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**GURU GOBIND SINGH COLLEGE FOR WOMEN**

SECTOR 26, CHANDIGARH - 160019

(Affiliated to Panjab University Chandigarh)

(Re-accredited by National Assessment & Accreditation Council, Bangalore)



## **49. AN ASSESSMENT OF DISEASE BURDEN AND OUT OF POCKET EXPENDITURE IN TERTIARY HEALTH CARE FACILITY; A PILOT STUDY**

*Studies in Indian Place Names*  
(UGC Care Journal)

ISSN: 2394-3114  
Vol-40-Issue-40-March-2020

### **An Assessment of Disease burden and Out –of- Pocket expenditure in Tertiary healthcare facility: A Pilot Study**

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#### **Abstract**

Diabetes and its related complications can impose a heavy economic burden to the individuals/households in terms of higher out-of-pocket health expenditure and loss of family income associated with mortality and morbidity. The present study aims to assess the disease burden and direct out of pocket expenditure of diabetic patients at a Civil hospital in S.A.S Nagar (Mohali) district, Punjab. The study was conducted as pilot study. Data was collected through primary survey. A well designed questionnaire and structured interview (Face to face) were conducted for a week in the hospital. The sample size was taken n=40. The sample was collected from those Patients visiting the Out-Patient Department (OPD) having Diabetes Mellitus (type 2) with complications and/or without complications and age above 18 years. The result showed that mean total Cost Of Illness or Economic burden of Diabetes care amounts Rs. 11,004.9 (per household) during past one year. The impact of this high Out –of-pocket expenditure & income loss results into the reduction of the consumption of non-health goods, indebtedness, low savings and low standard of living. It could be catastrophic in those cases with no full medical insurance (97.5 percent respondents had no medical insurance policy) and same percentage (97.5 percent) without any medical allowance (provided by the employer).

**Key words-** Disease burden, Out-of-Pocket expenditure, medical cost, non-medical cost, indirect cost, Cost of Illness, Diabetes

#### **1. Introduction**

Diabetes mellitus (type 2) is a lifestyle disorder and a metabolic disease. It’s a chronic condition where human body either resists the effects of insulin or does not produce enough insulin to maintain normal glucose levels. It results into abnormally high levels of blood sugar levels. A study by Ramachandran (2007) pointed out that majority of the population in any country, 90-95 percent population is affected by Type 2 diabetes. According to International Diabetes Federation (IDA), the prevalence of diabetes in India (Adults) is estimated to be 8.7 percent and its related risk factors, such as, overweight, obesity and physical inactivity accounted for 21.4 percent, 4.7 percent 12.1 percent respectively. In another study, the results of prevalence of diabetes and pre diabetes in 15 states of India were analysed based on the ICMR –INDIAB population based study during the period 2012-15. The study showed that the overall “prevalence of diabetes varied between 8.7 -11.2 percent in Punjab. It was high in urban areas as compared to the rural areas” (ICMR-INDIAB Collaborative study group,

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