

## **Extent of household catastrophic health expenditures among urban dwellers in Mandalay City**

### **Abstract**

Self-payments (Out-of-pocket payments OOP) are the principal means of financing health care throughout Myanmar. It leaves households exposed to the risk of unforeseen expenditures that absorb a large share of the household budget. The OOP expenditures may be considered as catastrophic in the sense that they absorb a large fraction of household resources.

Catastrophic impact of health care costs among households in selected area of Mandalay city is measured by indices such as incidence, intensity and mean positive gap and explored the opinions of people paying for health care by conducting focus group discussion.

As expected, households' catastrophic impacts are considerably high in Mandalay. The incidence of catastrophic health care payment is 8%, 4% and 1.3% for the defined catastrophic thresholds of 10, 20 and 30 percent, respectively. The intensities are 1.62, 1.09 and 0.8 per cents for the same thresholds. Mean Positive Gaps are 20.2, 27.3 and 61.5 percent for the three defined threshold levels. Because of heavy out-of-pocket health care expenditure, most of the households' income absorbed with repeated borrowing and lending mechanisms can push these households into impoverishment. Although they pay heavily, Myanmar people don't blame anyone but their destiny because they know nothing about social protection mechanisms.