



**Kerman University of Medical Sciences
School of Medical management and information
In Partial Fulfillment of the Requirements for the Degree of Master of
Health and medical services management**

Title:

**Determining and identifying the financial burden of non-Iranian citizens in
the hospitals covered by Kerman University of Medical Sciences in 2018-
2023**

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Dissertation number: 10/29/972

Year:2025

Abstract

Objective: This study aimed to determine and identify the financial burden of non-Iranian nationals on hospitals affiliated with Kerman University of Medical Sciences during the period of 2018-2023.

Materials and Methods: This research was a mixed-method (quantitative and qualitative) study. In the quantitative part, financial and patient data for non-Iranian nationals were extracted from the hospital information systems of three hospitals: Shafa, Afzalipour, and Bahonar, and were analyzed using descriptive and analytical statistics. In the qualitative part, semi-structured interviews were conducted with 16 managers and relevant experts, and the data were analyzed using thematic analysis.

Results: Quantitative findings showed that the number of non-Iranian patients increased from 4,112 in 2018 to 5,480 in 2023 (a 33% growth). Total costs also rose from 15.88 billion Tomans to 59.85 billion Tomans (a 277% increase). The average cost per patient (per capita cost) increased from 3.91 million Tomans to 10.27 million Tomans. Furthermore, the share of out-of-pocket payments by patients accounted for 60-70% of the total costs.

Qualitative findings revealed four main themes: the overt financial burden, the hidden financial burden, contextual and exacerbating factors, and proposed managerial strategies.

Conclusion: The financial burden of non-Iranian nationals on the hospitals of Kerman University of Medical Sciences is a multidimensional and systemic phenomenon that, in addition to direct costs, includes hidden costs and the erosion of service quality. Managing this challenge requires the development of integrated policies, improvement of insurance coverage, and the implementation of sustainable financial strategies.

Keywords: Foreign Nationals, Financial Burden, Hospital, Health Insurance, Health Costs, Kerman.