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DEPARTMENT OF ECONOMICS AND RESEARCH CENTRE
ADITANAR COLLEGE OF ARTS AND SCIENCE

(Re-Accredited in the Fourth Cycle with 'A' Grade by NAAC)
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ORGANIZED BY

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19	A Study on Economic Evaluation of Healthcare Programmes Shareef Te Dr. V. Bala Ruby	98-102
20	A Study on Catastrophic Health Spending and Its Impact on Family Welfare Dr. Shirley O.Y.	103-108
21	Environmental Effects on Health: The Role of Sustainable Environmental Management Mrs. B. Priyadharshini Dr. C. Sivamurugan	109-118
22	An Economic Study on The Health Status of Working Women in Tirunelveli District Sudha C Dr. S. Sarasudevi	119-124
23	Health Care Delivery and Communicable Disease Control Dr. R. L. Poonguzha	125-133
24	Health Education and Nutritional policy Dr. M. Ganesan Chelladurai P	134-138
25	Growth of Health Insurance In India Dr. J. Mary Edal	139-143
26	Health Issues in Rural and Urban India Dr. N. Nagaraajan	144-149
27	Financial Preparedness for Healthcare: Perceptions and Realities in Tamilnadu with Reference to Thoothukudi District Dr. E. Maheswari Dr. A. Theivasakthi Priya	150-155
28	Food Safety and Consumer Rights: Bridging the Gap Between Regulations and Implementation Mr. R. Vinothkumar	156-161
29	Changing Trends in Child Nutrition and Well-Being in India Dr. M. Radhika Dr. R. Thiruppathi	162-168
30	Economic Entomology: A Professional Analysis of Agricultural Vulnerability and Human Health Economics M Arthi S Lingathurai	169-173
31	Health Economics and Health Policies in India Dr. S. Mallika	174-181
32	Economic Stability Perceptions Among Keralites in Gulf Countries: A Comparative Study of Saudi Arabia and Oman Shemeem K.H. Dr. V. Bala Ruby	182-187
33	Re-Imagining Health Economics: Emerging Paradigms for the 21st Century Dr. P. Srino Fernandez	188-193
34	A Study on Health Financing and Equity: Foundations for Building Fair Health Systems Akhtarul Aman. C. H Dr. V. Bala Ruby	194-197
35	Impact of Digital Education on The Demand And Supply of Skilled Labour In The Modern Job Market Dr. P. Aravind Perumal Dr. M. Petchi Ammal	198-203
36	The Economic Impacts of Communicable and Non-Communicable Diseases on Healthcare Systems in Tamil Nadu Dr. S. Lingathurai S. Maha Lakshmi	204-210

A Study on Health Financing and Equity: Foundations for Building Fair Health Systems

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Abstract

Health financing plays a pivotal role in shaping the equity, accessibility, and fairness of a health system. As countries strive toward Universal Health Coverage (UHC), ensuring that financial arrangements do not disproportionately burden vulnerable populations becomes critically important. Equity in health financing reflects the principle that people should contribute to health system funding according to their ability to pay and receive services according to their needs. This study explores the foundations of equitable health financing and examines the extent to which financial arrangements support fairness across socio-economic groups. Using a descriptive analytical design supported by secondary data sources, the analysis highlights stark disparities across income groups. The study concludes that achieving equity in health financing requires comprehensive reforms focused on increasing public expenditure, strengthening mandatory insurance systems, reducing reliance on OOP payments, and expanding financial protection for vulnerable populations. By addressing these foundational components, countries can build health systems that are not only financially sustainable but also socially just, ensuring that all individuals—regardless of socio-economic status—have access to affordable and high-quality healthcare.

Keywords: Health Financing, Equity, Universal Health Coverage, Out-of-Pocket Expenditure, Financial Risk Protection.

Introduction

A fair and efficient health system must ensure that all individuals receive necessary healthcare services without suffering financial hardship. Health financing plays a central role in meeting this goal, and equity in health financing refers to the fair distribution of financial burdens and benefits among different socio-economic groups. In many low- and middle-income countries, health systems depend heavily on out-of-pocket (OOP) payments, leading to catastrophic spending and pushing households into poverty. Equity-oriented health financing structures—such as tax-based financing, social health insurance, and risk pooling—promote universal health coverage (UHC) and safeguard vulnerable groups. Understanding how different financing mechanisms influence equity is crucial for designing fair health systems that can deliver accessible and affordable healthcare. This report examines the foundations of equitable health financing and evaluates key indicators such as OOP expenditure, insurance coverage, and catastrophic health spending across income groups. The study further provides insights into equity gaps and offers recommendations for creating fairer health systems.

Objectives

- To examine the foundational components of health financing—revenue collection, pooling, and purchasing—within the context of equity.
- To analyze equity outcomes in health financing using measurable indicators.
- To assess socio-economic disparities in financial burden and healthcare protection.