

MORBIDITY PATTERN HEALTH CARE UTILIZATION AND CATASTROPHIC HEALTH EXPENDITURE IN INDIA

Catastrophic Health Expenditure which reduces the consumption of other necessities below the required level. The main objective of the study is identifying the pattern of Morbidity and Health Care Utilization in India and find out the prevalence of Catastrophic Health Expenditure in Indian Households and its determinants. The data used for the study obtained from the NSS 75th round. The method used for the study was univariate, bivariate and probit regression analysis. The results of this study show that some sections of society are vulnerable in the case of catastrophic health expenditure. Households from scheduled castes, particularly poor households, are more likely to incur catastrophic health expenditure than others. Presence of children and elderly members increase the probability of catastrophic health expenditure. The percentage distribution of nature of ailment based on the place of residence of the respondents showed that in the rural area about 35.7 percent of patients are affected by the infectious or communicable diseases and there counterpart in the urban area is affected by 25.4 percent only. Individuals in the rural are highly affected by the burden of communicable diseases than there counterpart in the urban areas. The highest number of respondents who visited Government Hospitals was for the treatment of other reasons which is followed by the treatment of Non-Communicable diseases. While in the case of private hospitals, the highest number was reported for the treatment of non communicable disease.