

## 论文

### 新农合对灾难性卫生支出影响及公平性

郭娜<sup>1</sup>, 朱大伟<sup>1</sup>, Tor Iversen<sup>2</sup>, 王健<sup>1</sup>

1. 山东大学卫生管理与政策研究中心, 山东 济南 250012;
2. 挪威奥斯陆大学卫生管理与卫生经济学院

#### 摘要:

目的 了解新医改后新农合对因住院导致的灾难性卫生支出的影响及公平性。方法 采用分层抽样方法抽取山东省济南市的章丘市、长清区、平阴县共2 029户家庭进行入户面问卷调查,以其中263户参保住院家庭为研究对象,了解2011年新农合补偿前后灾难性卫生支出发生的频率和强度,并采用集中指数及其分解法分析其公平性及导致不公平的原因。结果 40%阈值下,2011年新农合补偿前后灾难性卫生支出发生率分别为44.11%和23.19%,下降率为47.43%,平均差距分别为10.50%和4.07%,下降率为61.24%;补偿后发生率集中指数为0.064,平均差距集中指数为-0.006。住院费用实际补偿比>0.4、住院≥15 d和住院机构县级以上的集中指数分别为-0.035、0.235、0.239。结论 新农合对降低灾难性卫生支出的作用虽有提高,但仍有限;高收入人群发生频率较高,但是低收入人群所受影响相对较大。

关键词: 新农合 灾难性卫生支出 公平性 集中指数 集中指数分解法

### Effect of NCMS on catastrophic health expenditure and its equity

GUO Na, ZHU Da-wei, Tor Iversen, et al

Center of Health Management and Policy, Shandong University, Ji'nan, Shandong Province 250012, China

#### Abstract:

Objective To study the effect and equity of the New Rural Cooperative Medical Scheme(NCMS)on hospitalization-induced catastrophic health expenditure(CHE)after health care reform.Methods Three counties(Zhang-qiu,Changqing and Pingyin)of Ji'nan municipality were selected with stratified random sampling and 2 029 households were surveyed.The 263 households which participated in NCMS and with hospitalized patients were selected as subjects.The study analyzed the incidence and intensity of the CHE before and after reimbursement of NCMS in 2011.Using methods of concentration index and decomposition of concentration index,the equity of CHE and influence factors were analyzed.Results The incidence of CHE before and after reimbursement was 44.11% and 23.19%,respectively,decreased by 47.43%.The mean gap was 10.50% and 4.07%,respectively,decreased by 61.24%.The concentration index of incidence and mean gap was 0.064 and -0.006 after reimbursement.The concentration index for hospitalization reimbursement>0.4,duration of hospitalization ≥ 15 days and choosing institution above county level were -0.035,0.235 and 0.239,respectively,and the contributions to concentration index were all positive.Conclusion The role of NCMS in reducing CHE has improved,but is still limited;the rich group has higher incidence,but there was a relatively large impact on low-income group.

Keywords: New Rural Cooperative Medical Scheme(NCMS) catastrophic health expenditure(CHE) equity concentration index decomposition of concentration index

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通讯作者: 王健,E-mail:wangjiannan@sdu.edu.cn

作者简介:

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