Post-pandemic distribution of out-of-pocket health expenditure in households with elderly in Negeri Sembilan, Malaysia

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ABSTRACT

Introduction: The COVID-19 pandemic affected Malaysian households financially, including healthcare-related expenditures. Healthcare spending in the form of out-of-pocket expenditure places households at risk of financial catastrophe. During the pandemic, households with specific age groups, such as those with elderly members, were at greater risk of incurring high OOPHE. This study aimed to assess the distribution of OOPHE post-pandemic among households with elderly members in Negeri Sembilan, Malaysia. **Materials and Methods:** A cross-sectional survey was conducted among households in Negeri Sembilan between February and August 2024. A total of 168 households with elderly members participated via proportionate stratified sampling. Face-to-face interviews were conducted with respondents using a questionnaire adapted from the National Health and Morbidity Survey (2020), with some modifications. Descriptive analysis was performed to determine the mean and median monthly OOPHE (in MYR) according to household sociodemographic characteristics and type of healthcare services or items. **Results:** The mean (SD) and median (IQR) OOPHE among elderly households in Negeri Sembilan (n=168) were MYR197.95 (466.44) and MYR 64.70 (159.39), respectively. A higher distribution of OOPHE by sociodemographic characteristics was observed among households with a younger age group (18–39), male household heads, Malay ethnicity, in Rembau district, in rural localities, those who were not married, those with higher educational levels, government workers, and those in the high-income group. The distribution of OOPHE by type of healthcare services was highest for pharmaceuticals (MYR 105.52), followed by hospital-based services (MYR 40.61), outpatient-based services (clinic) (MYR 21.01), medical products and appliances (MYR 18.06), outpatient-based (dental) (MYR 8.34), and outpatient-based services (others) (MYR 4.41). The mean and median OOPHE among households with elderly members were much higher compared to national figures before the pandemic. The distribution of OOPHE by healthcare service types was comparable and aligned with previous findings. Higher OOPHE among households with elderly members may be attributed to greater healthcare demand among the elderly, including a higher prevalence of chronic diseases, frequent utilization of healthcare services, and higher specialized care costs. **Conclusion:** The post-pandemic OOPHE among households with elderly members in Negeri Sembilan was high compared to previous figures. Findings from this study warrant regular monitoring and the implementation of targeted financial protection strategies for the elderly population, in line with the projection of Malaysia becoming an ageing nation.

Keywords: Out-of-pocket health expenditure (OOPHE), elderly households, post-pandemic, financial protection, Malaysia