



Kerman University Of Medical Sciences

Faculty of Management and Medical Information

In partial fulfillment of the requirements for the degree

Master of Science/Health economics

Title: Examining the solutions for premium payment exemption among insured in Iran
health insurance organization and developing policy options

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Abstract

Introduction: equity in insurance premiums and insurance exemptions is a major challenge, and the development of targeted insurance exemption methods is highly regarded in the policies of developing countries.

This study uses three strategies Means Testing(MT), Proxy Means Testing(PMT), and Geographic Targeting(GT), examines the exemption from paying premiums among the country's health insured and by evaluating the strengths and weaknesses of each solution in the panel of experts, presents the final policy option.

Method: The present study is a Mix -Method (quantitative-qualitative) of cross-sectional and retrospective studies. The data obtained from the cost-income questionnaire of the Statistics Center of Iran in 2016 were used. Excel and SATA software were used to analyze the data.

Government expenditure for support exempt individuals (Cut Off-Line) was calculated. In the PMT method, OLS regression was used. In MT and PMT methods, the accuracy and then the results of the strategies were calculated and compared with the existing conditions in 2016. In the qualitative part, a semi-structured interview was conducted for identifying the indicators of the GT method. Then the results of this method were calculated and after review in the panel of experts, the regional division was finalized. At the end of the study, the strengths and weaknesses of each solution were evaluated and the final policy option was presented from among the various options.

Results: The government expenditure (Cut Off-Line) was 860.65 Thousand Rials. In the PMT method, the Number of selection variables was 23. The final regression was estimated to $R^2 = 0.55$

In MT and PMT methods, the accuracy of the model in the first decile was calculated to be 66% and 60%, respectively. In MT and PMT methods, 14336 and 13888 thousand Rials of Rurales were still identified as exempt, respectively. With MT and PMT methods, 64% and 69% of people remained exempt, respectively. In the GT method, average cost and income indices were obtained in the regions.

In the GT method, finally, Fahraj city was recognized as the poorest and Rafsanjan city as the richest cities in the province.

Discussion: According to the findings of the present study, it seems that policymakers and managers in the field of health insurance can use the variables of the PMT method to create an up-to-date and dynamic information management system to identify the eligibility status of policyholders.

Keywords: Premiums, Exemptions, Health Insurance, Identification of Poor, Policy Options