



TITLE: Nepal National Health Insurance effectiveness in offering financial risk protection to its members

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ABSTRACT

Financial risk protection by reducing the members' out-of-pocket (OOP) and catastrophic health expense (CHE) is one of the National Health Insurance (NHI) key financial outcomes. No study has been conducted to evaluate the Nepal NHI program financial outcomes initiated in 2016. The study thus aimed to evaluate the NHI outcomes in reducing monthly out-of-pocket (OOP) and catastrophic health expenses.

The study design was paired pre-post intervention with a control group and was part of a larger mixed-methods study conducted in Nepal's three districts. The post data survey was conducted after 17 months after the pre-data survey. The control group data was only collected during the post-data survey. A random sample of 100 pre-post households (HH) intervention groups and 125 HH control groups was interviewed. McNemar and Wilcoxon Signed Rank tests analyzed the OOP and CHE differences between pre-and post-intervention groups after adjusting inflation for the post-intervention groups' expenses. Chi-square and Wilcoxon Signed sum tests analyzed the OOP and CHE differences between post-intervention and control groups.

Our result showed that the total outpatient OOP and chronic illness cost has increased from NRs

1700 to NRs 3900 (p: 0.027) and NRs 1500 to NRs 2000 (p:0.058), respectively from pre to the post-intervention group. The hospitalization cost was reduced by more than half from NRs 13000 in the post-intervention compared to NRs 30000 in the pre-intervention group though statistically not significant (p:0.465). The CHE incidence decreased in the post group by 5% at a 10% threshold for the hospitalization expense. There was no OOP difference between the post-intervention and control groups, but the latter group faced more CHE.


The NHI has consistently offered financial risk protection against severe illness and CHE for the members. The study conducted in one district cannot be generalized; thus, there is a need for a nationwide study on measuring OOP and CHE.

BIOGRAPHY (upto 200 words)

Gaj Gurung completed his PhD on public from Chulalongkorn University. He is a public health practitioner and works at Youth LEAD, the Asia Pacific regional organization on HIV and Young People, as the Regional Coordinator.

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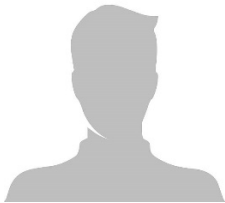
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