.7063
		60001.00 - 90000.00	313.21420	352.56230	.901	-658.3915	1284.8199
		129601.00 - 231000.00	-383.79605	345.29722	.800	-1334.5292	566.9371
		231001.00+	-7226.53267*	2178.43272	.011	-13271.8393	-1181.2261
	129601.00 - 231000.00	<= 60000.00	942.53400*	280.89193	.009	167.5934	1717.4746
		60001.00 - 90000.00	697.01025	362.06177	.307	-299.5585	1693.5790
		90001.00 - 129600.00	383.79605	345.29722	.800	-566.9371	1334.5292
		231001.00+	-6842.73662*	2179.99030	.018	-12892.0671	-793.4062
	231001.00+	<= 60000.00	7785.27062*	2169.15634	.005	1763.9370	13806.6042
		60001.00 - 90000.00	7539.74687*	2181.15283	.007	1487.4053	13592.0885
		90001.00 - 129600.00	7226.53267*	2178.43272	.011	1181.2261	13271.8393
		129601.00 - 231000.00	6842.73662*	2179.99030	.018	793.4062	12892.0671
Amount financing for IP cases using the Savings (IP_fin_b)	<= 60000.00	60001.00 - 90000.00	227.74390	2741.75326	1.000	-7330.9260	7786.4138
		90001.00 - 129600.00	-1239.98866	2421.18816	.986	-7928.8860	5448.9087
		129601.00 - 231000.00	-4036.43751	3100.70148	.690	-12574.9638	4502.0888
		231001.00+	-16501.89895*	5943.47099	.049	-32944.8902	-58.9077
	60001.00 - 90000.00	<= 60000.00	-227.74390	2741.75326	1.000	-7786.4138	7330.9260
		90001.00 - 129600.00	-1467.73256	2316.72442	.969	-7855.9272	4920.4621
		129601.00 - 231000.00	-4264.18142	3019.83602	.621	-12576.3060	4047.9432
		231001.00+	-16729.64286*	5901.68682	.042	-33061.9625	-397.3232
	90001.00 -	<= 60000.00	1239.98866	2421.18816	.986	-5448.9087	7928.8860

	129600.00	60001.00 - 90000.00	1467.73256	2316.72442	.969	-4920.4621	7855.9272
		129601.00 - 231000.00	-2796.44886	2732.09641	.844	-10328.0138	4735.1161
		231001.00+	-15261.91030	5759.76115	.068	-31222.6746	698.8540
	129601.00 - 231000.00	<= 60000.00	4036.43751	3100.70148	.690	-4502.0888	12574.9638
		60001.00 - 90000.00	4264.18142	3019.83602	.621	-4047.9432	12576.3060
		90001.00 - 129600.00	2796.44886	2732.09641	.844	-4735.1161	10328.0138
		129601.00 - 231000.00	-12465.46144	6076.76280	.247	-9258.8991	4327.9762
	231001.00+	<= 60000.00	16501.89895*	5943.47099	.049	58.9077	32944.8902
		60001.00 - 90000.00	16729.64286*	5901.68682	.042	3970.3232	33061.9625
		90001.00 - 129600.00	15261.91030	5759.76115	.068	-698.8540	31222.6746
		129601.00 - 231000.00	12465.46144	6076.76280	.247	-4327.9762	29258.8991
	*. The mean difference is significant at the 0.05 level.						

**b. Post hoc test results (Amount financing for OP cases using Household Income and Household Income Level)**

Games-Howell							
Dependent Variable	(I) total income per annum (Binned)	(J) total income per annum (Binned)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Amount financing for OP cases using the Daily wages/Monthly income/ salary (OP_fin_a)	<= 60000.00	60001.00 - 90000.00	-259.17493	118.98079	.192	-586.5619	68.2121
		90001.00 - 129600.00	-316.83021	127.74470	.099	-668.3557	34.6953
		129601.00 - 231000.00	-846.75589*	169.67338	.000	-1314.2435	-379.2683
		231001.00+	-1645.89871*	205.00207	.000	-2210.7936	-1081.0039
	60001.00 - 90000.00	<= 60000.00	259.17493	118.98079	.192	-68.2121	586.5619
		90001.00 - 129600.00	-57.65529	154.17847	.996	-481.0564	365.7459
		129601.00 - 231000.00	-587.58097*	190.37161	.019	-1110.7452	-64.4167
		231001.00+	-1386.72378*	222.43683	.000	-1998.2981	-775.1494
	90001.00 - 129600.00	<= 60000.00	316.83021	127.74470	.099	-34.6953	668.3557
		60001.00 - 90000.00	57.65529	154.17847	.996	-365.7459	481.0564
		129601.00 - 231000.00	-529.92568	195.96844	.056	-1068.2483	8.3969
		231001.00+	-1329.06850*	227.24529	.000	-1953.5965	-704.5405
	129601.00 - 231000.00	<= 60000.00	846.75589*	169.67338	.000	379.2683	1314.2435
		60001.00 - 90000.00	587.58097*	190.37161	.019	64.4167	1110.7452
		90001.00 - 129600.00	529.92568	195.96844	.056	-8.3969	1068.2483
		231001.00+	-799.14282*	253.20105	.015	-1494.1848	-104.1008
	231001.00+	<= 60000.00	1645.89871*	205.00207	.000	1081.0039	2210.7936
		60001.00 - 90000.00	1386.72378*	222.43683	.000	775.1494	1998.2981
		90001.00 - 129600.00	1329.06850*	227.24529	.000	704.5405	1953.5965
		129601.00 - 231000.00	799.14282*	253.20105	.015	104.1008	1494.1848

\*. The mean difference is significant at the 0.05 level.

**c. Post hoc test results (Amount financing for death cases using Household Income and Household Income Level)**

Games-Howell							
Dependent Variable	(I) total income per annum (Binned)	(J) total income per annum (Binned)	Mean Difference (I- J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Amount financing for death cases using the Daily wages/Monthly income/ salary (OP_fin_a)	<= 60000.00	60001.00 - 90000.00	-10.10101	602.68843	1.000	Lower Bound	Upper Bound
		90001.00 - 129600.00	-588.88889	640.73921	.886	-2499.6362	1321.8585
		129601.00 - 231000.00	-1388.88889	1336.38120	.833	-5568.9281	2791.1503
		231001.00+	-5394.44444*	1737.42656	.041	10612.1830	-176.7058
	60001.00 - 90000.00	<= 60000.00	10.10101	602.68843	1.000	-1819.9504	1840.1524
		90001.00 - 129600.00	-578.78788	615.40097	.878	-2392.0299	1234.4541
		129601.00 - 231000.00	-1378.78788	1324.41924	.832	-5537.1765	2779.6007
		231001.00+	-5384.34343*	1728.24265	.040	-10583.0291	-185.6578
	90001.00- 129600.00	<= 60000.00	588.88889	640.73921	.886	-1321.8585	2499.6362
		60001.00 - 90000.00	578.78788	615.40097	.878	-1234.4541	2392.0299
		129601.00 - 231000.00	-800.00000	1342.16233	.973	-4984.0922	3384.0922
		231001.00+	-4805.55556	1741.87717	.081	-10029.7227	418.6116
	129601.00 - 231000.00	<= 60000.00	1388.88889	1336.38120	.833	-2791.1503	5568.9281
		60001.00 - 90000.00	1378.78788	1324.41924	.832	-2779.6007	5537.1765
		90001.00 - 129600.00	800.00000	1342.16233	.973	-3384.0922	4984.0922
		231001.00+	-4005.55556	2099.88191	.337	-10125.3631	2114.2520
	231001.00+	<= 60000.00	5394.44444*	1737.42656	.041	176.7058	10612.1830
		60001.00 - 90000.00	5384.34343*	1728.24265	.040	185.6578	10583.0291
		90001.00 - 129600.00	4805.55556	1741.87717	.081	-418.6116	10029.7227
		129601.00 - 231000.00	4005.55556	2099.88191	.337	-2114.2520	10125.3631

\*. The mean difference is significant at the 0.05 level.

**d. Post hoc test results (Amount financing for IP cases using different financing measures and Healthcare Provider Selection Pattern: G: Public, P: Private and M: Mixed/Both Public and Private)**

Games-Howell							
Dependent Variable	(I) total income per annum (Binned)	(J) total income per annum (Binned)	Mean Difference (I- J)	Std. Error	Sig.	95% Confidence Interval	
						LowerBound	Upper Bound
Amount financing for IP cases using the Daily wages/	G	P	-1768.36364	879.49859	.113	-3851.6408	314.9136
		M	-9652.78431	5894.48178	.244	-24115.5320	4809.9633
	P	G	1768.36364	879.49859	.113	-314.9136	3851.6408
		M	-7884.42068	5954.97455	.392	-22468.5124	6699.6710

Monthly income/ salary (IP_fin_a)	M	G	9652.78431	5894.48178	.244	-4809.9633	24115.5320
		P	7884.42068	5954.97455	.392	-6699.6710	22468.5124
Amount financing for IP cases using the Savings (IP_fin_b)	G	P	-21037.71385*	4814.83876	.000	-32444.9595	-9630.4682
		M	-3977.33060	3141.32759	.423	-11640.9697	3686.3085
	P	G	21037.71385*	4814.83876	.000	9630.4682	32444.9595
		M	17060.38324*	5636.99578	.008	3721.7790	30398.9874
	M	G	3977.33060	3141.32759	.423	-3686.3085	11640.9697
		P	-17060.38324*	5636.99578	.008	-30398.9874	-3721.7790
Amount financing for IP cases by means of sale of assets (IP_fin_c)	G	P	-9076.42501	6921.86717	.391	-25481.6140	7328.7640
		M	-15480.48027*	6052.35745	.039	-30311.8084	-649.1521
	P	G	9076.42501	6921.86717	.391	-7328.7640	25481.6140
		M	-6404.05526	9136.70768	.763	-28080.0417	15271.9312
	M	G	15480.48027*	6052.35745	.039	649.1521	30311.8084
		P	6404.05526	9136.70768	.763	-15271.9312	28080.0417
Amount financing for IP cases by means of borrowing from family/ friends with interest (IP_fin_d)	G	P	-1611.65368	1051.80534	.279	-4099.4055	876.0982
		M	-18435.36134	13217.10958	.355	-50865.3604	13994.6377
	P	G	1611.65368	1051.80534	.279	-876.0982	4099.4055
		M	-16823.70766	13249.85465	.422	-49319.1711	15671.7558
	M	G	18435.36134	13217.10958	.355	-13994.6377	50865.3604
		P	16823.70766	13249.85465	.422	-15671.7558	49319.1711
Amount financing for IP cases by means of borrowing from family/ friends without interest (IP_fin_e)	G	P	-12409.28199*	3954.63535	.006	-21775.8527	-3042.7112
		M	-12285.48520	5093.24953	.054	-24755.1590	184.1886
	P	G	12409.28199*	3954.63535	.006	3042.7112	21775.8527
		M	123.79679	6348.88618	1.000	-15049.4779	15297.0715
	M	G	12285.48520	5093.24953	.054	-184.1886	24755.1590
		P	-123.79679	6348.88618	1.000	-15297.0715	15049.4779
Amount financing for IP cases by borrowing from moneylender (IP_fin_f)	G	P	-529.47728	1127.19283	.886	-3192.3443	2133.3898
		M	-16003.90476	7879.75361	.121	-35332.6849	3324.8754
	P	G	529.47728	1127.19283	.886	-2133.3898	3192.3443
		M	-15474.42748	7931.64325	.140	-34907.2606	3958.4056
	M	G	16003.90476	7879.75361	.121	-3324.8754	35332.6849
		P	15474.42748	7931.64325	.140	-3958.4056	34907.2606
Amount financing for IP cases from SHGs/MFIs (IP_fin_h)	G	P	-19318.66993*	4793.80871	.000	-30672.7775	-7964.5623
		M	-6285.93820	4285.52963	.318	-16753.2410	4181.3646
	P	G	19318.66993*	4793.80871	.000	7964.5623	30672.7775
		M	13032.73173	6282.37581	.099	-1875.2716	27940.7351
	M	G	6285.93820	4285.52963	.318	-4181.3646	16753.2410
		P	-13032.73173	6282.37581	.099	-27940.7351	1875.2716

\*. The mean difference is significant at the 0.05 level.

**e. Post hoc test results (Amount financing for OP cases using different financing measures and Healthcare Provider Selection Pattern: G: Public, P: Private and M: Mixed/Both Public and Private)**

Games-Howell							
Dependent Variable	(I) total income per annum (Binned)	(J) total income per annum (Binned)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						LowerBound	UpperBound
Amount financing for OP cases using the Daily wages/ Monthly income/ salary (OP_fin_a)	G	P	-660.43050*	148.06086	.000	-1008.8117	-312.0493
		M	-1006.28960*	367.12170	.024	-1900.6320	-111.9472
	P	G	660.43050*	148.06086	.000	312.0493	1008.8117
		M	-345.85910	386.51346	.646	-1280.6988	588.9806
	M	G	1006.28960*	367.12170	.024	111.9472	1900.6320
		P	345.85910	386.51346	.646	-588.9806	1280.6988
Amount financing for OP cases using the Savings	G	P	-734.25179*	179.52349	.000	-1156.9177	-311.5859
		M	-657.14701	403.00943	.245	-1639.5344	325.2404
	P	G	734.25179*	179.52349	.000	311.5859	1156.9177
		M	77.10478	434.02567	.983	-970.3112	1124.5208
	M	G	657.14701	403.00943	.245	-325.2404	1639.5344
		P	-77.10478	434.02567	.983	-970.3112	1124.5208

(OP_fin_b)		P	-77.10478	434.02567	.983	-1124.5208	970.3112
Amount financing for OP cases by means of borrowing from family/ friends with interest (OP_fin_d)	G	P	-597.95246	274.18915	.076	-1243.9747	48.0698
		M	-182.55187	176.11991	.558	-610.4669	245.3632
	P	G	597.95246	274.18915	.076	-48.0698	1243.9747
		M	415.40058	320.06073	.398	-339.3274	1170.1286
	M	G	182.55187	176.11991	.558	-245.3632	610.4669
		P	-415.40058	320.06073	.398	-1170.1286	339.3274
*. The mean difference is significant at the 0.05 level.							

## ANNEXURE D

### a. Model Summary for the different Binary Logistic Regressions with respect to the different financing measures:

Model Summary					
Logit Model	Table No	Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
Logit Model (1) on using Household Savings	29	1	681.256 <sup>a</sup>	.086	.167
Logit Model (2) for Health Insurance	30	1	197.489 <sup>a</sup>	.023	.123
Logit Model (3) on Sale of Assets (BLR 1)	31	1	1106.326 <sup>a</sup>	.070	.106
Logit Model (3) on Sale of Assets (BLR 2)	31	1	1135.111 <sup>a</sup>	.045	.068
Logit Model (4) on financial assistance from relatives and friends	32	1	1387.061 <sup>a</sup>	.059	.080
Logit Model (5) for borrowing from friend/relative with interest	33	1	527.858 <sup>a</sup>	.077	.178
Logit Model (6) for borrowing from friend/relative without interest	34	1	542.193 <sup>a</sup>	.065	.150
Logit Model (7) on loans from moneylenders	35	1	796.436 <sup>a</sup>	.050	.092
Logit Model (8) on microcredit from SHG/MFI or FIs	36	1	1303.164 <sup>a</sup>	.137	.185

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

### b. Hosmer and Lemeshow Test Results for the different Binary Logistic Regressions with respect to the different financing measures:

Hosmer and Lemeshow Test					
Logit Model	Table No	Step	Chi-square	df	Sig.
Logit Model (1) on using Household Savings	29	1	8.102	8	.424
Logit Model (2) for Health Insurance	30	1	3.541	4	.472
Logit Model (3) on Sale of Assets (BLR 1)	31	1	6.622	3	.085
Logit Model (3) on Sale of Assets (BLR 2)	31	1	3.294	8	.915
Logit Model (4) on financial assistance from relatives and friends	32	1	4.019	8	.855
Logit Model (5) for borrowing from friend/relative with interest	33	1	7.190	8	.516
Logit Model (6) for borrowing from friend/relative without interest	34	1	2.396	8	.966
Logit Model (7) on loans from moneylenders	35	1	14.901	8	.061
Logit Model (8) on microcredit from SHG/MFI or FIs	36	1	7.336	8	.501

### c. Model Summary for the different Binary Logistic Regressions with respect to Willingness to Pay (WTP) for a contributory health scheme:

Model Summary					
Logit Model	Table No	Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
Logit model (1) on households' WTP with respect to their geographic location	91	1	1183.141 <sup>a</sup>	.037	.054
Logit model (2) on households' WTP with respect to their annual income and family size	92	1	1184.078 <sup>a</sup>	.036	.053
Logit model (3) on households' WTP with respect to their religion and social group	93	1	1203.371 <sup>a</sup>	.018	.027
Logit model (4) on households' WTP with respect to the type of provider for OP visits	94	1	1216.817 <sup>a</sup>	.006	.009
Logit model (5) on households' WTP with respect to count of treatments from different providers	95	1	1203.246 <sup>a</sup>	.018	.027
Logit model (6) on households' WTP with respect to count of treatments from different providers	96	1	1174.775 <sup>a</sup>	.044	.065
Logit model (7) on households' WTP with respect to awareness and enrolment status	97	1	1214.756 <sup>a</sup>	.008	.012
Logit model (8) on households' WTP with respect to households' opinion regarding the affordability of healthcare cost	98	1	1210.994 <sup>a</sup>	.011	.017
Logit model (9) on households' WTP with respect to households' opinion regarding the sufficiency of household income	99	1	1211.362 <sup>a</sup>	.011	.016
Logit model (10) on households' WTP with respect to households' opinion regarding increase in financial debt	100	1	1207.290 <sup>a</sup>	.015	.022
a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.					

**d. Hosmer and Lemeshow Test Results for the different Binary Logistic Regressions with respect to Willingness to Pay (WTP) for a contributory health scheme:**

Hosmer and Lemeshow Test					
Logit Model	Table No	Step	Chi-square	df	Sig.
Logit model (1) on households' WTP with respect to their geographic location	91	1	.000	1	1.000
Logit model (2) on households' WTP with respect to their annual income and family size	92	1	1.784	8	.987



Logit model (3) on households' WTP with respect to their religion and social group	93	1	.989	4	.911
Logit model (4) on households' WTP with respect to the type of provider for OP visits	94	1	.004	1	.953
Logit model (5) on households' WTP with respect to count of treatments from different providers	95	1	3.496	7	.836
Logit model (6) on households' WTP with respect to count of treatments from different providers	96	1	8.349	6	.214
Logit model (7) on households' WTP with respect to awareness and enrolment status	97	1	1.443	2	.486
Logit model (8) on households' WTP with respect to households' opinion regarding the affordability of healthcare costs	98	1	.000	1	1.000
Logit model (9) on households' WTP with respect to households' opinion regarding the sufficiency of household income	99	1	.000	1	1.000
Logit model (10) on households' WTP with respect to households' opinion regarding increase in financial debt	100	1	.000	1	1.000

## ANNEXURE E

### a. “Test of Parallel Lines” results for each of the Ordinal Logistic Regressions (OLR)

Sl. No	Statement	OLR No.	Test of Parallel Lines <sup>a</sup>				
			Model	-2 Log Likelihood	Chi-Square	df	Sig.
I	The health care cost is very high.	1	Null Hypothesis	53.626			
			General	51.522	2.104	4	.717
		2	Null Hypothesis	25.617			
			General	24.280	1.337	1	.248
		3	Null Hypothesis	24.748			
			General	24.012	.736	1	.391
		4	Null Hypothesis	26.527			
			General	23.511	3.017	1	.082
		5	Null Hypothesis	23.796			
			General	21.894	1.902	1	.168
		6	Null Hypothesis	24.969			
			General	24.259	.710	1	.399
		7	Null Hypothesis	24.102			
			General	23.759	.353	1	.558
		8	Null Hypothesis	23.401			
			General	23.309	.091	1	.761
III	Health care expenses are affordable.	1	Null Hypothesis	55.996			
			General	53.584	2.413	4	.660
		2	Null Hypothesis	25.834			
			General	25.383	.450	1	.502
		3	Null Hypothesis	46.616			
			General	41.480	5.135	3	.162
		4	Null Hypothesis	25.184			
			General	24.922	.262	1	.608
		5	Null Hypothesis	26.614			
			General	23.555	3.059	1	.080
		6	Null Hypothesis	25.978			
			General	23.874	2.105	1	.147
		7	Null Hypothesis	27.583			
			General	24.558	3.024	1	.082
IV	Household income is sufficient to cover health care costs.	1	Null Hypothesis	54.707			
			General	53.080	1.627	4	.804
		2	Null Hypothesis	25.607			
			General	25.199	.407	1	.523
		3	Null Hypothesis	48.201			
			General	41.164	7.037	3	.071
		4	Null Hypothesis	24.788			
			General	24.778	.010	1	.921
		5	Null Hypothesis	24.785			
			General	23.415	1.370	1	.242
		6	Null Hypothesis	26.271			
			General	24.393	1.877	1	.171
V	Health care expenses	1	Null Hypothesis	63.767			

	have depleted the household savings level	2	General	54.676	9.091	4	.059		
			Null Hypothesis	47.249					
		3	General	41.713	5.535	3	.137		
			Null Hypothesis	84.961					
		4	General	83.131	1.830	3	.608		
			Null Hypothesis	42.836					
		5	General	41.832	1.004	2	.605		
			Null Hypothesis	28.129					
6	General	26.837	1.292	2	.524				
	Null Hypothesis	24.907							
VI	Health care expenses have increased the financial debt of the family	1	General	24.850	.057	1	.811		
			Null Hypothesis	59.165					
		2	General	54.972	4.193	4	.381		
			Null Hypothesis	43.614					
		3	General	42.115	1.498	3	.683		
			Null Hypothesis	25.673					
		4	General	25.665	.007	1	.932		
			Null Hypothesis	19.617					
		5	General	19.583	.034	1	.855		
			Null Hypothesis	49.573					
		6	General	45.757	3.816	2	.148		
			Null Hypothesis	26.007					
		7	General	22.325	3.681	1	.055		
			Null Hypothesis	26.425					
		8	General	25.296	1.129	1	.288		
			Null Hypothesis	19.598					
		9	General	19.541	.057	1	.811		
			Null Hypothesis	48.988					
VII	The health care cost caused family asset depletion	1	General	44.138	4.850	2	.088		
			Null Hypothesis	53.490					
		2	General	49.775	3.715	4	.446		
			Null Hypothesis	39.725					
		3	General	38.837	.889	3	.828		
			Null Hypothesis	18.885					
		4	General	18.470	.415	1	.519		
			Null Hypothesis	43.106					
		5	General	41.831	1.275	2	.529		
			Null Hypothesis	22.995					
		6	General	20.633	2.362	1	.124		
			Null Hypothesis	54.399					
		7	General	53.091	1.308	3	.727		
			Null Hypothesis	41.359					
		VIII	The health care costs compel the family to compromise proper and complete treatment at many times.	1	General	40.998	.361	2	.835
					Null Hypothesis	55.016			
				2	General	53.239	1.776	4	.777
					Null Hypothesis	25.257			
3	General			23.470	1.787	1	.181		
	Null Hypothesis			25.212					
4	General			25.212	.000	1	1.000		
	Null Hypothesis			26.453					
5	General			24.809	1.644	1	.200		
	Null Hypothesis			27.361					
6	General			24.649	2.712	1	.100		
	Null Hypothesis			50.241					
IX	To cover the health			1	General	49.577	.664	2	.717
					Null Hypothesis	59.298			
					General	53.895	5.403	4	.248

	care expenses, the family has to compromise with the food consumption and food-related expenses	2	Null Hypothesis	50.946			
			General	48.190	2.757	4	.599
		3	Null Hypothesis	44.466			
			General	42.276	2.190	3	.534
4	Null Hypothesis	27.230					
	General	25.721	1.509	1	.219		
X	To cover the health care expenses, the family has to cut off other non-food expenditures from the household budget.	1	Null Hypothesis	62.243			
			General	53.419	8.825	4	.066
		2	Null Hypothesis	28.743			
			General	25.554	3.190	1	.074
		3	Null Hypothesis	28.483			
			General	25.608	2.875	1	.090
		4	Null Hypothesis	25.491			
			General	24.971	.520	1	.471
		5	Null Hypothesis	26.256			
			General	24.997	1.259	1	.262
		6	Null Hypothesis	25.879			
			General	24.936	.943	1	.331
		7	Null Hypothesis	27.080			
			General	25.504	1.577	1	.209
		8	Null Hypothesis	53.538			
			General	47.789	5.749	2	.056
XI	With such a level of health care cost, the economic condition of the family is likely to deteriorate in the future.	1	Null Hypothesis	61.412			
			General	52.832	8.580	4	.072
		2	Null Hypothesis	43.351			
			General	39.477	3.879	3	.275
		3	Null Hypothesis	25.021			
			General	24.920	.100	1	.752
		4	Null Hypothesis	27.881			
			General	24.866	3.015	1	.083
		5	Null Hypothesis	24.898			
			General	24.524	.374	1	.541
		6	Null Hypothesis	43.004			
			General	41.755	1.249	2	.536
		7	Null Hypothesis	24.458			
			General	24.172	.285	1	.593
		8	Null Hypothesis	21.987			
			General	21.179	.807	1	.369
XII	Protection against the unseen health care cost is very essential at present times.	1	Null Hypothesis	19.036			
			General	18.375	.661	1	.416
		2	Null Hypothesis	19.159			
			General	18.945	.214	1	.643
		3	Null Hypothesis	19.673			
			General	18.841	.832	1	.362
		4	Null Hypothesis	17.769			
			General	17.394	.376	1	.540
		5	Null Hypothesis	19.364			
			General	17.751	1.612	1	.204
		6	Null Hypothesis	16.851			
			General	16.768	.083	1	.773
		7	Null Hypothesis	18.562			
			General	18.151	.412	1	.521
		8	Null Hypothesis	16.827			
			General	16.459	.368	1	.544
		9	Null Hypothesis	16.902			
			General	16.411	.491	1	.483
The null hypothesis states that the location parameters (slope coefficients) are the same across							

response categories.  
a. Link function: Logit.

**b. The full likelihood ratios for each of the OLR**

Sl. No	Statement	OLR No.	Model Fitting Information				
			Model	-2 Log Likelihood	Chi-Square	df	Sig.
I	The health care cost is very high.	1	Intercept Only	89.030			
			Final	53.626	35.404	4	.000
		2	Intercept Only	44.419			
			Final	25.617	18.802	1	.000
		3	Intercept Only	74.210			
			Final	24.748	49.462	1	.000
		4	Intercept Only	54.566			
			Final	24.527	28.039	1	.000
		5	Intercept Only	39.754			
			Final	23.796	15.958	1	.000
		6	Intercept Only	30.336			
			Final	24.969	5.367	1	.021
		7	Intercept Only	29.249			
			Final	24.102	5.147	1	.023
		8	Intercept Only	35.045			
			Final	23.401	11.644	1	.001
III	Health care expenses are affordable.	1	Intercept Only	189.312			
			Final	55.996	133.316	4	.000
		2	Intercept Only	32.948			
			Final	25.834	7.115	1	.008
		3	Intercept Only	56.452			
			Final	46.616	9.837	3	.020
		4	Intercept Only	50.034			
			Final	25.184	24.850	1	.000
		5	Intercept Only	37.450			
			Final	26.614	10.836	1	.001
		6	Intercept Only	35.819			
			Final	25.978	9.840	1	.002
		7	Intercept Only	35.638			
			Final	27.583	8.055	1	.005
IV	Household income is sufficient to cover health care costs.	1	Intercept Only	193.766			
			Final	54.707	139.059	4	.000
		2	Intercept Only	33.167			
			Final	25.607	7.561	1	.006
		3	Intercept Only	60.386			
			Final	48.201	12.185	3	.007
		4	Intercept Only	55.980			
			Final	24.788	31.193	1	.000
		5	Intercept Only	35.173			
			Final	24.785	10.388	1	.001
		6	Intercept Only	34.174			
			Final	26.271	7.904	1	.005
V	Health care expenses have depleted the household savings level	1	Intercept Only	114.237			
			Final	63.767	50.470	4	.000
		2	Intercept Only	59.051			
			Final	47.249	11.802	3	.008
		3	Intercept Only	84.961			
			Final				

			Final	83.131	1.830	3	.608	
		4	InterceptOnly	121.537				
			Final	42.836	78.701	2	.000	
		5	InterceptOnly	37.603				
			Final	28.129	9.473	2	.009	
		6	InterceptOnly	31.809				
			Final	24.907	6.902	1	.009	
VI	Health care expenses have increased the financial debt of the family	1	InterceptOnly	101.678				
			Final	59.165	42.513	4	.000	
		2	InterceptOnly	59.330				
			Final	43.614	15.716	3	.001	
		3	InterceptOnly	33.770				
			Final	25.673	8.097	1	.004	
		4	InterceptOnly	32.187				
			Final	19.617	12.570	1	.000	
		5	InterceptOnly	155.670				
			Final	49.573	106.097	2	.000	
		6	InterceptOnly	32.786				
			Final	26.007	6.779	1	.009	
		7	InterceptOnly	62.982				
			Final	26.425	36.558	1	.000	
		8	InterceptOnly	28.478				
			Final	19.598	8.880	1	.003	
		9	InterceptOnly	65.175				
			Final	48.988	16.187	2	.000	
VII	The health care cost caused family asset depletion.	1	InterceptOnly	80.826				
			Final	53.490	27.337	4	.000	
		2	InterceptOnly	53.582				
			Final	39.725	13.857	3	.003	
		3	InterceptOnly	38.257				
			Final	18.885	19.371	1	.000	
		4	InterceptOnly	99.431				
			Final	43.106	56.325	2	.000	
		5	InterceptOnly	41.524				
			Final	22.995	18.529	1	.000	
		6	InterceptOnly	94.255				
			Final	54.399	39.857	3	.000	
		7	InterceptOnly	56.943				
			Final	41.359	15.584	2	.000	
VIII	The health care costs compel the family to compromise proper and complete treatment at many times.	1	InterceptOnly	167.593				
			Final	55.016	112.577	4	.000	
		2	InterceptOnly	31.116				
			Final	25.257	5.859	1	.015	
		3	InterceptOnly	34.016				
			Final	25.212	8.804	1	.003	
		4	InterceptOnly	31.034				
			Final	26.453	4.581	1	.032	
		5	InterceptOnly	33.076				
			Final	27.361	5.715	1	.017	
		6	InterceptOnly	112.777				
			Final	50.241	62.536	2	.000	
IX	To cover the health care expenses, the family has to compromise with the food consumption and food-related expenses	1	InterceptOnly	226.301				
			Final	59.298	167.003	4	.000	
		2	InterceptOnly	81.552				
			Final	50.946	30.606	4	.000	
		3	InterceptOnly	79.218				
			Final	44.466	34.752	3	.000	

		4	InterceptOnly	51.874				
			Final	27.230	24.644	1	.000	
X	To cover the health care expenses, the family has to cut off other non-food expenditures from the household budget.	1	InterceptOnly	208.990				
			Final	62.243	146.747	4	.000	
		2	InterceptOnly	50.704				
			Final	28.743	21.960	1	.000	
		3	InterceptOnly	47.777				
			Final	28.483	19.294	1	.000	
		4	InterceptOnly	29.468				
			Final	25.491	3.977	1	.046	
		5	InterceptOnly	33.515				
			Final	26.256	7.256	1	.007	
		6	InterceptOnly	64.348				
			Final	25.879	38.469	1	.000	
		7	InterceptOnly	64.172				
			Final	27.080	37.091	1	.000	
		8	InterceptOnly	84.560				
			Final	53.538	31.022	2	.000	
XI	With such a level of health care cost, the economic condition of the family is likely to deteriorate in the future.	1	InterceptOnly	114.863				
			Final	61.412	53.451	4	.000	
		2	InterceptOnly	73.073				
			Final	43.351	29.723	3	.000	
		3	InterceptOnly	31.485				
			Final	25.021	6.465	1	.011	
		4	InterceptOnly	45.235				
			Final	27.881	17.354	1	.000	
		5	InterceptOnly	70.449				
			Final	24.898	45.551	1	.000	
		6	InterceptOnly	60.504				
			Final	43.004	17.500	2	.000	
		7	InterceptOnly	29.603				
			Final	24.458	5.145	1	.023	
		8	InterceptOnly	46.815				
			Final	21.987	24.829	1	.000	
XII	Protection against the unseen health care cost is very essential at present times.	1	InterceptOnly	34.288				
			Final	19.036	15.252	1	.000	
		2	InterceptOnly	31.749				
			Final	19.159	12.589	1	.000	
		3	InterceptOnly	40.269				
			Final	19.673	20.596	1	.000	
		4	InterceptOnly	23.784				
			Final	17.769	6.015	1	.014	
		5	InterceptOnly	23.480				
			Final	19.364	4.116	1	.042	
		6	InterceptOnly	23.342				
			Final	16.851	6.491	1	.011	
		7	InterceptOnly	25.012				
			Final	18.562	6.449	1	.011	
		8	InterceptOnly	28.460				
			Final	16.827	11.633	1	.001	
9	InterceptOnly	129.851						
	Final	16.902	112.949	1	.000			
Link function: Logit.								

**c. Goodness-of-fit statistics (Pearson and Deviance) for each of the OLR**

Sl. No	Statement	OLR No.	Goodness-of-Fit			
				Chi-Square	df	Sig.
I	The health care cost is very high.	1	Pearson	2.098	4	.718
			Deviance	2.104	4	.717
		2	Pearson	1.332	1	.249
			Deviance	1.337	1	.248
		3	Pearson	.732	1	.392
			Deviance	.736	1	.391
		4	Pearson	2.928	1	.087
			Deviance	3.017	1	.082
		5	Pearson	1.799	1	.180
			Deviance	1.902	1	.168
		6	Pearson	.707	1	.400
			Deviance	.710	1	.399
		7	Pearson	.341	1	.559
			Deviance	.343	1	.558
		8	Pearson	.093	1	.761
			Deviance	.092	1	.761
III	Health care expenses are affordable.	1	Pearson	2.431	1	.657
			Deviance	2.413	1	.660
		2	Pearson	.450	1	.502
			Deviance	.450	1	.502
		3	Pearson	5.088	3	.165
			Deviance	5.135	3	.162
		4	Pearson	.261	1	.609
			Deviance	.262	1	.608
		5	Pearson	3.026	1	.082
			Deviance	3.059	1	.080
		6	Pearson	2.048	1	.152
			Deviance	2.105	1	.147
		7	Pearson	3.024	1	.082
			Deviance	3.024	1	0.82
IV	Household income is sufficient to cover health care costs.	1	Pearson	1.626	4	.804
			Deviance	1.627	4	.804
		2	Pearson	.408	1	.523
			Deviance	.407	1	.523
		3	Pearson	7.120	3	.068
			Deviance	7.037	3	.071
		4	Pearson	.010	1	.921
			Deviance	.010	1	.921
		5	Pearson	1.373	1	.241
			Deviance	1.370	1	.242
		6	Pearson	1.888	1	.169
			Deviance	1.877	1	.171
V	Health care expenses have depleted the household savings level	1	Pearson	9.134	4	.058
			Deviance	9.091	4	.059
		2	Pearson	5.216	3	.157
			Deviance	5.535	3	.137
		3	Pearson	9.460	11	.579
			Deviance	9.566	11	.570
		4	Pearson	4.049	4	.399
			Deviance	3.583	4	.465
		5	Pearson	1.278	2	.528
			Deviance	1.292	2	.524



		6	Pearson	.057	1	.811
			Deviance	.057	1	.811
VI	Health care expenses have increased the financial debt of the family.	1	Pearson	4.137	4	.388
			Deviance	4.193	4	.381
		2	Pearson	1.503	3	.681
			Deviance	1.498	3	.683
		3	Pearson	.007	1	.932
			Deviance	.007	1	.932
		4	Pearson	.034	1	.854
			Deviance	.034	1	.855
		5	Pearson	4.719	4	.317
			Deviance	4.777	4	.311
		6	Pearson	3.363	1	.067
			Deviance	3.681	1	.055
		7	Pearson	1.139	1	.286
			Deviance	1.129	1	.286
		8	Pearson	.057	1	.811
			Deviance	.057	1	.811
		9	Pearson	6.577	4	.160
			Deviance	6.798	4	.147
VII	The health care cost caused family asset depletion.	1	Pearson	3.619	4	.460
			Deviance	3.715	4	.446
		2	Pearson	.923	3	.820
			Deviance	.889	3	.828
		3	Pearson	.362	1	.547
			Deviance	.415	1	.519
		4	Pearson	2.481	4	.648
			Deviance	2.326	4	.676
		5	Pearson	1.975	1	.160
			Deviance	2.362	1	.124
		6	Pearson	12.520	7	.085
			Deviance	8.604	7	.282
		7	Pearson	2.185	4	.702
			Deviance	2.225	4	.695
VIII	The health care costs compel the family to compromise proper and complete treatment at many times.	1	Pearson	1.778	4	.777
			Deviance	1.776	4	.777
		2	Pearson	1.689	1	.194
			Deviance	1.787	1	.181
		3	Pearson	.000	1	1.000
			Deviance	.000	1	1.000
		4	Pearson	1.682	1	.195
			Deviance	1.644	1	.200
		5	Pearson	2.815	1	.093
			Deviance	2.712	1	.100
		6	Pearson	5.740	4	.219
			Deviance	5.676	4	.225
IX	To cover the health care expenses, the family has to compromise with the food consumption and food-related expenses	1	Pearson	5.178	4	.270
			Deviance	5.403	4	.248
		2	Pearson	2.723	4	.605
			Deviance	2.757	4	.599
		3	Pearson	2.192	3	.534
			Deviance	2.190	3	.534
		4	Pearson	1.512	1	.219
			Deviance	1.509	1	.219
X	To cover the health care expenses, the family has to cut off other non-food	1	Pearson	8.497	4	.075
			Deviance	8.825	4	0.66
		2	Pearson	3.198	1	.074

	expenditures from the household budget.	3	Deviance	3.190	1	.074		
			Pearson	2.882	1	.090		
		4	Deviance	2.875	1	.090		
			Pearson	.520	1	.471		
		5	Deviance	.520	1	.471		
			Pearson	1.254	1	.263		
		6	Deviance	1.259	1	.262		
			Pearson	.944	1	.331		
		7	Deviance	.943	1	.331		
			Pearson	1.580	1	.209		
		8	Deviance	1.577	1	.209		
			Pearson	13.644	4	.009		
			Deviance	14.031	4	.007		
			Pearson	8.475	4	.076		
		XI	With such a level of health care cost, the economic condition of the family is likely to deteriorate in the future.	1	Deviance	8.580	4	.072
					Pearson	3.541	3	.316
2	Deviance			3.873	3	.275		
	Pearson			.100	1	.751		
3	Deviance			.100	1	.752		
	Pearson			2.997	1	.083		
4	Deviance			3.015	1	.083		
	Pearson			.375	1	.540		
5	Deviance			.374	1	.541		
	Pearson			3.444	4	.486		
6	Deviance			3.483	4	.480		
	Pearson			.287	1	.592		
7	Deviance			.285	1	.593		
	Pearson			.751	1	.386		
8	Deviance			.807	1	.369		
	Pearson			.610	1	.435		
XII	Protection against the unseen health care cost is very essential at present times.	1	Deviance	.661	1	.435		
			Pearson	.214	1	.643		
		2	Deviance	.214	1	.643		
			Pearson	.844	1	.358		
		3	Deviance	.832	1	.362		
			Pearson	.416	1	.519		
		4	Deviance	.376	1	.540		
			Pearson	1.344	1	.246		
		5	Deviance	1.612	1	.204		
			Pearson	.090	1	.764		
		6	Deviance	.083	1	.773		
			Pearson	.442	1	.506		
		7	Deviance	.412	1	.521		
			Pearson	.447	1	.504		
		8	Deviance	.368	1	.544		
			Pearson	.624	1	.430		
9	Deviance	.491	1	.483				
	Pearson							
Link function: Logit.								