Table 1.

Themes and Subthemes

Themes	Sub themes
Pathways to Catastrophic Health Expenditure	*Chronic illness prognosis*
	Ongoing medical debt and borrowing
	Catastrophic treatment episodes
	Exhaustion of the capacity to continue treatment
Hidden burdens during scheme utilization	*High OOPE despite coverage*
	Informal payments to expedite care
	Administrative delays and procedural friction
	Procedural burden during illness