

DECLARATION BY THE SCHOLAR

I, Ms Bhaswati Adhikary, Research Scholar in the Department of Business Administration, School of Management Sciences, Tezpur University, Assam, hereby declare that this research work titled " Household Healthcare Expenditure and Health Financing Pattern: A Study in Rural Settings of Assam" is a bonafide work carried out by me under the supervision of Prof. Debabrata Das.

This work has not been submitted elsewhere for award of any other degree.

Date:

(Bhaswati Adhikary)

Place: Tezpur

Signature of Research Scholar

Registration No. TZ189856 of 2018



TEZPUR UNIVERSITY

(A Central University Established by an Act of Parliament)

Napaam, Tezpur-784028, Sonitpur, Assam, India

Certificate of the Supervisor

This is to certify that the thesis entitled “Household Healthcare Expenditure and Health Financing Pattern: A Study in Rural Settings of Assam” submitted to the School of Management Sciences, Tezpur University in part fulfilment for the award of the degree of Doctor of Philosophy in Management is a record of research work carried out by Ms. Bhaswati Adhikary under my supervision and guidance.

All help received by her from various sources have been duly acknowledged.

No part of this thesis has been submitted elsewhere for award of any other degree.

Place: (Debabrata Das)

Date: Professor

(Currently VC, ARGUCOM on deputation)

Department of Business Administration

School of Management Sciences

Tezpur University

Email ID: ddastez@gmail.com

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List of Tables

Table No.	Table Title	Page No.
Table No: 1	Shortfall in Health-Care Infrastructure as per estimation of midyear population (As on 1st July 2019)	18
Table No: 2	Shortfall in Human Resources in Rural Areas (as on March, 2019)	18-19
Table No: 3	Shortfall in Human Resources in Urban Areas (as on March, 2019)	19
Table No: 4	Key health financing indicators for India across NHA rounds	21
Table No: 5	Country-wise Comparable Estimates of SDG 3 Indicators	23
Table No: 6	Country-wise comparison of SGD Indicators on financing	24
Table No: 7	Factors Responsible for causing Catastrophic Health Care Expenditures at the household level	42
Table No: 8	Variables for the Study	61-62
Table No: 9	Composite Index formulation for District Categorization	65
Table No: 10	Detailed Household Sampling	67
Table No: 11	Reliability Test Results	68
Table No: 12	Terminology Description	69
Table No: 13	Sample Demographics	72-74
Table No: 14	Segregation of reported ailment treatment cases based on the type of provider visited	74-75
Table No: 15	OOP Expenditure for Households: Descriptive Statistics	77
Table No: 16	Per Capita OOP Healthcare Expenditure (in a year)	78
Table No: 17	Descriptive Statistics for Cost of Treatment for IP cases (in a year) and OP cases (in a month)	78
Table No: 18	Descriptive Statistics for Out-Patient Visit Costs (for recall period of 30 days)	79
Table No: 19	Descriptive Statistics for Out-Patient Visit Costs in Public & Private Facilities (recall period: 30 days)	79
Table No: 20	Independent Sample T-test Results	80-82
Table No: 21	Frequency Distribution for the adoption of different financing measures	87-88
Table No: 22	Frequency Distribution of Borrowing Pattern from relative/friends	88
Table No: 23	Descriptive Statistics for the different financing measures adopted for the IP cases	89

Table No: 24	Descriptive Statistics for the different financing measures adopted for the death cases	90
Table No: 25	Descriptive Statistics for different financing measures adopted for the OP cases (recall period 30 days)	90
Table No: 26	Chi-Square Test Results (financing measures adopted vs. household demographics)	91-93
Table No: 27	Chi-Square Test Results: Financing measures adopted vs. health condition and treatment pattern	94-96
Table No: 28	One-way ANOVA Test Results (1)	98-99
Table No: 29	One-way ANOVA Test Results (2)	101-102
Table No: 30	Logit Model (1) on using Household Savings	104-105
Table No: 31	Logit Model (2) for Health Insurance	106
Table No: 32	Logit Model (3) on Sale of Assets	106-107
Table No: 33	Logit Model (4) on financial assistance from relatives and friends	108
Table No: 34	Logit Model (5) for borrowing with interest	109
Table No: 35	Logit Model (6) for borrowing without interest	109-110
Table No: 36	Logit Model (7) on loans from moneylenders	111
Table No: 37	Logit Model (8) on microcredit from SHG/MFI or FIs	112-113
Table No: 38	Incidence Rate of Catastrophic Health Expenses	121
Table No: 39	Cross-Tabulation between Income groups and Incidence Status of CHE	122
Table No: 40	Variables considered for Binary Logit Model (9)	123
Table No: 41	Model Summary for Binary Logit Model (10)	124
Table No: 42	Hosmer and Lemeshow Test for Binary Logit Model (10)	124
Table No: 43	Variables considered for the Binary Logit Model (10)	125-126
Table No: 44	Model Summary for Binary Logit Model (11)	127
Table No: 45	Hosmer and Lemeshow Test for Binary Logit Model (11)	127
Table No: 46	Variables considered for the Binary Logit Model (11)	127-128
Table No: 47	Model Summary for Binary Logit Model (12)	129
Table No: 48	Hosmer and Lemeshow Test for Binary Logit Model (12)	129
Table No: 49	Variables considered for the Binary Logit Model (12)	129
Table No: 50	Model Summary for Binary Logit Model (13)	130
Table No: 51	Hosmer and Lemeshow Test for Binary Logit Model (13)	131
Table No: 52	Variables considered for the Binary Logit Model (13)	131
Table No: 53	Model Summary for Binary Logit Model (14)	132
Table No: 54	Hosmer and Lemeshow Test for Binary Logit (14)	132
Table No: 55	Variables considered for the Binary Logit Model (14)	133
Table No: 56	Model Summary for Binary Logit Model (15)	135

Table No: 57	Hosmer and Lemeshow Test for Binary Logit Model (15)	135
Table No: 58	Variables considered for the Binary Logit Model (15)	135-136
Table No: 59	Model Summary for Binary Logit Model (16)	137
Table No: 60	Hosmer and Lemeshow Test for Binary Logit Model (16)	137
Table No: 61	Variables considered for the Binary Logit Model (16)	137-138
Table No: 62	Frequency Distribution Table for Statement I & II	139
Table No: 63	OLR Results for Statement I	139-140
Table No: 64	Frequency Distribution Table for Statement III & IV	142
Table No: 65	Rank Correlation Result (1)	142
Table No: 66	OLR Results for Statement III	143
Table No: 67	OLR Results for Statement IV	145-146
Table No: 68	Frequency Distribution Table for Statement V, VI and VII	147
Table No: 69	Rank Correlation Result (2)	148
Table No: 70	OLR Results for Statement V	149
Table No: 71	OLR Results for Statement VI	151-152
Table No: 72	OLR Results for Statement VII	153-154
Table No: 73	Frequency Distribution Table for Statement VIII, IX and X	155
Table No: 74	OLR Results for Statement VIII	156-157
Table No: 75	OLR Results for Statement IX	158
Table No: 76	Rank Correlation Result (3)	159
Table No: 77	OLR Results for Statement X	159-160
Table No: 78	Frequency Distribution Table for Statement XI, XII & XIII	161-162
Table No: 79	Rank Correlation Result (4)	162
Table No: 80	OLR Results for Statement XI	163
Table No: 81	OLR Results for Statement XII	165
Table No: 82	Rank Correlation Result (5)	166
Table No: 83	Distribution of Enrolled Households and Duration of Enrolment across different schemes	175
Table No: 84	Frequency Distribution of households benefitting from health insurance/assurance schemes	175
Table No: 85	Frequency Distribution of the Enrollees' responses regarding their policy awareness	176-177
Table No: 86	Frequency Distribution of the Enrollees' responses regarding their opinion about the schemes	177-178
Table No: 87	Enrollees' reasons for Enrolment and not utilizing the insurance benefits	179

Table No: 88	Reasons for not participating in any health insurance scheme	179-180
Table No: 89	Perception about the concept of Health Insurance from Enrollees' point of view	180-181
Table No: 90	Perception about the concept of Health Insurance from Non-Enrollees' point of view	181
Table No: 91	Distribution of the Households willing to participate in a contributory scheme across the Income groups	183
Table No: 92	Logit model (1) on households' WTP with respect to their geographic location	184
Table No: 93	Logit model (2) on households' WTP with respect to their annual income and family size	185
Table No: 94	Logit model (3) on households' WTP with respect to their religion and social group	185
Table No: 95	Logit model (4) on households' WTP with respect to the type of provider for OP visits	186
Table No: 96	Logit model (5) on households' WTP with respect to count of treatments from different providers	186
Table No: 97	Logit model (6) on households' WTP with respect to count of treatments from different providers	187
Table No: 98	Logit model (7) on households' WTP with respect to awareness and enrolment status	188
Table No: 99	Logit model (8) on households' WTP with respect to households' opinion regarding the affordability of healthcare costs	188
Table No: 100	Logit model (9) on households' WTP with respect to households' opinion regarding the sufficiency of household income	189
Table No: 101	Logit model (10) on households' WTP with respect to households' opinion regarding increase in financial debt	189
Table No: 102	Frequency Distribution of expected service coverage	190
Table No: 103	Distribution of the different combinations of services expected to be covered by rural households	190-191
Table No: 104	Variables influencing the OOP health expenses	200
Table No: 105	Financing Measures Influencing Variable Set (1): Household Demographics	202
Table No: 106	Financing Measures Influencing Variable Set (2): Disease/Treatment Pattern	203-204
Table No: 107	Categorization Factors Influencing Households' Healthcare Financing Decisions	205-206

Table No: 108	Factors influencing the incidence catastrophic health expenditures among the rural households	209
Table No: 109	Factors impacting the willingness of the households to participate in a contributory scheme	216-217

List of Figures

Figure No.	Figure Title	Page No.
Figure 1	The Dimensions of the Universal Health Coverage Cube	7
Figure 2	Linkage between the Health system goals and health financing policy objectives	8
Figure 3	Categories of Healthcare Financing Systems	11
Figure 4	Structure of Healthcare System in India	17
Figure 5	Current Health Expenditures (2017-18) by Financing Schemes (%)	22