

India: Health outcomes improved by lowering out-of-pocket costs

Langue Undefined

A government program to provide health insurance for catastrophic illness to households below the poverty line in Karnataka, lowered both mortality rates and out-of-pocket expenses for the residents, according to a recent evaluation published in the leading global health journal [The BMJ](#) [1]. The program is implemented by the Karnataka government with support from the World Bank Group.

Researchers studied nearly 80,000 households from 600 villages and found a 64 percent drop in mortality from diseases covered by the insurance.

An evaluation of the program, the Vajpayee Arogyashree Scheme (VAS), led by Neeraj Sood, professor and Director of Research at the Schaeffer Center for Health Policy and Economics at the University of Southern California, found that:

- The risk of dying from conditions covered by the insurance dropped by 64 percent for residents with the insurance.
- Out-of-pocket health expenditures for hospitalizations due to the covered conditions dropped by 60 percent.
- Utilization of healthcare facilities for the covered conditions may have risen.

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[1] <http://www.bmj.com/content/349/bmj.g5114>

[2] <http://www.worldbank.org/en/news/press-release/2014/10/08/new-study-indian-government-health-insurance->

reduction-mortality-among-poor