

Impact of Out-Of-Pocket Payments on Health Care Finance and Access to Health Care Services: The Case of Health Transformation Program in Turkey

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Abstract : Out-of-pocket payments have become one of the common models adopted by health care reforms all over the world, and they have serious implications for not only the financial set-up of the health care systems in question but also for the people involved in terms of their access to the health care services provided. On the one hand, out-of-pocket payments are used in raising resources for the finance of the health care system and in decreasing non-essential health care expenses by having a deterrent role on the patients. On the other hand, out-of-pocket payment model causes regressive distribution effect by putting more burdens on the lower income groups and making them refrain from using health care services. Being a relatively incipient country having adopted the out-of-pocket payment model within the context of its Health Transformation Program which has been ongoing since the early 2000s, Turkey provides a good case for re-evaluating the pros and cons of this model in order not to sacrifice equality in access to health care for raising revenue for health care finance and vice versa. Therefore this study aims at analyzing the impact of out-of-pocket payments on the health finance system itself and on the patients' access to healthcare services in Turkey where out-of-pocket payment model has been in use for a while. In so doing, data showing the revenue obtained from out-of-pocket payments and their share in health care finance are analyzed. In addition to this, data showing the change in the amount of expenditure made by patients on health care services after the adoption of out-of-pocket payments and the change in the use of various health care services in the meanwhile are examined. It is important for the incipient countries like Turkey to be careful in striking the right balance between the objective of cost efficiency and that of equality in accessing health care services while adopting the out-of-pocket payment model.

Keywords : health care access, health care finance, health reform, out-of-pocket payments

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