

Trends in Catastrophic Health Expenditures by Insurance Status of Households in Turkey

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Abstract:

Objective: To estimate catastrophic health expenditure (CHE) in Turkey by household health insurance status and make policy-relevant periodical comparisons. Methods: Using data from nationally representative Household Budget Surveys for the years 2004-2018, we covered 126,297 insured and 8,693 uninsured households. We applied two definitions for CHE; a household's out-of-pocket health payment is considered catastrophic if it exceeds i) 10% of total household expenditure and ii) 40% of total household non-food expenditure/capacity to pay. CHE incidence was assessed for 2004-2007, 2008-2011, and 2012-2018, using descriptive statistics. Findings: Overall, with 10% of total household expenditure, the incidence of CHE was 7.65% for the insured households and 7.78% for the uninsured households. With 40% of total non-food household expenditure, the figures were 1.02% and 1.46 for the insured and uninsured households, respectively. The insured group experienced 12.82% and 62.82% increase (at 10% of total household expenditure) and 9.09% and 53.25% increase (at 40% of total non-food household expenditure), in 2008-2011 and 2012-2018, respectively, relative to 2004-2007. Among the uninsured group, this proportion decreased 3.40% at 10% of total household expenditure and 22.14% at 40% of total non-food household expenditure in 2008-2011 relative to the base period. However, in 2012-2018, this group also faced relatively increasing catastrophe by 34.10% and 53.57% at both CHE definitions. Conclusion: The CHE in Turkey increased after the healthcare reforms in 2008, especially for the insured households. Further inquiry is needed regarding the population at risk and areas that drive CHEs to place better financial risk protection mechanisms.

Keywords: Catastrophic Health Expenditure, Out-of-Pocket Health Spending, Turkey

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