# Supplemental Online Content

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**eTable 1.** Sample Distribution of Individuals by Demographic and Socioeconomic Characteristics[a]

| | Inpatient | | Outpatient | |
|---|---|---|---|---|
| | Sample size | Percentage | Sample size | Percentage |
| **India** | 43,781 | 100 | 8,914 | 100 |
| **Age group** | | | | |
| 0 to 24 | 12,782 | 30.7 | 2,246 | 29.7 |
| 25 to 64 | 26,830 | 59.9 | 4,901 | 54.2 |
| 65 and above | 4,169 | 9.3 | 1,767 | 16.0 |
| **Education of patient** | | | | |
| Below secondary | 26,262 | 64.2 | 6,406 | 73.2 |
| Secondary and higher secondary | 11,915 | 25.3 | 1,693 | 19.2 |
| Graduate or above | 5,604 | 10.4 | 815 | 7.5 |
| **Monthly per capita income (quintiles)** | | | | |
| Poorest | 8,764 | 24.4 | 1,847 | 28.3 |
| Poor | 8,919 | 22.7 | 1,722 | 21.2 |
| Middle | 9,996 | 22.3 | 1,887 | 18.7 |
| Rich | 7,475 | 15.2 | 1,676 | 16.1 |
| Richest | 8,627 | 15.1 | 1,782 | 15.4 |
| **Gender** | | | | |
| Male | 16,509 | 35.6 | 4,738 | 51.7 |
| Female | 27,272 | 64.3 | 4,176 | 48.2 |
| **Caste** | | | | |
| Scheduled Tribe | 4,473 | 6.3 | 626 | 6.7 |
| Scheduled caste | 7,017 | 18.5 | 1,449 | 17.3 |
| Other backward castes | 18,437 | 45.5 | 3,524 | 42.5 |
| General | 13,854 | 29.6 | 3,315 | 33.2 |
| **Place of residence** | | | | |
| Rural | 24,106 | 67.0 | 4,591 | 63.9 |
| Urban | 19,675 | 32.9 | 4,323 | 36.0 |
| **Type of facility** | | | | |
| Public hospital | 16,180 | 34.8 | 2,154 | 20.0 |
| NGO hospital | 1103 | 2.52 | | |
| Private hospital | 26,498 | 62.7 | 2,811 | 25.9 |
| Private clinic | - | - | 3,123 | 40.7 |

[a]Percentages given for sociodemographic characteristics are weighted and given with an unweighted sample size, as is typically done because weighted percentages represent population distribution; therefore, calculated weighted percentages may differ from percentages as acquired by dividing numerator by denominator.
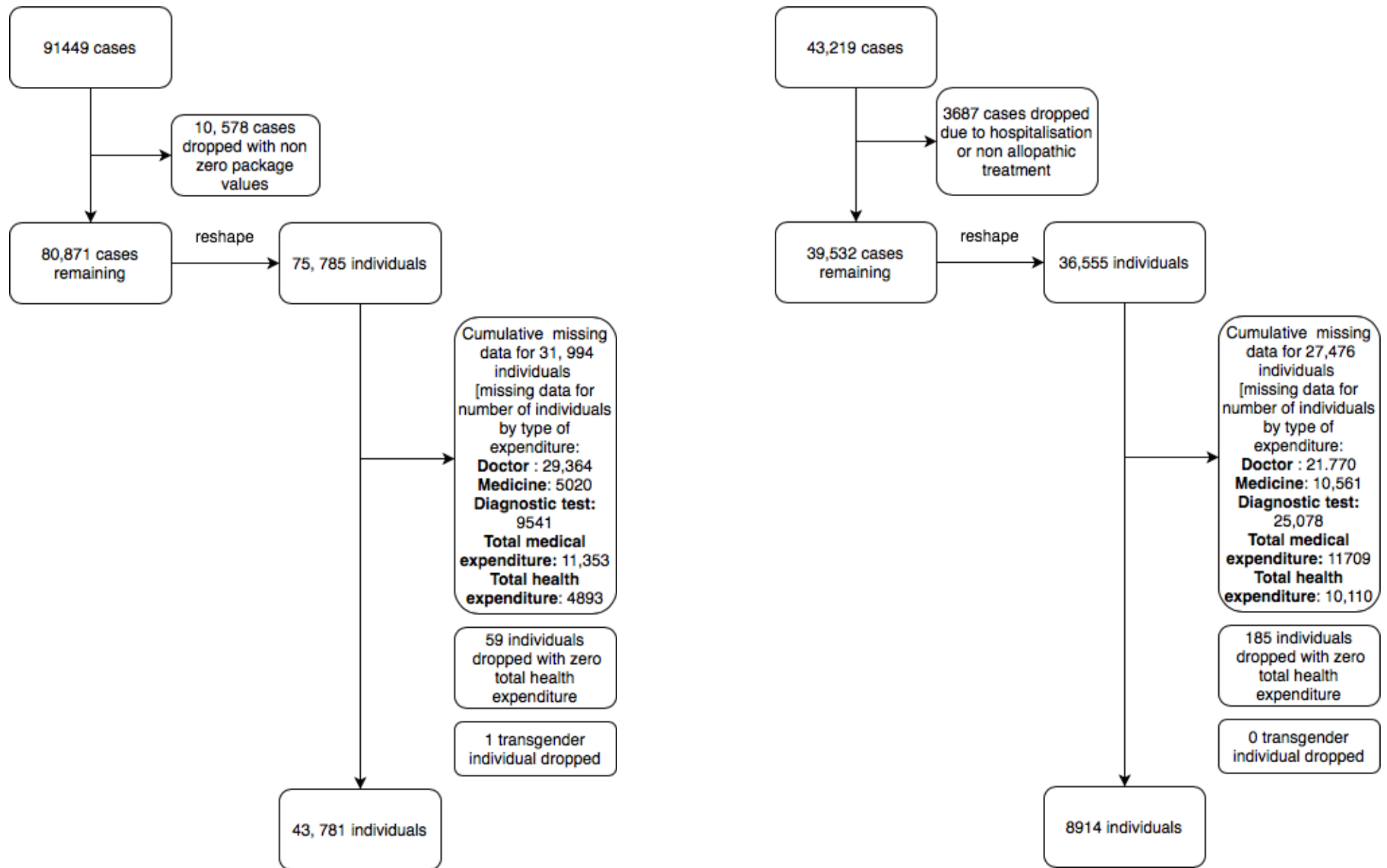
**A.** Inpatient expenditure

**B.** Outpatient expenditure

**eFigure 1.** Sample Selection Flow Chart for Expenditure

**eTable 2.** Percent Distribution of Total Health Expenditure Into Components by Traditional Mean Method for Selected Sociodemographic Characteristics

| | Inpatient | | | | | | Outpatient | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Sample** | *Total* | *Medicine* | *Nonmedical costs* | *Diagnostic* | *Doctor* | *Other medical* | **Sample** | *Total* | *Medicine* | *Nonmedical cost* | *Diagnostic* | *Doctor* | *Other medical* |
| **India** | 43781 | 100 | 28.2 | 11 | 12.7 | 24.2 | 23.8 | 8914 | 100 | 49.8 | 12.2 | 19.1 | 13.4 | 5.4 |
| **Age group** | | | | | | | | | | | | | | |
| 0 to 24 | 12782 | 100 | 30.1 | 11.9 | 12.5 | 22.2 | 23.3 | 2246 | 100 | 48.1 | 12.7 | 16.7 | 14.8 | 7.7 |
| 25 to 64 | 26830 | 100 | 27.5 | 11.1 | 12.4 | 24.9 | 24 | 4901 | 100 | 49.6 | 11.9 | 21.4 | 13 | 4.2 |
| 65 and above | 4169 | 100 | 28.5 | 9.3 | 14 | 24.2 | 24 | 1767 | 100 | 52.9 | 12.8 | 15.2 | 12.8 | 6.3 |
| **Education of patient** | | | | | | | | | | | | | | |
| Below secondary | 26262 | 100 | 28.9 | 11.8 | 12.7 | 22.8 | 23.7 | 6406 | 100 | 51.9 | 13.2 | 15.5 | 13.3 | 6 |
| Secondary and higher secondary | 11915 | 100 | 28 | 10.5 | 12.6 | 25.3 | 23.7 | 1693 | 100 | 44.4 | 10.5 | 29.5 | 11.7 | 3.9 |
| Graduate or above | 5604 | 100 | 26.4 | 9.1 | 12.5 | 27.4 | 24.5 | 815 | 100 | 50.5 | 9.8 | 14.7 | 19 | 6 |
| **Monthly per capita income (quintiles)** | | | | | | | | | | | | | | |
| Poorest | | | | | | | | | | | | | | |
| | 8764 | 100 | 29.8 | 13.6 | 11.8 | 23.9 | 20.9 | 1847 | 100 | 52 | 12.3 | 21.3 | 11 | 3.4 |
| Poor | 8919 | 100 | 29.2 | 12.7 | 12 | 22 | 24.1 | 1722 | 100 | 50.5 | 14.1 | 16 | 11.5 | 7.8 |
| Middle | 9996 | 100 | 28.5 | 11.6 | 12.8 | 23.7 | 23.4 | 1887 | 100 | 50.9 | 14.7 | 15.8 | 12.7 | 6 |
| Rich | 7475 | 100 | 29 | 10.6 | 12.7 | 23.2 | 24.5 | 1676 | 100 | 48 | 8.8 | 20.4 | 16.4 | 6.3 |
| Richest | 8627 | 100 | 25.6 | 7.7 | 13.7 | 27.4 | 25.6 | 1782 | 100 | 47.3 | 11.3 | 21.4 | 15.8 | 4.3 |
| **Gender** | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Male | 16509 | 100 | 28.9 | 10.4 | 12.6 | 23.8 | 24.3 | 4738 | 100 | 48.4 | 12.2 | 19.5 | 13.6 | 6.4 |
| Female | 27272 | 100 | 27.5 | 11.5 | 12.8 | 24.7 | 23.4 | 4176 | 100 | 51.3 | 12.3 | 18.7 | 13.2 | 4.5 |
| **Caste** | | | | | | | | | | | | | | |
| Scheduled Tribe | 4473 | 100 | 29.1 | 16.5 | 10.1 | 19.9 | 24.3 | 626 | 100 | 49.5 | 16.5 | 12.4 | 14.6 | 6.9 |
| Scheduled caste | 7017 | 100 | 29.1 | 12.2 | 13 | 22.6 | 23.1 | 1449 | 100 | 46.8 | 11.2 | 25.5 | 10.6 | 5.9 |
| Other backward castes | 18437 | 100 | 28.5 | 11.1 | 12.2 | 24.7 | 23.5 | 3524 | 100 | 52.2 | 12.9 | 16 | 12.6 | 6.2 |
| General | 13854 | 100 | 27.4 | 9.7 | 13.4 | 24.9 | 24.6 | 3315 | 100 | 48.5 | 11.3 | 20.6 | 15.5 | 4.1 |
| **Place of residence** | | | | | | | | | | | | | | |
| Rural | 24106 | 100 | 28.8 | 26 | 12.3 | 23.2 | 22.9 | 4591 | 100 | 51.9 | 13.7 | 17.9 | 11.4 | 5.1 |
| Urban | 19675 | 100 | 27.3 | 8.4 | 13.3 | 25.8 | 25.2 | 4323 | 100 | 46.9 | 10.1 | 20.9 | 16.1 | 6 |
| **Type of facility** | | | | | | | | | | | | | | |
| Public hospital/NGO hospital | 17283 | 100 | 37 | 26 | 14.7 | 5.6 | 16.4 | 2,154 | 100 | 59 | 20.5 | 9.8 | 3.5 | 6.9 |
| Private hospital | 26498 | 100 | 27.3 | 9.4 | 12.4 | 26.2 | 24.7 | 2,811 | 100 | 45.8 | 11.6 | 21.7 | 14 | 6.9 |
| Private clinic | - | | | | | | | 3,123 | 100 | 50.9 | 10.6 | 18.7 | 16.2 | 3.5 |

*N*ote: Values for NGO run hospitals are not provided here for I.P. and NGO and traditional healers for O.P.D service

**eTable 3.** Components of Health Care Expenditure as a Percent of Total Health Expenditure With ≥1 Missing Value for Household

| | | | Inpatient | | | | | | | Outpatient | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Sample** | *Total* | *Medicine* | *Nonmedical costs* | *Diagnostic* | *Doctor* | *Other medical* | **Sample** | *Total* | *Medicine* | *Nonmedical cost* | *Diagnostic* | *Doctor* | *Other medical* |
| **India** | 75560 | 100 | 28.2(28-28.3) | 35.7(35.4-35.9) | 10.6(10.5-10.7) | 9.9(9.8-10) | 15.4(15.3-15.5) | 35049 | 100 | 63.7(63.4-64.1) | 17.6(17.3-17.8) | 4.1(3.9-4.2) | 10.9(10.7-11) | 3.6(3.4-3.7) |
| **Age group** | | | | | | | | | | | | | | |
| 0 to 24 | 24,572 | 100 | 27.3(27.1-27.6) | 38.4(37.9-38.8) | 9.8(9.7-10) | 8.8(8.6-8.9) | 15.5(15.2-15.7) | 9,617 | 100 | 59.9(59.3-60.5) | 18.1(17.6-18.7) | 4(3.7-4.2) | 13.9(13.6-14.3) | 3.8(3.5-4.1) |
| 25 to 64 | 44,335 | 100 | 28.4(28.1-28.6) | 35.2(34.9-35.5) | 10.7(10.6-10.9) | 10.3(10.2-10.5) | 15.1(15-15.3) | 18,288 | 100 | 65.4(64.9-65.9) | 17.1(16.7-17.5) | 4.2(4.1-4.4) | 9.7(9.5-10) | 3.3(3.1-3.5) |
| 65 and above | 6,653 | 100 | 30(29.5-30.6) | 27.9(27.1-28.6) | 12.6(12.3-12.9) | 11.9(11.5-12.3) | 17.3(16.9-17.7) | 7,144 | 100 | 65.4(64.6-66.2) | 17.8(17.2-18.5) | 3.8(3.5-4) | 8.8(8.5-9.2) | 3.9(3.6-4.3) |
| **Education of patient** | | | | | | | | | | | | | | |
| Below secondary | 19,473 | 100 | 28.6(28.4-28.8) | 37.9(37.6-38.2) | 10.2(10.1-10.3) | 8.4(8.3-8.5) | 14.7(14.5-14.8) | 25,706 | 100 | 63.2(62.8-63.6) | 18.8(18.4-19.1) | 3.7(3.5-3.8) | 10.5(10.3-10.7) | 3.6(3.4-3.8) |
| Secondary and higher secondary | 19473 | 100 | 27.3(27-27.6) | 33.2(32.8-33.7) | 11.4(11.2-11.5) | 11.7(11.5-11.9) | 16.2(16-16.4) | 6,369 | 100 | 64.7(63.9-65.5) | 14.9(14.2-15.5) | 5.7(5.4-6.1) | 11.4(11-11.8) | 3.1(2.8-3.4) |
| Graduate or above | 7729 | 100 | 26.7(26.3-27.2) | 24.2(23.6-24.9) | 11.9(11.6-12.1) | 17.5(17.1-17.9) | 19.4(19.1-19.7) | 2,974 | 100 | 66.8(65.6-67.9) | 11.2(10.5-12) | 4.4(4-4.8) | 13.4(12.7-14) | 4(3.4-4.5) |
| **Monthly per capita income (quintiles)** | | | | | | | | | | | | | | |
| Poorest | 15,122 | 100 | 31.1(30.8-31.5) | 40.1(39.6-40.6) | 9.4(9.2-9.6) | 6.7(6.4-6.9) | 12.4(12.2-12.7) | 7,985 | 100 | 64.8(64-65.5) | 18.2(17.6-18.8) | 3.7(3.5-3.9) | 9.1(8.8-9.4) | 4(3.6-4.3) |
| Poor | 15,403 | 100 | 28.7(28.3-29) | 39.5(38.9-40) | 9.8(9.6-10) | 7.8(7.5-8) | 14(13.8-14.3) | 7,031 | 100 | 61.8(61-62.6) | 18.8(18.1-19.5) | 3.6(3.3-3.8) | 11.4(11-11.7) | 4.2(3.8-4.6) |
| Middle | 14,811 | 100 | 27(26.6-27.3) | 36.4(35.9-36.9) | 10.8(10.5-11) | 9.8(9.6-10.1) | 15.8(15.5-16) | 6,018 | 100 | 61.7(60.8-62.6) | 20.4(19.6-21.1) | 4.2(3.9-4.5) | 10.5(10.1-10.9) | 2.9(2.6-3.3) |
| Rich | 15,115 | 100 | 26(25.7-26.4) | 33.7(33.1-34.2) | 11.2(11-11.4) | 11.8(11.6-12.1) | 17(16.7-17.3) | 7,015 | 100 | 63.3(62.5-64.1) | 16.3(15.6-16.9) | 4.8(4.5-5.1) | 11.9(11.5-12.3) | 3.4(3.1-3.7) |
| Richest | 15,109 | 100 | 26.4(26.1-26.7) | 24.2(23.7-24.7) | 12.7(12.5-12.9) | 16.4(16.2-16.7) | 20(19.7-20.2) | 7,000 | 100 | 66.8(66.1-67.6) | 13.1(12.5-13.6) | 4.5(4.2-4.8) | 12.7(12.3-13.1) | 2.6(2.4-2.9) |
| **Gender** | | | | | | | | | | | | | | |
| Male | 26524 | 100 | 29.4(29.1-29.7) | 29.4(29-29.8) | 11.7(11.5-11.8) | 11.5(11.4-11.7) | 17.7(17.5-17.9) | 16661 | 100 | 63.1(62.6-63.6) | 17.9(17.5-18.3) | 4(3.8-4.1) | 11.1(10.8-11.3) | 3.7(3.5-4) |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Female | 49036 | 100 | 27.6(27.4-27.8) | 38.7(38.4-39) | 10.1(9.9-10.2) | 9.2(9-9.3) | 14.3(14.2-14.5) | 18388 | 100 | 64.3(63.8-64.8) | 17.3(16.9-17.7) | 4.2(4-4.3) | 10.7(10.4-10.9) | 3.4(3.2-3.6) |
| **Caste** | | | | | | | | | | . | | | |
| Scheduled Tribe | 9,574 | 100 | 25.8(25.3-26.3) | 50.7(50-51.4) | 7.7(7.5-8) | 5.2(5-5.4) | 10.3(10-10.6) | 2,211 | 100 | 53.8(52.3-55.2) | 27.2(25.8-28.5) | 3.4(3-3.8) | 9.9(9.3-10.4) | 5.6(4.8-6.3) |
| Scheduled caste | 13,215 | 100 | 29(28.6-29.4) | 40.2(39.6-40.8) | 9.8(9.6-10.1) | 7(6.8-7.3) | 13.7(13.4-13.9) | 5,692 | 100 | 64.1(63.2-65) | 18.2(17.4-18.9) | 4(3.7-4.3) | 9.4(9.1-9.8) | 4.1(3.7-4.5) |
| Other backward castes | 30,855 | 100 | 27.7(27.4-27.9) | 35.1(34.7-35.4) | 10.6(10.4-10.7) | 10.7(10.5-10.8) | 15.8(15.6-16) | 14,078 | 100 | 62.3(61.7-62.8) | 19.4(18.9-19.9) | 3.9(3.7-4.1) | 10.9(10.7-11.2) | 3.2(3-3.4) |
| General | 21,916 | 100 | 29(28.8-29.3) | 29(28.6-29.4) | 12(11.8-12.2) | 12.2(12-12.5) | 17.5(17.3-17.7) | 13,068 | 100 | 67(66.5-67.6) | 13.3(12.9-13.7) | 4.4(4.2-4.7) | 11.7(11.4-12) | 3.3(3.1-3.6) |
| **Place of residence** | | | | | | | | | | | | | |
| Rural | 44202 | 100 | 28.5(28.3-28.8) | 38.3(37.9-38.6) | 10(9.9-10.2) | 8.6(8.4-8.7) | 14.3(14.2-14.5) | 18067 | 100 | 63.6(63.1-64.1) | 19.3(18.8-19.7) | 3.6(3.5-3.8) | 9.7(9.5-9.9) | 3.5(3.3-3.7) |
| Urban | 31358 | 100 | 27.2(27-27.5) | 29.7(29.3-30) | 11.8(11.7-12) | 13.1(12.9-13.3) | 17.9(17.7-18.1) | 16982 | 100 | 63.9(63.4-64.4) | 14.5(14.1-14.9) | 4.8(4.6-5) | 12.9(12.6-13.2) | 3.6(3.4-3.8) |
| **Type of facility** | | | | | | | | | | | | | |
| Public hospital | 43366 | 100 | 27.8(27.6-28.1) | 53.5(53.2-53.8) | 8.8(8.7-8.9) | 0.9(0.8-0.9) | 8.7(8.6-8.8) | 10030 | 100 | 47.6(46.8-48.4) | 43.3(42.5-44.1) | 3.3(3.1-3.5) | 1.4(1.3-1.5) | 4.2(3.9-4.5) |
| Private hospital | 30685 | 100 | 28.6(28.4-28.7) | 12.2(12.1-12.4) | 12.9(12.8-13) | 21.8(21.6-22) | 24.2(24.1-24.4) | 9179 | 100 | 65(64.5-65.6) | 11(10.8-11.3) | 6.6(6.3-6.9) | 13.8(13.5-14.1) | 3.3(3.1-3.6) |
| Private clinic | | | | | | | | 12210 | 100 | 67.5(67-68) | 7.7(7.5-7.9) | 4(3.8-4.2) | 17.4(17.1-17.7) | 3.2(2.9-3.4) |

*N*ote: Values for NGO run hospitals are not provided here for I.P. and NGO and traditional healers for O.P.D services

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eTable 4. Median Percent of Health Expenditure Components for Selected Sociodemographic Characteristics

| | Inpatient | | | | | | Outpatient | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sample size | *Medicine* | *Nonmedical costs* | *Diagnostic tests* | *Doctor* | *Other medical* | Sample size | *Medicine* | *Nonmedical costs* | *Diagnostic tests* | *Doctor* | *Other medical* |
| **India** | 43,781 | 26.7(16.1-40) | 13.7(7.3-28.3) | 10.2(4.1-17.2) | 10.7(0-24.4) | 18.3(8.1-28.4) | 8,914 | 60.4(40.6-86.9) | 7.4(0-18) | 0(0-16.1) | 9.1(0-21) | 0 |
| **Age group** | | | | | | | | | | | | |
| 0 to 24 | 12,782 | 26.7(15.8-39.7) | 15.3(8-33.3) | 9.4(2.4-16.3) | 8.9(0-22.4) | 18.1(6.6-28.5) | 2,246 | 58.3(41.1-77.5) | 8.7(0-19.3) | 0(0-14.8) | 13.1(0-23.5) | 0 |
| 25 to 64 | 26,830 | 26.7(16.1-40) | 13.4(7.2-27.3) | 10.4(4.2-17.4) | 11.1(0-25.4) | 18.1(8.2-28) | 4,901 | 61.9(40.9-90) | 6.8(0-17.1) | 0(0-17.2) | 8.1(0-20) | 0 |
| 65 and above | 4,169 | 27(16.4-39.2) | 11.5(5.9-21.2) | 12(6.3-18.5) | 13.2(2-24.7) | 20.1(10.9-30.4) | 1,767 | 62.5(38.8-96.1) | 6.9(0-19.2) | 0(0-13.3) | 4.7(0-17.6) | 0 |
| **Education of patient** | | | | | | | | | | | | |
| Below secondary | 26,262 | 27.7(16.4-41.2) | 15.1(8-31.3) | 10(3.1-17) | 8.8(0-21.5) | 17.8(6.2-27.9) | 6,406 | 60.8(41.3-87.5) | 8.1(0-19.3) | 0(0-14.5) | 8.6(0-20.4) | 0 |
| Secondary and higher secondary | 11,915 | 25.8(15.6-38.4) | 12.9(6.8-26) | 10.6(4.9-17.6) | 12.5(0-27.7) | 18.6(9.3-28.7) | 1,693 | 58.7(38.8-81.4) | 6.5(0-15.5) | 0(0-20) | 10(0-21.7) | 0 |
| Graduate or above | 5,604 | 24.4(15.6-35.7) | 9.5(5.1-16.8) | 10.9(5.9-17.1) | 18.4(6.4-33.4) | 20.4(12.6-30.3) | 815 | 56.1(34.7-99) | 4.6(0-11.8) | 0(0-15.1) | 14.2(0-25.6) | 0 |
| **Monthly per capita income (quintiles)** | | | | | | | | | | | | |
| Poorest | 8,764 | 30(16.3-45) | 18.7(9.5-41.1) | 8.7(0-16.4) | 2.9(0-18.6) | 13.8(0-24.5) | 1,847 | 62.5(43.4-90.9) | 8.3(0-20) | 0(0-14.6) | 5.7(0-18.1) | 0 |
| Poor | 8,919 | 27.7(16.4-40.5) | 15.8(8.8-33.9) | 9.7(3.2-16.5) | 7.5(0-20.6) | 17.9(6.5-27.5) | 1,722 | 61.4(42.6-88.2) | 9(0-19.3) | 0(0-13.7) | 8.6(0-18.1) | 0 |
| Middle | 9,996 | 26.6(16.4-39.2) | 14(7.5-26.3) | 10.2(4.2-17.3) | 11.4(0-24.2) | 19.2(9.6-29.3) | 1,887 | 58.3(38.4-80) | 8.6(0-20) | 0(0-15) | 11.2(0-22.3) | 0 |
| Rich | 7,475 | 25.3(15.7-37.1) | 11.1(6.3-21) | 11.1(5.9-17.6) | 15.3(2.7-29) | 20(11.2-29.4) | 1,676 | 57.8(38.4-85.7) | 5.8(0-14.8) | 0(0-20.2) | 10.9(0-21.4) | 0 |
| Richest | 8,627 | 24(15.5-35) | 8.8(4.7-15.6) | 12.1(7-19) | 18(7.6-32) | 22.2(13.7-31.8) | 1,782 | 59.5(36.3-88.2) | 5.3(0-13.4) | 0(0-18) | 13.1(0-25) | 0 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Gender** | | | | | | | | | | | | |
| Male | 16,509 | 28(17.7-40.3) | 11.7(6.4-21.4) | 10.9(5.8-17.6) | 12.5(1.9-24.7) | 20.2(10.5-30) | 4,738 | 60.7(40.9-88.1) | 7.1(0-17.6) | 0(0-14.8) | 10.1(0-22.2) | 0 |
| Female | 27,272 | 26.2(15.1-39.6) | 15.3(7.9-33.3) | 9.8(2.2-16.9) | 9(0-24.2) | 17.3(6.2-27.4) | 4,176 | 60(40-85.7) | 7.6(0-18.6) | 0(0-17.4) | 8.3(0-20) | 0 |
| **Caste** | | | | | | | | | | | | |
| Scheduled Tribe | 4,473 | 26.6(12.8-41.9) | 27.7(12.8-54.5) | 6.6(0-13.9) | 0(0-15.4) | 12.6(0-25.1) | 626 | 54.8(29.1-76.2) | 13.3(0-31.8) | 0(0-11.9) | 2(0-18.5) | 0 |
| Scheduled caste | 7,017 | 28.3(16.8-42.8) | 16.3(8.3-32.9) | 9.7(0-17.8) | 5.5(0-19.4) | 16.8(4.4-27.5) | 1,449 | 60.8(41.1-87.5) | 8.5(0-17.6) | 0(0-17.9) | 5.7(0-17.6) | 0 |
| Other backward castes | 18,437 | 26.6(16-39.4) | 13.3(7.4-26.6) | 10.1(4.5-16.7) | 12(0-25.1) | 18.6(9.3-28.4) | 3,524 | 60.7(42.8-86.2) | 7.2(0-18.9) | 0(0-15.2) | 10(0-20.8) | 0 |
| General | 13,854 | 26.2(16.3-38.6) | 11.5(6.2-22.7) | 11.3(5.5-18.2) | 13.3(0-27.1) | 19.3(10.2-29.6) | 3,315 | 60.5(38.4-89.6) | 6(0-16.6) | 0(0-17.1) | 10.9(0-23.2) | 0 |
| **Place of residence** | | | | | | | | | | | | |
| Rural | 24,106 | 27.6(16.4-40.7) | 16.1(9-33.3) | 9.8(3-16.8) | 8.5(0-22.2) | 17.2(6.2-27.1) | 4,591 | 61.5(42.8-88.2) | 9(0-20.1) | 0(0-14.6) | 7.3(0-19.1) | 0 |
| Urban | 19,675 | 25.1(15.5-38.2) | 9.8(5.1-19.3) | 11.1(5.7-18) | 14.6(1.8-28.5) | 20.5(11.4-30.5) | 4,323 | 58(36-83.3) | 4.8(0-14) | 0(0-18.5) | 12.3(0-25) | 0 |
| **Type of facility** | | | | | | | | | | | | |
| Public | 17,238 | 29.6(0-50) | 37.8(20.3-66.6) | 0(0-17) | 0(0-0) | 2.4(0-18.1) | 2,154 | 62.5(8-90.9) | 18.5(3.8-54.6) | 0(0-0) | 0(0-0) | 0 |
| Private hospital | 26,543 | 26(17.7-36.2) | 9.7(5.6-15.3) | 11.6(7.4-17.3) | 18.9(10.2-31.9) | 22.3(15.2-30.9) | 2,811 | 53.5(38.4-70.9) | 8.4(2.9-16) | 9.6(0-21.4) | 14.7(6.2-22.8) | 0 |
| Private clinic | | | | | | | 3,123 | 60(42.3-80) | 5.7(0-14.2) | 0(0-18.1) | 16.6(3.6-25.6) | 0 |

**Note:** Values for NGO run hospitals are not provided here for I.P. and NGO and traditional healers for O.P.D services

eTable 5. Components of Health Care Expenditure as a Percent of Total Income of Household by Selected Sociodemographic Characteristics

| | | | | | **Inpatient** | | | | | | **Outpatient** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Sample** | *Total* | *Medicine* | *Nonmedical costs* | *Diagnostic* | *Doctor* | *Other medical* | **Sample** | *Total* | *Medicine* | *Nonmedical costs* | *Diagnostic* | *Doctor* | *Other medical* |
| **India** | 43781 | 15.6 | 4.4 | 1.7 | 2.0 | 3.8 | 3.7 | 8914 | 21.9 | 10.9 | 2.7 | 4.2 | 2.9 | 1.2 |
| **Age group** | | | | | | | | | | | | | | |
| 0 to 24 | 12782 | 11.2 | 3.4 | 1.3 | 1.4 | 2.5 | 2.6 | 2246 | 19.6 | 9.4 | 2.5 | 3.3 | 2.9 | 1.5 |
| 25 to 64 | 26830 | 16.4 | 4.5 | 1.8 | 2.0 | 4.1 | 3.9 | 4901 | 23.2 | 11.5 | 2.7 | 5 | 3 | 1.0 |
| 65 and above | 4169 | 23.4 | 6.7 | 2.2 | 3.3 | 5.7 | 5.6 | 1767 | 21.2 | 11.2 | 2.7 | 3.2 | 2.7 | 1.3 |
| **Education of patient** | | | | | | | | | | | | | | |
| Below secondary | 26262 | 15.7 | 4.5 | 1.9 | 2.0 | 3.6 | 3.7 | 6406 | 21.7 | 11.3 | 2.9 | 3.4 | 2.9 | 1.3 |
| Secondary and higher secondary | 11915 | 15.1 | 4.2 | 1.6 | 1.9 | 3.8 | 3.6 | 1693 | 25.8 | 11.5 | 2.7 | 7.6 | 3.0 | 1.0 |
| Graduate or above | 5604 | 16.2 | 4.3 | 1.5 | 2.0 | 4.5 | 4.0 | 815 | 15.6 | 7.9 | 1.5 | 2.3 | 3.0 | 0.9 |
| **Monthly per capita income (quintiles)** | | | | | | | | | | | | | | |
| Poorest | 8764 | 19.7 | 5.9 | 2.7 | 2.3 | 4.7 | 4.1 | 1847 | 33 | 17.2 | 4.1 | 7.0 | 3.6 | 1.1 |
| Poor | 8919 | 16.3 | 4.8 | 2.1 | 2.0 | 3.6 | 3.9 | 1722 | 25 | 12.6 | 3.5 | 4.0 | 2.9 | 1.9 |
| Middle | 9996 | 15.1 | 4.3 | 1.7 | 1.9 | 3.6 | 3.5 | 1887 | 21.9 | 11.1 | 3.2 | 3.4 | 2.8 | 1.3 |
| Rich | 7475 | 15.7 | 4.6 | 1.7 | 2.0 | 3.6 | 3.8 | 1676 | 21.8 | 10.5 | 1.9 | 4.4 | 3.6 | 1.4 |
| Richest | 8627 | 13.5 | 3.5 | 1.0 | 1.8 | 3.7 | 3.5 | 1782 | 14.3 | 6.8 | 1.6 | 3.1 | 2.3 | 0.6 |
| **Gender** | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Male | 16509 | 21.3 | 6.2 | 2.2 | 2.7 | 5.1 | 5.2 | 4738 | 19.8 | 9.6 | 2.4 | 3.9 | 2.7 | 1.3 |
| Female | 27272 | 12.4 | 3.4 | 1.4 | 1.6 | 3.1 | 2.9 | 4176 | 24.5 | 12.6 | 3.0 | 4.6 | 3.2 | 1.1 |
| **Caste** | | | | | | | | | | | | | |
| Scheduled Tribe | 4473 | 13.7 | 4.0 | 2.3 | 1.4 | 2.7 | 3.3 | 626 | 27.1 | 13.4 | 4.5 | 3.4 | 3.9 | 1.9 |
| Scheduled caste | 7017 | 16.3 | 4.7 | 2.0 | 2.1 | 3.7 | 3.8 | 1449 | 25.7 | 12.0 | 2.9 | 6.6 | 2.7 | 1.5 |
| Other backward castes | 18437 | 15.9 | 4.5 | 1.8 | 1.9 | 3.9 | 3.7 | 3524 | 23.6 | 12.3 | 3.1 | 3.8 | 3.0 | 1.5 |
| General | 13854 | 15.2 | 4.2 | 1.5 | 2.0 | 3.8 | 3.7 | 3315 | 18.4 | 8.9 | 2.1 | 3.8 | 2.8 | 0.8 |
| **Place of residence** | | | | | | | | | | | | | |
| Rural | 24106 | 17.2 | 5 | 2.2 | 2.1 | 4.0 | 3.9 | 4591 | 25.8 | 13.4 | 3.5 | 4.6 | 2.9 | 1.3 |
| Urban | 19675 | 13.7 | 3.8 | 1.2 | 1.8 | 3.5 | 3.5 | 4323 | 18 | 8.5 | 1.8 | 3.8 | 2.9 | 1.1 |
| **Type of facility** | | | | | | | | | | | | | |
| Public hospital | 17283 | 6.1 | 1.8 | 1.3 | 0.7 | 0.2 | 0.8 | 2283 | 15.7 | 8.8 | 3.1 | 1.4 | 0.5 | 1.0 |
| NGO | 26498 | 20 | 5.4 | 1.9 | 2.5 | 5.2 | 4.9 | 2811 | 33 | 15.1 | 3.8 | 7.2 | 4.6 | 2.3 |
| Private clinic | - | | | | | | | 3123 | 19 | 9.7 | 2.0 | 3.6 | 3.1 | 0.7 |

**Note:** Values for NGO run hospitals are not provided here for I.P. and NGO and traditional healers for O.P.D services

**eFigure 2.** Association Between Components of Health Care Expenditure and State Net Domestic Product Per Capita at Constant Price 2017-2018
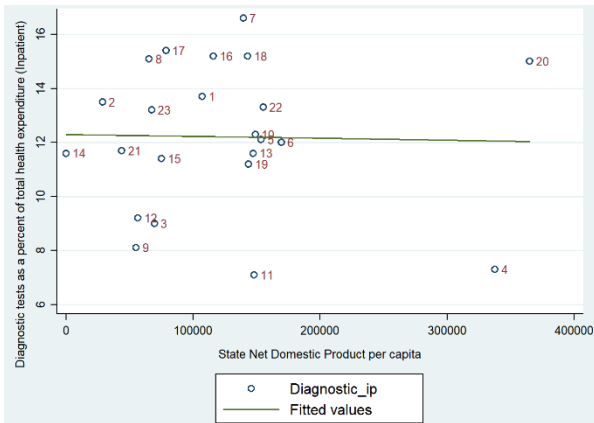


Fig e2 (a): Diagnostic test fee (IP)
[Spearman's correlation coefficient=-0.02; p= 0.92
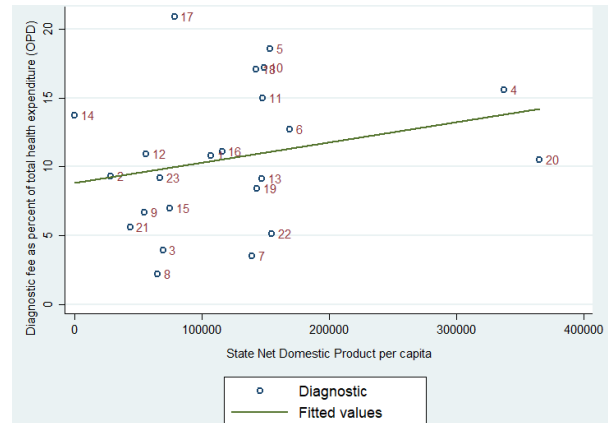
Fig e2 (b): Diagnostic test fee (OPD)
[Spearman's correlation coefficient = 0.25; p= 0.2]
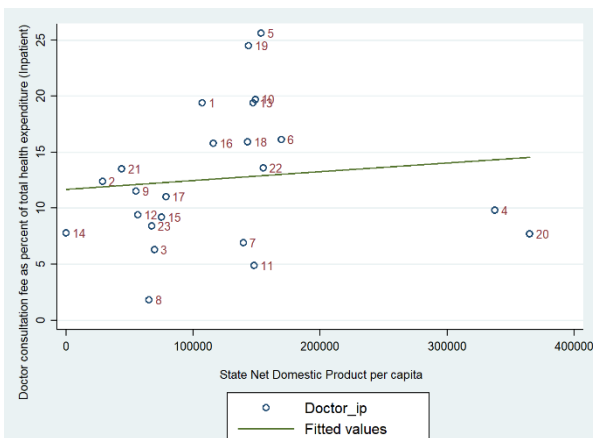
Fig e2 (c): Doctor consultation fee (IP)
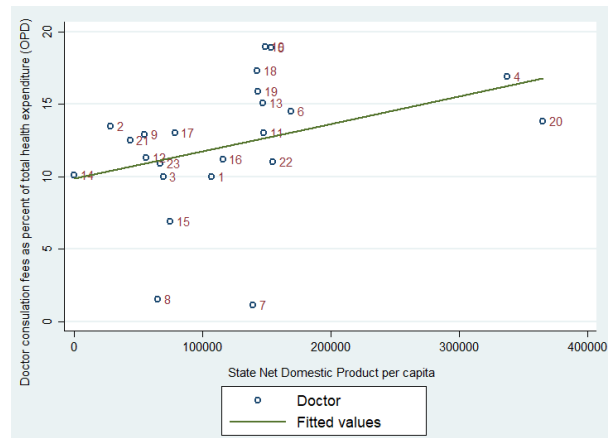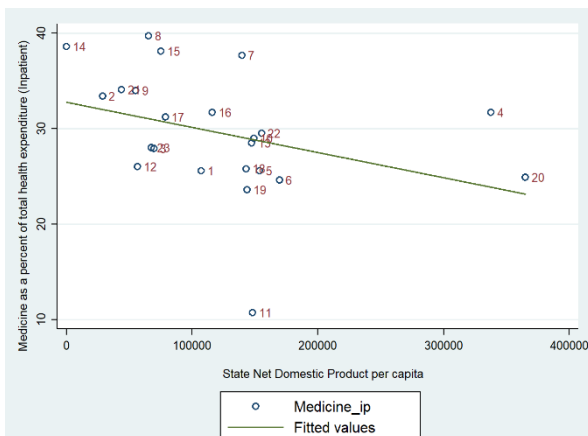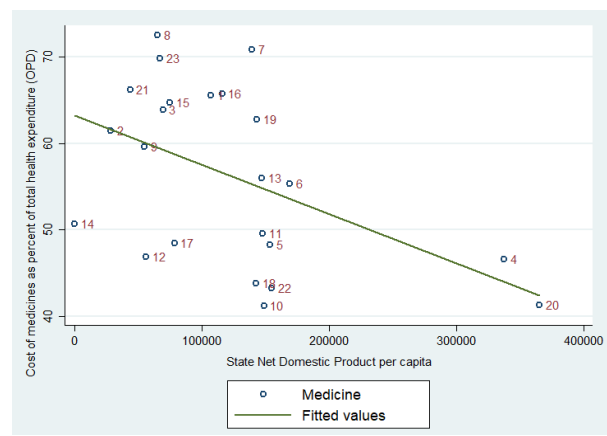[Spearman's correlation coefficient = 0.1; p= 0.6]

Fig e2 (d): Doctor consultation fee (OPD)
[Spearman's correlation coefficient = 0.35; p= 0.09]

Fig e2 (e): Cost of medicines (IP)
[Spearman's correlation coefficient = --0.35; p= 0.09]

Fig e2 (f): Cost of medicines (OPD)
[Spearman's correlation coefficient = -0.48; p<0.05]

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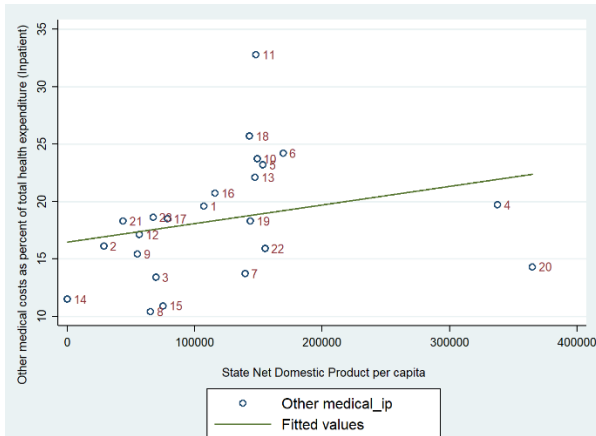
Fig e2 (g): Other medical costs (IP)
[Spearman's correlation coefficient = 0.26; p= 0.2]
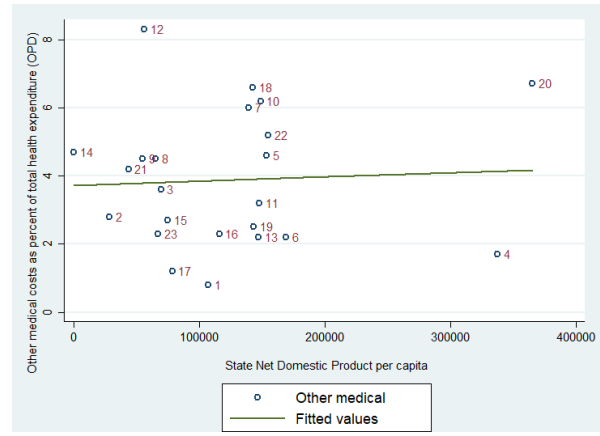


Fig e2 (h): Other medical costs (OPD)
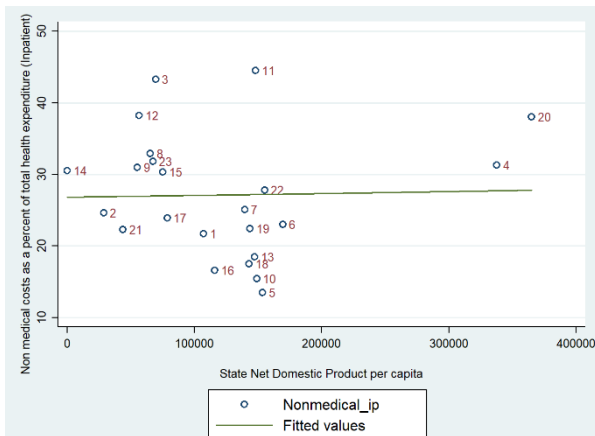[Spearman's correlation coefficient = 0.05; p= 0.8]



Fig e2 (i): Non-medical costs (IP)
[Spearman's correlation coefficient = 0.02; p= 0.9]
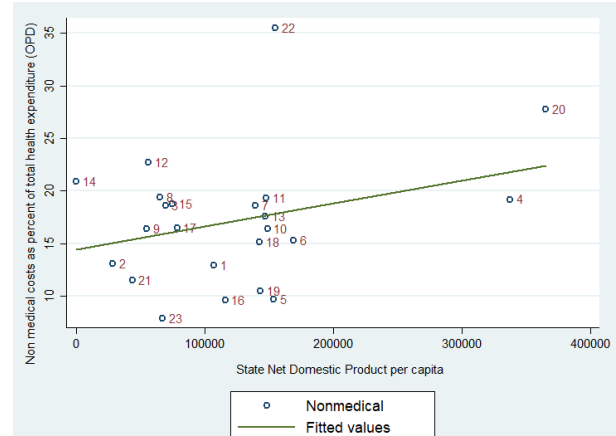


Fig e2 (j): Non-medical costs (OPD)
[Spearman's correlation coefficient = 0.30; p= 0.15]

**Note:** States have been provided individual ids in the scatterplot.

| State | ID | State | ID |
|---|---|---|---|
| Andhra Pradesh | 1 | Maharashtra | 13 |
| Bihar | 2 | North eastern states | 14 |
| Chhattisgarh | 3 | Odisha | 15 |
| Goa | 4 | Punjab | 16 |
| Gujarat | 5 | Rajasthan | 17 |
| Haryana | 6 | Tamil Nadu | 18 |
| Himachal Pradesh | 7 | Telangana | 19 |
| Jammu and Kashmir | 8 | UTs | 20 |
| Jharkhand | 9 | Uttar Pradesh | 21 |
| Karnataka | 10 | Uttarakhand | 22 |
| Kerala | 11 | West Bengal | 23 |
| Madhya Pradesh | 12 | | |

**eTable 6.** Eligibility, Coverage and Benefits of Various National and State Government-Run Health Insurance Schemes

| Name of health insurance scheme | Year | Eligibility | Coverage | Benefits | Other Details |
|---|---|---|---|---|---|
| **Central Government Insurance** | | | | | |
| Pradhan Mantri Jan Arogya Yojana | 2018 | Poor (based on Socio-Economic Caste Census, 2011) and families covered under RSBY | INR 500,000 per family per year | 1393 procedures covering all costs related to treatment (drugs, supplies, diagnostics, doctor fee, room charges, OT and ICU charges). All pre-existing conditions covered from day one. Covers up to 3 days of pre hospitalization and 15 days post hospitalization expenses such as diagnostics and medicines | For secondary and tertiary care; Subsumed Rashtriya Swasthya Bima Yojana |
| Central Government Health Scheme | 1954 | Central government employees and pensioners | All health expenses | OPD treatment including medicines, cashless facility available for treatment in empanelled hospitals and diagnostics centres, travel expenses reimbursed, reimbursement of expenses of treatment at government /private hospitals under emergency, medical appliances purchase reimbursement | 38.5 lakh beneficiaries covered in 74 cities all over India |
| Employee State Insurance Scheme | 1948 | All government employees, in government establishment with at least 10 employees and drawing a salary up to INR 15,000 | All health expenses | Sickness, disablement, maternity benefits, dependent benefits, funeral expenses | |

| Name | Year | Eligibility | Coverage Amount | Coverage Type | Notes |
|---|---|---|---|---|---|
| Pradhan Mantri Surakhsa Bima Yojana | 2015 | Aged 18 to 70 years, Indian residents with bank accounts | INR 200,000 for accidental death and full disability and INR 100,000 for full disability | Accidents | GST is exempted, amount is automatically debited from account. Has one-year coverage from June 1 to May 31 and administered through public sector general insurance companies |
| Universal Health Insurance Scheme | 2003 | Families below poverty line | INR 30000 for hospitalization floated among entire family along with death cover of INR 25,000 | Accidents | |
| State Government Schemes | | | | | |
| Tamil Nadu: Chief Ministers Comprehensive Insurance Scheme | 2012 | Resident of Tamil Nadu through name in family card, with a certified annual income less than INR 72,000. Migrants from other states can join with a request letter provided they have six months of residency in the state | INR 500,000 per family per year on floater basis for limited ailments and procedures | All hospitalization coverage | Launched through United India Insurance Company |
| Rajasthan: Bhamashah Swasthya Bima Yojana | 2015 | Resident of Rajasthan | Up to INR 300,000 coverage with seven-day pre hospitalisation and 15 day post hospitalisation coverage. Transport allowance of up to INR 500 is provided | Cashless services to IPD patients with access to cashless facilities for 1045 packages for general illness and 500 for critical illness. The packages include bed charges, consultation fee, boarding charges, consumables, diagnostic test and ambulatory services | Insured through New India Assurance Company |
| Kerala: Karunya Health Scheme | 2012 | Resident of Kerala with Aadhaar card | Coverage up to INR 300,000 covered | Critical illness such as cancer, haemophilia, kidney | Available at all government and some empanelled private hospitals |

| | | | | diseases, heart diseases and palliative care are covered | |
|---|---|---|---|---|---|
| Kerala: Awaz health Insurance Scheme | 2017 | 5 lakh inter state labourers living in Kerala (aged 18 to 60) | Health insurance cover up to INR 15,000 and accidental death cover up to INR 200,000 | Hospitalisation costs in all government and certain private empanelled hospitals | Migrant workers need to enrol and get a health cared |
| Maharashtra: Mahastma Jyotiba Phule Jan Aarogya Yojaja | 2012 | Families holding Yellow ration card, Antyodaya Anna Yojana ration card, Annapurna Ration card, orange ration card with annual income less than INR 100,000, journalists and their dependent family members approved by DGIPE, construction workers and their families have live registration with Maharashtra Building and other construction worker welfare board | Coverage of INR 250,000 per family per year | End to end cashless services for certain diseases in limited government and private empanelled hospitals | |
| Gujarat: Mukhyamantri Amrutam Yojana | 2012 | Low- and middle-income families | INR 500,000 per family per annum, INR 399 for travel per hospitalisation with repatriation of INR 6 per kilometre from hospital to the place of residence, all benefit packages of PM-JAY | Cardiovascular surgeries, neurosurgery, burns, ploy trauma, cancer, renal diseases, neonatal diseases are covered, general surgery, knee and hip replacement, mental disorders, obstetric and gynaecology. All hospitalisation costs covered. | |
| Telangana State Government Employees and Journalists Health Scheme | 2017 | Employees and pensioners of government of Telangana except those covered under other schemes such as | | Hospitalisation cover | |

| | | | | | |
|---|---|---|---|---|---|
| | | Central government health scheme, ESIS etc | | | |
| Karnataka: Yeshasvini Health Insurance Scheme | 2013 | Farmers in the state and informal workers in the lower middle income and middle-income groups, up to age 75 years | Covers 803 surgical procedures. Does not include diagnostic investigation, burns cases, chemotherapy, implants, autoimmune diseases, follow up treatment, cosmetic surgery, dialysis, dental surgeries, kidney and heart transplant | 572 network hospitals provide the services | |
| West Bengal Health for All Employees and Pensioners Cashless Medical Treatment Scheme | 2014 | State government employees and their families, All India services officers and pensioners | Cashless indoor treatment up to INR 100,111, reimbursement for IOPD treatment and expenses for empanelled hospitals outside West Bengal. | 1000 medical procedures | |
| Andhra Pradesh: Dr. YSR Aarogyasri health care | 2007 | All BPL families identified by BPL ration card issues by Civil Supplies Department | Coverage up to INR 500,000 for each family per year | | Implemented through Dr.YSR Aarogyasri Health Care Trust |

*National Sample Survey 2017-18 (round 75): Health Consumption*

The 75th round of National Sample Survey on health consumption is a nationwide sample survey conducted by Government of India between July 20177 to June 2018. This survey covered 113,823 sample households and 555,115 individuals (Rural :325, 883, Urban: 229,232; Male: 283200, Female: 271,877) from randomly selected 8077 villages and 6181 urban wards using a two-stage random sampling method. The survey was conducted through in-depth interviews of selected individuals at their home.

This survey oversamples those who were hospitalised in the past 365 days and 60+ population. It collects information related to demographic details, household characteristics, morbidity and mortality, hospitalization in the last 365 days, health insurance coverage, out-of-pocket expenditure (OOPE), healthcare utilization, immunization coverage, maternal health, and elderly health. For outpatient visits, survey considered 15 days recall period in self-reporting of ailments. One of the reasons for choosing 15 days recall period over monthly recall (30 days) was to reduce the recall bias in reporting the ailments. All those who are unable to provide bifurcated costs, provide a single total amount categorised as "Package component"

All inpatient and outpatient costs are bifurcated into the a few categories: medicine, doctor consultation charges, diagnostic test charges, hospital bed charges (only for inpatients), other medical charges, non-medical charges (further categorised as travel and lodging and "others").

For inpatient, annual costs are provided for each case of hospitalisation. For outpatients' costs incurred in the past 15 days are provided for each case of doctor visit in the past 15 days. Monthly total household expenditure (which is considered as a proxy for income of the household) is provided for use. Since the study uses annual costs, we have extrapolated the monthly income to annual income.

*Study sample and participant selection*

Initially, inpatient and outpatient costs were available for 91,449 and 43,219 cases of hospitalization and ailment, respectively. However, many cases had missing values for the doctor, medicine, diagnostics and other medical costs as they reported one single number under the package component. These cases accounted overall for 10% of the inpatient sample. As we aim to bifurcate the costs, cases reporting costs under the package component were dropped from the analysis.

Next, we reshaped the data to provide costs per person, as the unit of analysis was a case of ailment for hospitalization. After reshaping, we replaced missing values for all cases, excluding the first one, with zero. This allowed us to add up costs across cases for each individual. Next, we replaced the missing values for the first cases with zero if that particular case had received the given service free of charge. Then we added up the costs across all cases for each individual. Finally, those individuals with at least one missing value for any of the costs, namely, doctor, medicine, diagnostic, other medical and non-medical, were dropped from the analysis. Thus, the final sample had information about 43,781 individuals hospitalized in the past 365 days and 8914 individuals who reported ailment in the past 15 days (before the survey)

*Missing values and selection bias*

As we restricted our sample to those who reported costs for all components of health care, we missed information from those who reported costs for some of the components. A significant portion of missing values was noted under doctor costs, especially among public services users. As doctor fees are primarily covered under registration costs in public health care centres, higher missing cases for doctor fees were expected. Due to the varied number of missing cases across costs, we faced a major

dilemma while selecting the study participants. All the missing values generated for those who did not incur a cost as they did not avail a certain service such as diagnostic test or "other medical costs" could either be replaced with zero or dropped entirely from the analysis. The thought process for the first option revolved around considering that every patient is a customer and health services are goods that the customer may or may not choose to purchase. Under this line of thought, we would replace all missing values due to non-use of service with zero. However, in reality, patients seldom choose a health service. Such decisions are primarily made by the person they are consulting. Therefore, we decided to drop all those cases instead. This decision was taken despite losing information of those who availed at least one service and reported their costs. However, this decision is justified as the inclusion of these individuals would have inflated the relative contribution of those components, which have low non-missing values. Figure 1 presents the sample selection flow diagram.

### *The components of health care expenditure*

The primary outcome of this study is the cost of various components of health care and its relative contribution to the total cost. The total health expenditure was divided into five segments: doctor, medicine, diagnostics, other medical and non-medical expenses. Other medical costs include but are not limited to attendant charges, physiotherapy, personal medical appliances, blood, and oxygen. While information about hospital bed charges was collected for inpatients separately, we clubbed it together with other medical costs to keep the categories identical for inpatient and outpatient services. Non-medical costs include registration fee, food, transport for others, expenditure on patient's travel, lodging charges, if any, etc. Medicine expenses were bifurcated into AYUSH and on AYUSH for outpatient care. Since we dropped non-allopathic care users from outpatient analysis, we did not consider AYUSH medicine cost in this analysis. Information about each inpatient cost was collected for all hospitalization cases per person in 365 days. Similarly, for outpatient costs, data was collected for all spells of ailments per person in the past 15 days. Therefore, we added the costs for all episodes and cases to get prices per individual. We also replaced all missing values with zero if the given service was acquired but free of charge. All the remaining observations with any missing value were dropped from the analysis.

**eMethods 2.**

The ethnic groups classified as "General", "Other backward castes", "Scheduled Castes (SC)" and "Scheduled tribes (ST)" are classification of Indian population as provided in the constitution of India. The constitution has categorised certain sections of population as "scheduled castes" who were historically underprivileged and faced severe socio-economic discrimination and hardships. The Indian subcontinent followed a form of class division called "casteism" that divided the population into four broad groups. The lowest caste was called the "untouchables". Since these groups were geographically, culturally and etymologically diverse, they were identified and clubbed into a single category-SC. Similarly, the tribal population of India which are geographically and culturally diverse but have a common nature of residing in forests, have been clubbed together under the category "Scheduled tribes". Besides, the SC/ST population, there were other population that was socio-economically marginalised but not "untouchables" or "tribes". They were categorised as "Other backward castes". The remaining population is clubbed under the category "General"