

## ABSTRACT

In Pakistan, 40% of people live in poverty out of which 34% population of Sindh lives below poverty line. Above 24 million workers are on piece-rate wages, daily wages and self-employed. Currently, expenditure on health is more than that of total income of per capita. According to latest report of WHO, out of pocket expenditures are around 70% of the total health expenditure. There is a dire need of risk pooling in Sindh in order to cope up with the increasing health expenditure of senior citizens. Due to lack of PHSPs in Sindh this study is essential to conduct under financial health policy expert. Below diagram demonstrate the contribution in total health expenditures by financing agents. The diagram clearly represents that how health expenditure are keep recording high and over-burdening the households. The Sahulat program offers Sahat sahumat card to mitigating the effect of over burdening expenditure of health in household. This study will identify how risk pooling mechanism work in health financing system. Then we examine how the public health supports program (PHSP) effect on individual household expenditure of senior citizens of Tharparkar district. Finally, this study draws recommendation for an effective use of risk pooling through PHSP for Sindh elderly citizens. Mechanism of Risk pooling is structured through literature review and close ended-structure interviews. To measure the effects of Sehat Sahulat Card on Tharparkar district's senior citizens Pearson Correlation has been used to measure the dependent and independent variables. After detailed analysis the key findings has been organized and on the basis of findings, recommendations has been given to organization to cope up with the over burdening health expenditure issue. It is found that lacking and improper budget utilization is core source of weak risk pooling mechanism. Secondly, Sehat Sahulat Card have some limitation because of limited budget, the SSC provide limited services to sehat sahumat card holders. Also, SSC is geographically limited that can be improve through proper policy implementation. Overall, SSC provide the positive impact on the SSC holders on the basis of research findings. Further, work should be done to develop services of SSC. And Governmental and semi-governmental should design the effective and efficient policies for SSC utilization and provision.