

### **Note for data user**

The Household Social Consumption: Health survey is primarily designed to estimate the out-of-pocket medical expenses incurred by households for both in-patient and out-patient care. In addition, it provides valuable insights into several other health-related aspects, including morbidity prevalence rates at state and national levels, categorized by age, gender, and type of ailment. The survey also captures information on hospitalizations over the past 365 days, as well as details of ante-natal and post-natal care received by women aged 15–49 years, including the place of delivery and associated expenditures.

The collection of information on ailments depended on reporting of perceived ailments by the respondents. In case of a small set of important diseases, a medical diagnosis was enquired for classifying a reported condition as a case of the disease – diphtheria, whooping cough, TB, HIV/AIDS, cancers, diabetes, glaucoma and hypertension. In other cases, the diseases were identified by the respondents themselves, sometimes with the help of the interviewer to whom they reported their symptoms. Thus, possibilities of over-reporting, under-reporting and misclassifying ailments were all present. The perception of a physical or mental condition as an ailment and the propensity to consider it important enough to report would vary across individuals and cultures. The results of the survey are naturally influenced by these factors.

Further, Households (or persons within households) are segregated in sector (rural/urban) by their place of domicile, and not by the place of treatment.

The following major indicators are generated from this survey:

- Proportion of persons responded as ailing (PPRA) in 15-day period
- Rate of hospitalization during last 365 days
- Average medical expenditure per hospitalization case during last 365 days
- Average out-of-pocket medical expenditure per hospitalization case during last 365 days
- Average out-of-pocket medical expenditure per spell of ailment during last 15 days
- Break-up of childbirth by place of delivery
- Average out-of-pocket medical expenditure per childbirth case during last 365 days

In this survey, information on health insurance coverage was also obtained through a single-response question. Consequently, if an individual was enrolled in multiple insurance schemes, only one scheme was recorded.

As a result, the insurance coverage proportions derived from the survey reflect only one scheme per respondent and are therefore not directly comparable with estimates from other sources that account for multiple schemes simultaneously.

Like other NSS surveys, this survey collects auxiliary information on household characteristics such as social group, religion, and monthly consumption expenditure, along with demographic details like age, marital status, and education level of household members. These variables are intended to support the classification and analysis of health indicators across different population groups. However, they are not meant to be used for generating independent estimates such as population size, sex ratio, or literacy rates. Therefore, users of the unit-level data should focus on deriving health-related indicators in line with the survey's objectives, rather than relying solely on these auxiliary variables for separate estimates.