**Factors explaining catastrophic health spending in Côte d'Ivoire**

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As in many low and middle income countries plagued by high poverty rates, health spending is essentially financed by private spending in Cote d’Ivoire, Out of pocket spending being the essential part of those. In the context of the institution of a national scheme for health insurance, it is of interest to analyse incidence of catastrophic spending and investigate its determinants.

This study uses different thresholds including a composite one to provide a descriptive evidence of catastrophic spending and a logit model to estimate the determining factors of the phenomenon. Data comes from a nationally representative secondary source of a Living Standards Measurement Survey of 2014.

Results suggest that health spending is very low for poor households. A certain number of socio-economic factors proved to be related to catastrophic spending. Large household size, location in urban areas and higher level of income appeared to protect households from incurring catastrophic health spending. Having a household head who is male, employed and have attained university also reduced the odds of suffering from catastrophic health spending. Utilization of formal care (outpatient and inpatient) and existence of health shocks are other determining factors.

Access to health care is a three-tier market in the country. Very poor households skip use of health care in case of need, avoiding to incur spending. Households who dare to use health care without insurance are at tremendous risk of incurring catastrophic health spending. Richer household use health insurance to protect themselves against the phenomenon. Health systems reforms should aim to extend prepayment mechanisms and increase financial protection. They should also target vulnerable population and ensure progressive contributions so as to reduce the current fragmentation of health care market and inequities in access.