**Additional File S5**

**Table S5: Logistic regression to find determinants of CHE25**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Number of obs | | 193344 | | |  |  |
| **CHE25** | **Odds Ratio** | | **Std. Err.** | **P Value** | **[95% Conf.** | **Interval]** |
| **Place** |  | | | | | |
| Rural | 1 | |  | | | |
| Urban | 0.78 | | 0.01 | 0.00 | 0.76 | 0.81 |
| **Household Size** |  | | | | | |
| Upto 5 | 1 | |  | | | |
| Above 5 | 0.44 | | 0.01 | 0.00 | 0.43 | 0.46 |
| **Social Group** |  | | | | | |
| ST | 1 | |  | | | |
| SC | 1.20 | | 0.04 | 0.00 | 1.12 | 1.29 |
| Others | 1.28 | | 0.04 | 0.00 | 1.20 | 1.36 |
| **Age** |  | | | | | |
| Below 1 year | 1 | |  | | | |
| 1-4 Years | 0.56 | | 0.04 | 0.00 | 0.48 | 0.66 |
| 5-14 Years | 0.72 | | 0.05 | 0.00 | 0.62 | 0.84 |
| 15-48 Years | 1.12 | | 0.08 | 0.13 | 0.97 | 1.29 |
| 49-59 Years | 1.33 | | 0.10 | 0.00 | 1.15 | 1.54 |
| 60 Years and Above | 1.37 | | 0.10 | 0.00 | 1.18 | 1.59 |
| **Gender** |  | | | | | |
| Male | 1 | |  | | | |
| Female | 0.83 | | 0.01 | 0.00 | 0.80 | 0.86 |
| **Marital Status** |  | | | | | |
| Never Married | 1 | |  | | | |
| Currently Married | 1.13 | | 0.03 | 0.00 | 1.07 | 1.19 |
| Widow | 1.11 | | 0.04 | 0.01 | 1.02 | 1.20 |
| Separated | 1.40 | | 0.15 | 0.00 | 1.13 | 1.73 |
| **Per Capita Household Expendeture Quintile** |  | | | | | |
| Poorest | 1 | |  | | | |
| Poor | 0.63 | | 0.02 | 0.00 | 0.60 | 0.66 |
| Middle | 0.53 | | 0.01 | 0.00 | 0.51 | 0.56 |
| Rich | 0.37 | | 0.01 | 0.00 | 0.36 | 0.39 |
| Richest | 0.30 | | 0.01 | 0.00 | 0.28 | 0.31 |
| **Occupation** |  | | | | | |
| Formal Sector Job | 1 | |  | | | |
| Self-Employed | 1.03 | | 0.03 | 0.22 | 0.98 | 1.09 |
| Informal Sector Job | 1.07 | | 0.02 | 0.00 | 1.03 | 1.12 |
| Others | 1.69 | | 0.05 | 0.00 | 1.60 | 1.79 |
| **Education** |  | | | | | |
| Illiterate | 1 | |  | | | |
| Primary | 1.00 | | 0.02 | 0.87 | 0.96 | 1.05 |
| Middle school | 1.03 | | 0.03 | 0.29 | 0.98 | 1.08 |
| High School | 1.11 | | 0.03 | 0.00 | 1.05 | 1.17 |
| 11/12 and Diploma | 1.05 | | 0.03 | 0.14 | 0.99 | 1.11 |
| Graduation and above | 1.12 | | 0.03 | 0.00 | 1.05 | 1.19 |
| **Hospital Type** |  | | | | | |
| Private | 1 | |  | | | |
| Public | 0.14 | | 0.00 | 0.00 | 0.14 | 0.15 |
| **Disease** |  | | | | | |
| Communicable Diseases | 1 | |  | | | |
| NCDs | 2.40 | | 0.05 | 0.00 | 2.30 | 2.50 |
| Maternal and Reproductive Care | 1.53 | | 0.04 | 0.00 | 1.45 | 1.62 |
| Injuries | 3.17 | | 0.09 | 0.00 | 3.01 | 3.34 |
| Others | 1.79 | | 0.05 | 0.00 | 1.68 | 1.90 |
| **Duration** |  | | | | | |
| Upto 3 dyas | 1 | |  | | | |
| Above 3 days | 6.93 | | 0.14 | 0.00 | 6.66 | 7.22 |
| **Insurance Status** |  | | | | | |
| Yes | 1 | |  | | | |
| No | 0.84 | | 0.02 | 0.00 | 0.80 | 0.88 |
| **State** |  | | | | | |
| Jammu and Kahmir | 1 | |  | | | |
| Himanchal Pradesh | 1.40 | | 0.12 | 0.00 | 1.19 | 1.65 |
| Punjab | 0.82 | | 0.06 | 0.01 | 0.70 | 0.95 |
| Chandigarh | 1.26 | | 0.21 | 0.16 | 0.91 | 1.74 |
| Hariyana | 0.92 | | 0.07 | 0.31 | 0.79 | 1.08 |
| Delhi | 0.81 | | 0.08 | 0.04 | 0.66 | 0.99 |
| Rajastan | 1.11 | | 0.08 | 0.16 | 0.96 | 1.28 |
| UP & Uttarnchal | 1.33 | | 0.09 | 0.00 | 1.17 | 1.52 |
| Bihar & Jharkhand | 0.90 | | 0.06 | 0.13 | 0.78 | 1.03 |
| Sikkim | 0.86 | | 0.11 | 0.22 | 0.67 | 1.10 |
| Arunchal pradesh | 1.01 | | 0.12 | 0.94 | 0.80 | 1.28 |
| Nagaland | 0.81 | | 0.11 | 0.11 | 0.62 | 1.05 |
| MANIPUR | 1.73 | | 0.15 | 0.00 | 1.47 | 2.04 |
| Mizo | 0.33 | | 0.05 | 0.00 | 0.24 | 0.45 |
| Tripura | 0.68 | | 0.07 | 0.00 | 0.56 | 0.83 |
| Meghalaya | 0.39 | | 0.06 | 0.00 | 0.29 | 0.52 |
| assam | 1.11 | | 0.09 | 0.18 | 0.95 | 1.30 |
| WB | 0.91 | | 0.06 | 0.18 | 0.80 | 1.04 |
| Odisha | 1.59 | | 0.12 | 0.00 | 1.38 | 1.84 |
| MP and CG | 1.04 | | 0.07 | 0.60 | 0.91 | 1.19 |
| Gujrath | 0.67 | | 0.05 | 0.00 | 0.58 | 0.78 |
| Daman | 0.68 | | 0.14 | 0.07 | 0.45 | 1.03 |
| Dadra | 0.50 | | 0.14 | 0.02 | 0.29 | 0.87 |
| Maharastra | 0.82 | | 0.06 | 0.00 | 0.72 | 0.94 |
| Andhra Pradesh & TS | 0.88 | | 0.06 | 0.06 | 0.77 | 1.00 |
| Karnataka | 0.74 | | 0.05 | 0.00 | 0.64 | 0.85 |
| Goa | 0.75 | | 0.12 | 0.06 | 0.55 | 1.02 |
| Laxadweep | 1.64 | | 0.29 | 0.01 | 1.17 | 2.31 |
| Kerla | 0.48 | | 0.03 | 0.00 | 0.41 | 0.55 |
| Tamil Nadu | 1.01 | | 0.07 | 0.87 | 0.88 | 1.16 |
| Pondy | 0.59 | | 0.08 | 0.00 | 0.44 | 0.78 |
| Andaman Nikobar | 1.07 | | 0.15 | 0.64 | 0.81 | 1.41 |
| \_cons | 0.09 | | 0.01 | 0.00 | 0.08 | 0.12 |