

The Financial Burden Of Out Of Pocket Expenditure From Total Household Incomes In Kakamega County

Abstract.

Objective. The objective of the study was to assess contribution of OOP from total household incomes and the resulting financial burden. **Design.** A descriptive cross-sectional study was conducted in Kakamega County. Data collection was by means of a structured interviewer-administered questionnaire and a focus group discussion **Setting.** The study was carried out in Kakamega County Sample. using a multi-stage sampling technique, the respondents were household heads whose households were randomly selected (n= 348) **Analysis.** SPSS version 25 was used for data analysis, tables and graphs were used to present descriptive data. Bivariate analysis was used to find relationships of income and health expenditure. **Main outcome measures.** Financial burden of accessing health care through the OOP mode. **Results.** There was a significant relationship between the health expenditure on relatives' medical expense and household income (OR: 1.2; 95% CI: 0.8 – 1.4; p=0.01). Households who spent 5000 shillings on relatives' health medical expenses, were 1.2 times more likely to earn less than 10,000 shillings per month. Protection against financial burden of out of pocket (OOP) on medical spending is an explicit health tenet within the constitution of Kenya. **Conclusion** Low economic status was a key determinant of household health expenditures that result in experiencing financial strain. Despite health reform efforts, financial protection is insufficient and varies to the disadvantage of the poor and vulnerable groups. Kakamega County is one of the Counties where households contributed 36% of the total health expenditure (THE) in the County Government health funding in the year 2013/2014 from OOP. Countries need to protect its populations against health expenditures that push them into poverty. Kakamega County is one of the poorest counties in Kenya with a poverty index of 49.7% compared to the richest County whose poverty index stands at 1.2%.... More research is required to understand why current mechanisms are not as effective as expected to lighten the burden of OOP on poor households in Kakamega County. **Keywords.** Health financing, Health insurance, Out-of-pocket – (OOP), Catastrophic healthcare expenditure are health expenditures borne directly by a client to cover the full cost of the health good or service including transport to a health facility.

Authors:

Grace Amunga Litali , Peter Bukhala , Gordon Nguka.