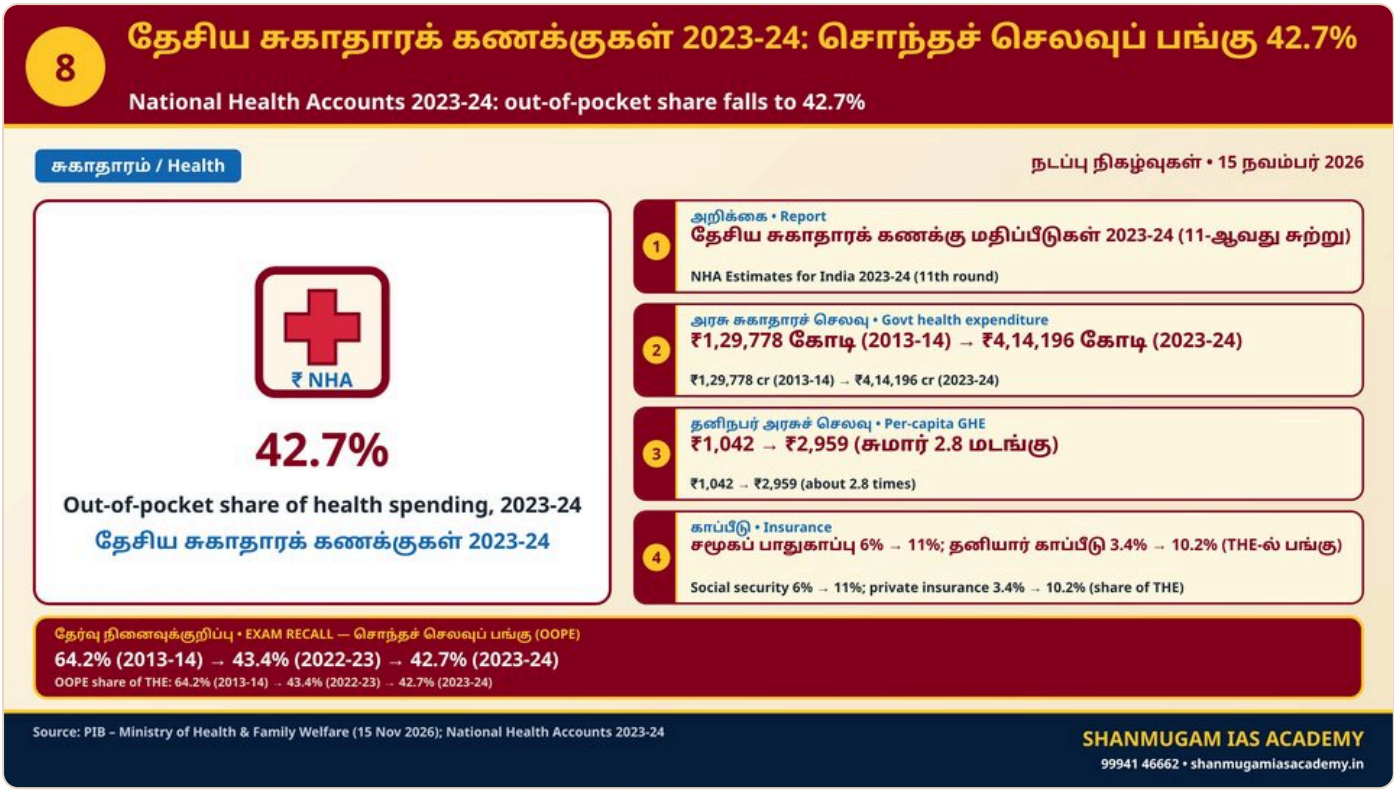
National Health Accounts 2023-24: out-of-pocket share falls to 42.7%

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News

The Press Information Bureau announced on 15 November 2026 that the Union Ministry of Health and Family Welfare has released the National Health Accounts (NHA) Estimates for India 2023-24. Prepared by the National Health Accounts Technical Secretariat (NHATS) at the National Health Systems Resource Centre (NHSRC) on the internationally recognised System of Health Accounts 2011 (SHA 2011) framework, this is the eleventh round of estimates. The share of out-of-pocket expenditure (OOPE) - money households pay directly at the point of care - in total health expenditure (THE) fell from 64.2% in 2013-14 to 43.4% in 2022-23 and 42.7% in 2023-24, a drop of 21.5 percentage points in ten years. Government health expenditure (GHE) rose about threefold, from ₹1,29,778 crore to ₹4,14,196 crore, and per-capita GHE from ₹1,042 to ₹2,959 (about 2.8 times). The Government's share of THE rose by 14.9 percentage points over the decade. Government spending on primary health care reached about ₹1.53 lakh crore. Social security expenditure on health (Ayushman Bharat PM-JAY, State insurance schemes, social health insurance and medical spending for government employees) rose from 6% to 11% of THE, and private health insurance from 3.4% to 10.2%.

Key facts for the exam

Point	Details
Report	NHA Estimates for India 2023-24 (11th round)

Point	Details
Prepared by	NHATS at NHSRC, Union Health Ministry
Framework	System of Health Accounts 2011 (SHA 2011)
OOPE share of THE	64.2% (2013-14) → 43.4% (2022-23) → 42.7% (2023-24)
Govt health expenditure	₹1,29,778 cr (2013-14) → ₹4,14,196 cr (2023-24)
Per-capita GHE	₹1,042 → ₹2,959 (about 2.8 times)
Primary health care	Govt spending about ₹1.53 lakh crore
Insurance	Social security 6% → 11%; private insurance 3.4% → 10.2% (share of THE)

Background

- Concepts: Total Health Expenditure (THE) is all health spending in the country - by government, households, insurers and firms. Out-of-pocket expenditure (OOPE) is what households pay directly, at the time of care, for treatment, medicines and tests; when it is high, many families are pushed into poverty by catastrophic health expenditure. A falling OOPE share is therefore a key marker of financial protection. The NHATS series on the SHA 2011 framework runs year by year from 2013-14; 2023-24 is its eleventh round.
- Constitution: 'Public health and sanitation; hospitals and dispensaries' is Entry 6 of the State List (Seventh Schedule). Article 47 (a Directive Principle) makes raising the level of nutrition and the standard of living and improving public health among the State's primary duties. In Paschim Banga Khet Mazdoor Samity (1996) the Supreme Court treated timely emergency medical care as part of the right to life under Article 21.
- Policy: the National Health Policy 2017 set a target of raising public health expenditure to 2.5% of GDP by 2025, with two-thirds or more of it going to primary care. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY) was launched at Ranchi on 23 September 2018; it gives eligible families cashless cover of up to ₹5 lakh a year for secondary and tertiary hospital care.
- Other initiatives (named by PIB): Ayushman Arogya Mandirs (primary care, NCD screening), Free Drugs and Diagnostics initiatives, PM National Dialysis Programme, Pradhan Mantri Bhartiya Janaushadhi Pariyojana, AMRIT pharmacies and price regulation by the National Pharmaceutical Pricing Authority (NPPA). Exam angle: at 42.7%, OOPE is still high by global standards; since medicines form a large part of household spending, free medicines and stronger primary care are key remedies.

Tamil Nadu link: In the NHA, 'social security expenditure on health' includes State government health insurance schemes. Tamil Nadu has run the Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS) since 2012, implemented together with the Union's PM-JAY. On 19 August 2026 Chief Minister C. Joseph Vijay announced in the Assembly under Rule 110 that the scheme's annual cover would rise from ₹5 lakh to up to ₹25 lakh (PTI). Such State measures help reduce households' out-of-pocket spending.

Frequently asked questions

What is this news about?

The Press Information Bureau announced on 15 November 2026 that the Union Ministry of Health and Family Welfare has released the National Health Accounts (NHA) Estimates for India 2023-24.

What are the key facts to remember for the exam?

Report: NHA Estimates for India 2023-24 (11th round); Prepared by: NHATS at NHSRC, Union Health Ministry; Framework: System of Health Accounts 2011 (SHA 2011); OOPE share of THE: 64.2% (2013-14) → 43.4% (2022-23) → 42.7% (2023-24).

What is the background to this news?

Concepts: Total Health Expenditure (THE) is all health spending in the country - by government, households, insurers and firms.

Practice questions (with answers)

1. According to the National Health Accounts Estimates 2023-24, what is the share of households' out-of-pocket expenditure (OOPE) in total health expenditure?

A) 64.2%

B) 52.0%

C) 42.7%

D) 30.5%

Answer: C – Explanation: 64.2% in 2013-14, 43.4% in 2022-23 and 42.7% in 2023-24 - a fall of 21.5 percentage points in ten years.

2. Which body prepares India's National Health Accounts (NHA) estimates?

A) National Statistics Office (NSO)

B) National Health Accounts Technical Secretariat (NHATS) at NHSRC

C) NITI Aayog

D) Indian Council of Medical Research (ICMR)

Answer: B – Explanation: The NHATS at the Health Ministry's National Health Systems Resource Centre (NHSRC) prepares the estimates.

3. India's National Health Accounts estimates are prepared on which international framework?

A) System of National Accounts 2008 (SNA 2008)

B) International Classification of Diseases (ICD-11)

C) System of Environmental-Economic Accounting (SEEA)

D) System of Health Accounts 2011 (SHA 2011)

Answer: D – Explanation: SHA 2011 is the international framework that classifies health spending by financing source, provider and function.

4. The National Health Policy 2017 set a target of raising public health expenditure to what share of GDP by 2025?

A) 2.5%

B) 1.5%

C) 3.5%

D) 5.0%

Answer: A – Explanation: NHP 2017: 2.5% of GDP by 2025, with two-thirds or more going to primary care.

5. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY) was launched on 23 September 2018 in which city?

A) Patna

B) Varanasi

C) Ranchi

D) Raipur

Answer: C – Explanation: It was launched at Ranchi (Jharkhand); it gives eligible families cashless hospital care of up to ₹5 lakh a year. In the NHA it counts under social security expenditure on health.

Sources: PIB, Ministry of Health and Family Welfare, 15 Nov 2026 (https://www.pib.gov.in/PressReleasePage.aspx?PRID=2336478); DT Next, 19 Aug 2026, CMCHIS cover raised (https://www.dtnext.in/news/tamilnadu/tn-assembly-annual-coverage-under-cm-health-insurance-hiked-to-rs-25-lakh). © Shanmugam IAS Academy.