



# PUBLIC HEALTH MATTERS

Evaluation study of Out Of Pocket Expenditure Incurred for Maternal Health Care by BPL Women in Karnataka in Public Health facilities

## OUT-OF-POCKET EXPENSE

Commissioned by the Karnataka Evaluation Authority (KEA), the study was conducted by GRAAM in 05 districts of Karnataka to understand the out-of-pocket expenditure incurred by the BPL population on maternal healthcare

# SUMMARY & CAUSE OF CONCERN

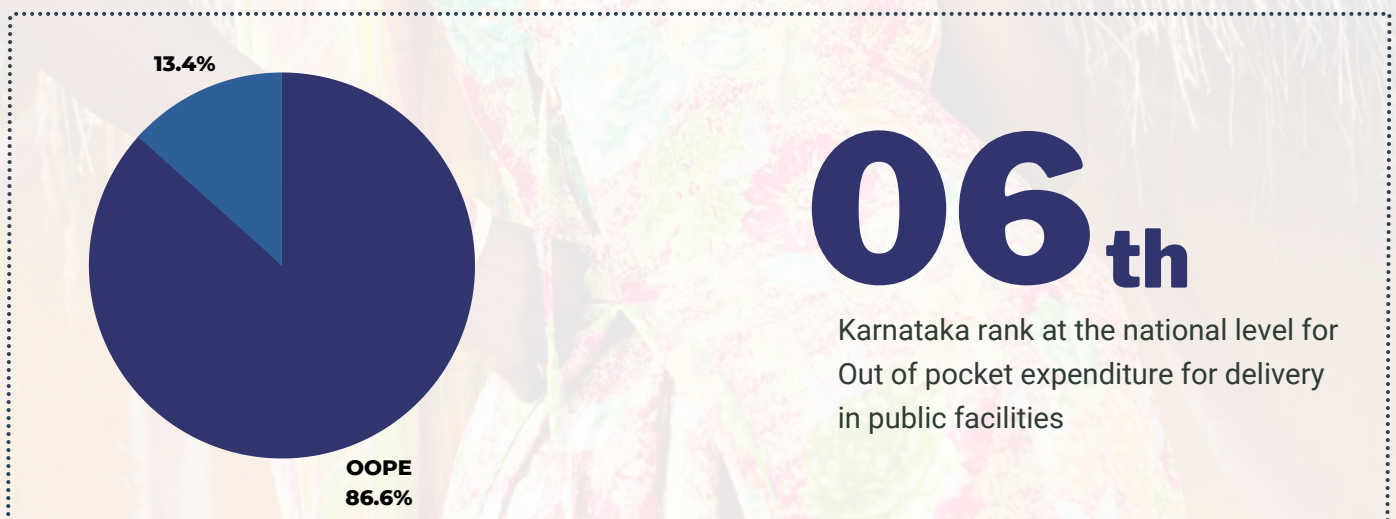


The World Bank defines Out-Of-Pocket Expenditures (OOPE) as any direct outlay by households, including gratuities and in-kind payments, to health practitioners and suppliers of pharmaceuticals, therapeutic appliances, and other goods and services, the primary intent of which is to contribute to the restoration or enhancement of health status. This definition can include transport costs for accessing healthcare and over-the-counter medicines and supplies, but does not include pre-paid fees for health-related taxes or insurance.

Despite many schemes and services provided by the governments that claim to be free of cost, the internal and external survey reports reveal raising OOPE for deliveries in Public Health Systems. Hence, this evaluation had been carried out to know the effectiveness of the public health system. The purpose of the evaluation is to examine the magnitude and dimensions of OOPE for maternal health at the macro as well as the micro household level and the sources through which it is being met and its implications.

## OUT OF POCKET EXPENDITURES

Out of pocket expenditures are the major sources for expenditure on health and it constitutes:




Details of delivery charges as per National Family Health Survey 4 (NFHS-4)



## SCHEMES BY THE GOVERNMENT

The government has introduced many maternity-related incentive schemes to ensure safe motherhood. Women will get cash benefits from various maternal health schemes:

 INR 700 under Janani Suraksha Yojana (JSY) scheme

 INR 1300 under Prasooti Araike scheme

 INR 1675 for Madilu Kit

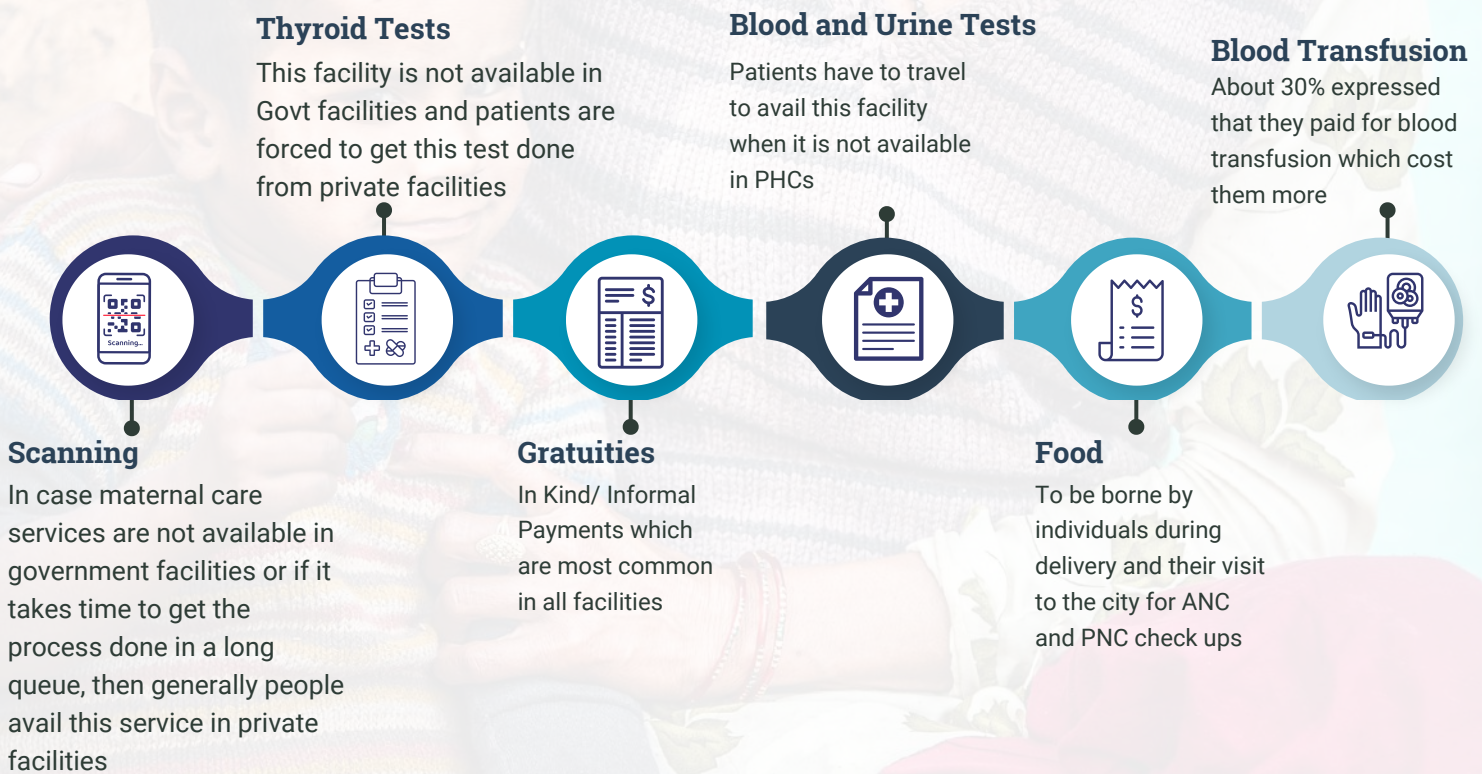
**TOTAL**  
INR 3675

# OBSERVATIONS





Respondents who participated in the Focused Group Discussion (FGD) said:

- 01 Insufficient**  
Scheme incentive money is not enough to manage the costly health services
- 02 Delay**  
The incentive amount doesn't reach on time to the beneficiaries and a few have said that they have to wait for at least one year to get the incentives
- 03 Informal**  
Many complained that they have paid informally to get the free facilities
- 04 Suggestion**  
Overall participants urged the government to increase the incentive amount

## REASONS FOR OOPE

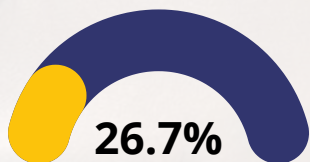


## SOURCES FOR MEETING OOPE

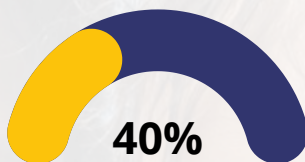
-  Most of the respondents said that they borrow money from the money lenders or from friends and relatives to meet the maternal related expenses
-  In some instances people have taken Gold Loans and borrowed money from SHG
-  In a few cases people mentioned that they have pledged their land and assets for arranging the money and used their savings for meeting OOPE for maternal health care
-  They even mentioned that in critical cases they have to go to the money lenders who charge high interest rates

## BENEFICIARIES SAY

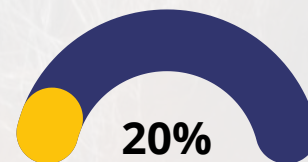
Beneficiaries felt transportation costs need to be supported as they have to travel to taluka headquarters or district headquarters for certain services like scanning and also for ANC check-ups which takes a lot of money when transport is not frequently available



The average transportation cost that constitutes of overall average maternity expenditures



Delivery-related transportation costs of the total transportation costs



Percent of the people who used government ambulances as a means of transport for delivery

At present, one ambulance is catering to 92,000 patients. The location of ambulances is either at Taluka Hospitals (TH) or Community Health Centres (CHC), which cover an average population of 2.5 lakhs at TH or 1.5 lakhs at CHC. So, an improved ambulance coverage would be helpful in reducing the out-of-pocket expenditures for maternal care

## HOW CAN OOPE BE PREVENTED?



### Timely Payments

of existing scheme money and increasing its amount would help in preventing, out of pocket expenditures while availing maternal health care



### Accountability

Government should take measures to curb the instances of corruption



### Transportation

costs can be reduced through providing all the required facilities like lab tests, scanning facilities and other required benefits in nearby health centres