

Abstract

Introduction: The main mission of health insurance is to eliminate the major barriers to access to health care, especially for vulnerable groups in the community. One of the most vulnerable groups in receiving health care services is cancer patients who pay a lot of medical treatment. The cost of medication and treatment is very high in this group of patients. Therefore, new policies should be adopted in health insurance plans in order to provide more support for cancer patients, so that they would not delay treatment due to Lack of Financial capability or high cost of medications. Variable franchise is one of the solutions that might resolve financial constraints, help to manage costs of treatment and provide more support for vulnerable groups in the community. The present study aimed to find out whether current fixed franchise (fixed percentage) can be converted into stepped or variable franchise.

Methods: This was a descriptive, applied and combined (qualitative-quantitative) study. Statistical population consisted of Oncologists and insured of Iran's Health insurance in Kerman province who Have used Of the drugs in the Oncology and OTC drugs checklist in year ۲۰۱۶. The data collection was done using the Delphi method (Expert Panel). checklists of Oncology and OTC drugs are collected from the Kerman Health Insurance Organization And Was determined the Vital, Essential, and Common of Oncology checklist drugs through a Expert Panel of Oncologists of Kerman province.

Data analysis was doned performed using descriptive statistics and Excel ۲۰۱۳. The Feasibility of variable franchises exertion was investigated with using from two scenarios.

Findings: findings showed That the Kerman's health Insurance can apply variable franchise for Oncology and OTC drugs using from two scenarios. In the first case scenario, By removing OTC drugs from Kerman's health insurance commitment, which led to saving of ۳۲۴۸۷۹.۵\$. Since total amount of Oncology franchise for vital drugs was ۳۲۹۳۸۶.\$, savings can compensate Oncology franchise without imposing any financial burden on Kerman's health insurance.

In the second scenario, variable franchise was applied to Oncology drugs. That way, Oncology drugs through a Expert panel with Oncology specialists were classified into rank I vital, rank II vital, rank III vital, rank I essential, rank II essential and common drugs. Franchise of rank I vital Oncology drugs decreased by ۱۰% and ۱۵۹۴۲۶.۹ \$ was allocated to rank I vital Oncology drugs. Franchise of rank II vital Oncology drugs decreased by ۱۸% and ۱۱۰۸۲۶.۲ \$ was allocated to rank II vital Oncology drugs. Franchise of rank III vital Oncology drugs decreased by ۵% and ۱۱۰۹۵.۴۵ \$ was allocated to rank III vital Oncology drugs. Franchise of rank I essential Oncology drugs decreased by ۶,۲% and ۴۲۲۱۴.۱۵ \$ was allocated to rank I essential Oncology drugs. Franchise of rank II essential Oncology drugs decreased by ۱% and ۱۲۹۲.۶۶ \$ was allocated to rank II essential Oncology drugs.

Conclusion: the results of this study showed that the Kerman's health Insurance can allow vulnerable groups of society more access to essential and hugely expensive drugs through reallocation of resources and cost shifting from low-cost and high-demand drugs to high-cost and low-demand drugs. It also reduced the potential to make higher cost for the above group.



Kerman University of medical sciences

Faculty of medicine:

School of Management and Medical Informatics

Title:

The feasibility of variable franchises exertion on the Oncology and OTC drugs among insured of Iran's Health Insurance in Kerman province : ۲۰۱۶

By:

Mehrangiz Yazdanpanah

Supervisor:

Mohsen barooni

Advisor:

Mohamadreza Amiresmaeli

Year:

۲۰۱۷-۲۰۱۸