

## Health Payments and Household Wellbeing in India: Examining the Role of Health Policy Interventions

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**Abstract :** Current health policy pronouncements in India advocate for insurance-based financing mechanism to achieve universal health coverage (UHC), while undermine the role of comprehensive healthcare provision system. UHC is achieved when all people receive the health services they need without suffering financial hardship. This study, using 68th & 71st NSS rounds data, examines their relative and combined strength in achieving the above objective. Health-insurance has been unsuccessful in reducing prevalence and catastrophic effects of out-of-pocket payment and even dismantle the effectiveness of traditional way of health financing system. Healthcare provision is the best way forward to enhance health and well-being of households in condition if India removes existing inadequacies and inequalities in service provision across districts/states and ensure free/low cost medicines/diagnostics to the citizens.

**Keywords :** health policy, demand-side financing, supply-side financing, incidence of health payment