

10. Policy interview guideline

Yemen policy questionnaire

(1st draft)

	Questions	Answers
	OVERVIEW	
1	Health sector reforms <ul style="list-style-type: none"> - Scope and purpose - Which areas are priority areas? 	
2	Reform needs within the health care sector <ul style="list-style-type: none"> - Support for certain social groups - Protection of the poorest (indigence programs) - Affordable drugs for the poor - Protection against catastrophic cases - Other issues: modernisation, management, financing, .. 	
3	Functioning decentralisation of health care <ul style="list-style-type: none"> - regional decentralization - functional decentralization - experiences with decentralization 	
4	Expectations or mandates of international agents <ul style="list-style-type: none"> - World Bank - IMF - Development Banks - ILO - WHO - others 	
5	Expectations or mandates of bilateral donors <ul style="list-style-type: none"> - Which? - Mandates? - Part of poverty reduction strategy? - Risk management concerns? 	
6	Is health insurance a priority issue? <ul style="list-style-type: none"> - Health reforms within existing structures - Decentralization - Management improvements - Modifications of existing structures: which? - Which actors are interested in changes? - What is the basic motivation for changes? 	
7	Existing models of health insurance <ul style="list-style-type: none"> - Organization - Contribution based system - Tax based system - Private health insurance - Community based schemes - Micro-insurances - Other 	

	Questions	Answers
8	Regulations, laws and legal norms <ul style="list-style-type: none"> - For private insurances - For insurance supervision - For social security - For micro-insurances - For other organizations - Lack of regulations - Lack of implementation or regulations 	
9	Stakeholders regarding “health insurance” <ul style="list-style-type: none"> - Ministry of Health - Other ministries - Inter-ministerial coordination / responsibilities - Participating actors - Future role of participating actors - Main issues of political debate - Negotiation framework / consensus 	
10	Actual state of knowledge <ul style="list-style-type: none"> - On different models - Past interest 	
11	Possible problem areas <ul style="list-style-type: none"> - Health financing - Benefit packages 	
12	Initiatives towards linking existing social security schemes or insurances <ul style="list-style-type: none"> - Local, regional, national level - Private or public 	
13	Reform of social security systems as a whole <ul style="list-style-type: none"> - Reforms of just one component - Parallel reforms of several components - Interwoven reforms of the entire system - Initiative originated in health sector, labour sector, ... 	
14	Other social security components <ul style="list-style-type: none"> - Pension, disability, death insurance - Labour accidents insurance - Unemployment insurance - Nursing insurance - Private insurance 	
15	Interest in international advise <ul style="list-style-type: none"> - Bilateral advise - Multilateral advise - Advise from Europe - Advise from specific countries 	
16		
	SPECIFICS	
17	Free public health care provision for all? <ul style="list-style-type: none"> - Should it be - Can it be - What kind of rationing is included in this mission impossible 	

	Questions	Answers
18	What sources of health care financing? <ul style="list-style-type: none"> - Taxes - Contributions - Out-of-pocket-payments or user charges - What would be an acceptable mix 	
19	What should be paid by taxes, predominantly? <ul style="list-style-type: none"> - Prevention and promotion - Catastrophic treatments - Mother and child health - What else? 	
20	Which groups should pay contributions themselves? <ul style="list-style-type: none"> - Public employees - Private employees of larger companies - Private employees of all, including small companies - Self-employed - Unemployed - Who else? 	
21	For which groups government should pay by taxes? <ul style="list-style-type: none"> - Public employees - Private employees of larger companies - Private employees of all, including small companies - Self-employed - Unemployed - Who else? 	
22	Which groups should be exempted from contributions <ul style="list-style-type: none"> - Children - The poor 	
23	Should there be co-payments? <ul style="list-style-type: none"> - For all groups of people - For all kinds of treatment 	
24	Which benefits should be provided? <ul style="list-style-type: none"> - Treatment of catastrophic illnesses - All hospital care - Outpatient care - Normal deliveries - Prevention and promotion - What else? 	
25	Who should organize health care? <ul style="list-style-type: none"> - Ministry of Health - Health insurance organization - Both 	
26	Which providers should be contracted? <ul style="list-style-type: none"> - Public providers - Private providers - Just the best providers? 	
27	Regarding health insurance organization <ul style="list-style-type: none"> Just one national corporation Several funds Many funds 	

	Questions	Answers
	ISSUES	
28	<p>Solidarity</p> <ul style="list-style-type: none"> - Is solidarity a social value - Which aspects are implemented - Which redistribution mechanisms - Subsidies by the wealthy - Subsidies by the healthy - Subsidies by the smaller families - Subsidies by the formally employed - Subsidies for the elderly and disabled - Same benefits for poor and rich - Extension of coverage and access - Use of contributions just for health - Regulation of portability and permanence - Role of the unemployed - Role of the retired - Role of privately insured 	
29	<p>Subsidiarity</p> <ul style="list-style-type: none"> - Interest in subsidiarity issues - Which aspects - Strengthening of decentralization - Strengthening of pluralistic structures - Strengthening of bottom-up approaches - Community and client participation 	
30	<p>Universality</p> <ul style="list-style-type: none"> - Targeting specific groups only - Health insurance for all - Mandatory health insurance - Exclusion of specific groups - Integration of un-served groups - Position of dependants - The share of the poor - The share of women 	
31	<p>Quality aspects</p> <ul style="list-style-type: none"> - Quality management programmes - Independent from health reform - Concurrent with health reform - Quality aspects of reform process - Knowledge-base and evidence-base 	
32	<p>Management aspects</p> <ul style="list-style-type: none"> - Cost-effectiveness - Collective equivalence - Contribution stability - New provider payment methods - Co-payment by clients - Labour laws and tariffs - Budgeting by government - Strengthening of management capacity 	

	Questions	Answers
33	Areas of needed advise <ul style="list-style-type: none">- Sector reform as a whole- Social security focus- Health insurance focus- Sub-sector focus- Evaluation- Process support- Continuous support- Recruitment of specialists- Management support- Presentation of European experiences- Training	
34	Other issues	

11. Opinion leaders' opinion survey form

Interview number

Opinion leaders' opinion survey on health insurance (4th draft)

Aim	Rapid assessment of f expectations regarding health insurance	
Type of questionnaire	Multiple choice for easy description and analysis	
Type of sample	Quota of five persons for each group of opinion leaders	
Interviewees:	1. Ministry of Health officials	
Groups of opinion leaders	2. Ministry of Social Affairs officials	
	3. Ministry of Finance officials	
	4. Ministry of Civil Service officials	
	5. Health politicians	
	6. General politicians	
	7. Islamic leaders	
	8. Local council members	
	9. Other local government representatives	
	10. Mullahs	
	11. Nurses	
	12. Private physicians	
	13. Public health specialists	
	14. Employers of large private companies	
	15. Employers of larger mixed companies	
	16. Syndicate and worker leaders	
	17. Medical association	
	18. Dentists association	
	19. Pharmacists association	
	20. Tribal leaders	
	21. Public health specialists of donor agencies	
	22. International donors / agencies	
	23. Insurance companies	
	24. Non-governmental organization	
	25. Other	
Interviewers	Experts & postgraduate students in public health	

1	<p>Introduction:</p> <p>Cases of very serious or long-term illnesses can happen in each family. Cancer and diabetes are just two examples. The costs for diagnosing and treating such conditions can be very high. Sometimes families have to use all their savings for this. Sometimes they even have to sell their belonging. In such situations help from outside the family is needed. The Koran says: if you help one of those in need, you help all of us. In this spirit we do have some questions for you. Let us start with informal and voluntary support in case of urgent health needs.</p>
---	--

2	<p>Mutual aid and support in case of necessity or death or illness is common in Islamic countries like Yemen. This is mainly true for the family members, but applies also to neighbourhoods, communities and social groups. Solidarity and mutual aid are expressed in various ways and on different levels. Please, give us examples for any type <u>solidarity schemes and mutual help in case of illness</u> and for covering health care costs that you know:</p>																
	<p><u>Do you know an example?</u></p>																
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><input type="checkbox"/> Support by neighbours / family</td> <td style="width: 20%; text-align: right;">_____ (1)</td> </tr> <tr> <td><input type="checkbox"/> Self-help or mutual support of social groups</td> <td style="text-align: right;">_____ (2)</td> </tr> <tr> <td><input type="checkbox"/> Mutual support of professions, like physicians</td> <td style="text-align: right;">_____ (3)</td> </tr> <tr> <td><input type="checkbox"/> Support by charities and donations</td> <td style="text-align: right;">_____ (4)</td> </tr> <tr> <td><input type="checkbox"/> Support by religious groups, e.g. mosques</td> <td style="text-align: right;">_____ (5)</td> </tr> <tr> <td><input type="checkbox"/> Support through Zakat contributions for health</td> <td style="text-align: right;">_____ (6)</td> </tr> <tr> <td><input type="checkbox"/> Support by employers to cover health care costs</td> <td style="text-align: right;">_____ (7)</td> </tr> <tr> <td><input type="checkbox"/> Others. Please specify.</td> <td style="text-align: right;">_____ (8)</td> </tr> </table>	<input type="checkbox"/> Support by neighbours / family	_____ (1)	<input type="checkbox"/> Self-help or mutual support of social groups	_____ (2)	<input type="checkbox"/> Mutual support of professions, like physicians	_____ (3)	<input type="checkbox"/> Support by charities and donations	_____ (4)	<input type="checkbox"/> Support by religious groups, e.g. mosques	_____ (5)	<input type="checkbox"/> Support through Zakat contributions for health	_____ (6)	<input type="checkbox"/> Support by employers to cover health care costs	_____ (7)	<input type="checkbox"/> Others. Please specify.	_____ (8)
<input type="checkbox"/> Support by neighbours / family	_____ (1)																
<input type="checkbox"/> Self-help or mutual support of social groups	_____ (2)																
<input type="checkbox"/> Mutual support of professions, like physicians	_____ (3)																
<input type="checkbox"/> Support by charities and donations	_____ (4)																
<input type="checkbox"/> Support by religious groups, e.g. mosques	_____ (5)																
<input type="checkbox"/> Support through Zakat contributions for health	_____ (6)																
<input type="checkbox"/> Support by employers to cover health care costs	_____ (7)																
<input type="checkbox"/> Others. Please specify.	_____ (8)																
	<p>Please tell us more about the examples you know (location, contact person, phone number etc.)</p>																

4	<p>Do you think that people should pay out of their own pockets for health care, or should there be free health care for all given by the government?</p> <p><input type="checkbox"/> People should pay</p> <p><input type="checkbox"/> Government should pay</p> <p><input type="checkbox"/> Both should pay</p>								
5	<p>Some people seem to be too poor to pay all health care costs, especially in case of serious and long-term illnesses. Which groups should not pay for health services and drugs?</p> <p><input type="checkbox"/> the poor. Please specify who is poor?.....</p> <p><input type="checkbox"/> pensioners</p> <p><input type="checkbox"/> self-employed workers</p> <p><input type="checkbox"/> self-employed farmers</p> <p><input type="checkbox"/> public employees</p> <p><input type="checkbox"/> private employees</p> <p><input type="checkbox"/> others: please specify</p>								
6	<p>In government health services people have to pay for health services and drugs. Some call it cost-sharing, others call it community participation. Is this cost-sharing well organized?</p> <p><input type="checkbox"/> yes</p> <p><input type="checkbox"/> no: why?</p>								
7	<p>Do you think that the cost-sharing system in Yemen is good and fair?</p> <p><input type="checkbox"/> It is good and fair</p> <p style="margin-left: 100px;"><input type="checkbox"/> There should be one and the same rate for everybody?</p> <p style="margin-left: 100px;"><input type="checkbox"/> The rates should be according to income of patients</p> <p style="margin-left: 100px;"><input type="checkbox"/> A certain percentage of costs should be paid:</p> <table border="1" data-bbox="475 1556 1449 1675"> <thead> <tr> <th></th> <th>Outpatient care</th> <th>Inpatient care</th> <th>Drugs</th> </tr> </thead> <tbody> <tr> <td>Which percentage should be paid for?</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p><input type="checkbox"/> It is bad and unfair</p> <p style="margin-left: 100px;"><input type="checkbox"/> Make patients pay for health care is generally unfair</p> <p style="margin-left: 100px;"><input type="checkbox"/> Patients should pay according to their income</p> <p style="margin-left: 100px;"><input type="checkbox"/> Cost-sharing is applied appropriately all over the country</p> <p style="margin-left: 100px;"><input type="checkbox"/> Cost-sharing is often misused and might lead to corruption</p> <p style="margin-left: 100px;"><input type="checkbox"/> Others. Please specify</p>		Outpatient care	Inpatient care	Drugs	Which percentage should be paid for?			
	Outpatient care	Inpatient care	Drugs						
Which percentage should be paid for?									

8	<p>How often patients have to make informal payments or give bakschich in public facilities? These are payments beyond the official price list, for example to get faster and better services.</p> <p><input type="checkbox"/> every time</p> <p><input type="checkbox"/> very often</p> <p><input type="checkbox"/> often</p> <p><input type="checkbox"/> seldom</p> <p><input type="checkbox"/> never</p>						
9	<p>What is the typical amount of informal payments?</p> <p>Please give us your estimate in YR</p> <table border="1" data-bbox="655 595 1449 698"> <thead> <tr> <th data-bbox="655 595 932 645">Primary health care</th> <th data-bbox="932 595 1166 645">General hospitals</th> <th data-bbox="1166 595 1449 645">Specialised hospital</th> </tr> </thead> <tbody> <tr> <td data-bbox="655 645 932 698"></td> <td data-bbox="932 645 1166 698"></td> <td data-bbox="1166 645 1449 698"></td> </tr> </tbody> </table> <p>Sometimes it is in kind. Please specify!</p> <p>Comments:</p>	Primary health care	General hospitals	Specialised hospital			
Primary health care	General hospitals	Specialised hospital					
10	<p>Do you think that poor people postpone treatments because of informal payments and cost-sharing?</p> <p><input type="checkbox"/> yes, often</p> <p><input type="checkbox"/> yes, sometimes</p> <p><input type="checkbox"/> no</p>						
11	<p>Which part of the population in Yemen cannot pay for health care and should be exempted from cost sharing?</p> <p>Please give us your estimate in percent <input data-bbox="922 1155 1227 1205" type="text"/></p>						
12	<p>Health insurance (or health protection) tries to convince or to oblige people to pay a small amount of money regularly, so that they do not have to do it in cases of illness. Do you think that it is good that people are convinced or obliged to pay regularly and in advance to cover their health care costs in the future:</p> <p><input type="checkbox"/> they should do it voluntarily</p> <p><input type="checkbox"/> they should be obliged by a law</p> <p><input type="checkbox"/> they should pay for themselves in case of illness</p>						
13	<p>Interviewer: If the answer is that “they should pay for themselves in the case of illness” repeat the question again and explain the concept of “pre-payment”. Then you yourself have to answer the question: Does the interviewee understand the concept of health insurance</p> <p><input type="checkbox"/> no end the interview</p> <p><input type="checkbox"/> yes continue with the questionnaire</p> <p><u>Comments of the interviewer:</u></p>						

14	<p>Which of the following groups should be covered first and foremost by health insurance schemes, i.e. that they pay regularly contributions for health insurance for getting free or cheap treatment in case of need? (Just <u>one</u> answer allowed)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Employees and workers of larger private companies <input type="checkbox"/> Employees of smaller private companies <input type="checkbox"/> Employees of the government <input type="checkbox"/> Employees of public and mixed companies <input type="checkbox"/> People that are self-employed and work in small own businesses <input type="checkbox"/> The unemployed <input type="checkbox"/> Other:
15	<p>Which of these groups should not be covered by health insurance? (Several answers allowed)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Employees and workers of larger private companies <input type="checkbox"/> Employees of smaller private companies <input type="checkbox"/> Employees of the government <input type="checkbox"/> Employees of public and mixed companies <input type="checkbox"/> People that are self-employed and work in small own businesses <input type="checkbox"/> The unemployed <input type="checkbox"/> Other:
16	<p>Which family members should be covered by a health insurance scheme? (Several answers possible)</p> <ul style="list-style-type: none"> <input type="checkbox"/> The employees and workers, only <input type="checkbox"/> Employees and their wife(s) <input type="checkbox"/> Employee, wife and children <input type="checkbox"/> Employee, wife and children and the parents <input type="checkbox"/> The extended family including younger brothers and sisters
17	<p>Are there any population groups that should be included in the health insurance schemes without paying contributions? For whom the government should care?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Poor people <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Public employees <input type="checkbox"/> Private employees of larger companies <input type="checkbox"/> Private employees of all companies, including small companies <input type="checkbox"/> Who else?

18	<p>What type of services is most important to be included in the benefit package of a health insurance?</p> <p><input type="checkbox"/> Drugs</p> <p><input type="checkbox"/> Drugs for chronic diseases</p> <p><input type="checkbox"/> Diagnostics</p> <p><input type="checkbox"/> Outpatient care</p> <p><input type="checkbox"/> Inpatient care in the hospitals</p> <p><input type="checkbox"/> Long and costly inpatient care in the hospitals</p>																																																
19	<p>Health insurance can not cover all health services. Which of the following services should be provided by health insurances and which services should be provided by government?</p> <table border="1" data-bbox="209 645 1444 1491"> <thead> <tr> <th></th> <th>Health insurance</th> <th>Government</th> </tr> </thead> <tbody> <tr> <td>Promotion of healthy life styles</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Prevention of diseases</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Vaccination programmes</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Drugs</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Mother and child health care</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Primary health care</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Outpatient treatment</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Diagnostics</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Secondary health care</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Specialized or tertiary health care</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Accidents (fractures, traumatisms etc.)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Life threatening emergencies</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Treatment of infectious diseases (malaria, tuberculosis etc.)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Treatment of chronic diseases (high blood pressure, diabetes, coronary heart diseases, etc.)</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Very costly treatments and catastrophic diseases</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> <p>Others: Please specify.</p>		Health insurance	Government	Promotion of healthy life styles	<input type="checkbox"/>	<input type="checkbox"/>	Prevention of diseases	<input type="checkbox"/>	<input type="checkbox"/>	Vaccination programmes	<input type="checkbox"/>	<input type="checkbox"/>	Drugs	<input type="checkbox"/>	<input type="checkbox"/>	Mother and child health care	<input type="checkbox"/>	<input type="checkbox"/>	Primary health care	<input type="checkbox"/>	<input type="checkbox"/>	Outpatient treatment	<input type="checkbox"/>	<input type="checkbox"/>	Diagnostics	<input type="checkbox"/>	<input type="checkbox"/>	Secondary health care	<input type="checkbox"/>	<input type="checkbox"/>	Specialized or tertiary health care	<input type="checkbox"/>	<input type="checkbox"/>	Accidents (fractures, traumatisms etc.)	<input type="checkbox"/>	<input type="checkbox"/>	Life threatening emergencies	<input type="checkbox"/>	<input type="checkbox"/>	Treatment of infectious diseases (malaria, tuberculosis etc.)	<input type="checkbox"/>	<input type="checkbox"/>	Treatment of chronic diseases (high blood pressure, diabetes, coronary heart diseases, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	Very costly treatments and catastrophic diseases	<input type="checkbox"/>	<input type="checkbox"/>
	Health insurance	Government																																															
Promotion of healthy life styles	<input type="checkbox"/>	<input type="checkbox"/>																																															
Prevention of diseases	<input type="checkbox"/>	<input type="checkbox"/>																																															
Vaccination programmes	<input type="checkbox"/>	<input type="checkbox"/>																																															
Drugs	<input type="checkbox"/>	<input type="checkbox"/>																																															
Mother and child health care	<input type="checkbox"/>	<input type="checkbox"/>																																															
Primary health care	<input type="checkbox"/>	<input type="checkbox"/>																																															
Outpatient treatment	<input type="checkbox"/>	<input type="checkbox"/>																																															
Diagnostics	<input type="checkbox"/>	<input type="checkbox"/>																																															
Secondary health care	<input type="checkbox"/>	<input type="checkbox"/>																																															
Specialized or tertiary health care	<input type="checkbox"/>	<input type="checkbox"/>																																															
Accidents (fractures, traumatisms etc.)	<input type="checkbox"/>	<input type="checkbox"/>																																															
Life threatening emergencies	<input type="checkbox"/>	<input type="checkbox"/>																																															
Treatment of infectious diseases (malaria, tuberculosis etc.)	<input type="checkbox"/>	<input type="checkbox"/>																																															
Treatment of chronic diseases (high blood pressure, diabetes, coronary heart diseases, etc.)	<input type="checkbox"/>	<input type="checkbox"/>																																															
Very costly treatments and catastrophic diseases	<input type="checkbox"/>	<input type="checkbox"/>																																															
20	<p>The government promises free health care in case of specific diseases like cancer, kidney failure, malaria, diabetes and emergencies. Is this really the case according to your knowledge and experience?</p> <p><input type="checkbox"/> yes</p> <p><input type="checkbox"/> no</p>																																																

21	<p>Shall health insurance be <u>organised in a similar way as pension insurance</u> is?</p> <p><input type="checkbox"/> yes why?</p> <p><input type="checkbox"/> I do not know about it?</p> <p><input type="checkbox"/> no why?</p>
22	<p>Who should be the <u>leading agent in health insurance</u>?</p> <p><input type="checkbox"/> Ministry of Health</p> <p><input type="checkbox"/> Ministry of Social Affairs and Labour</p> <p><input type="checkbox"/> Ministry of Civil Services and Insurances</p> <p><input type="checkbox"/> Prime Minister</p> <p><input type="checkbox"/> Other ministry please specify</p> <p><input type="checkbox"/> Autonomous health insurance organisation</p> <p><input type="checkbox"/> Other. Please specify.</p> <p>Please describe briefly the reasons for your preference.</p>
23	<p>Would people <u>trust</u> a health insurance fund?</p> <p><input type="checkbox"/> yes: why:</p> <p><input type="checkbox"/> no why:</p>
24	<p>Do you know what the difference is between <u>private and social health insurance</u>?</p> <p>Please specify:</p>
25	<p>Would people get <u>good services</u>, when joining a health insurance?</p> <p><input type="checkbox"/> yes</p> <p><input type="checkbox"/> no</p>

26	<p>Should health insurance funds rather be established at the <u>national or at regional and local levels?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> National level <input type="checkbox"/> Governorates <input type="checkbox"/> Districts <input type="checkbox"/> Sub-districts, uzlaz <input type="checkbox"/> Communities, flegs <input type="checkbox"/> Others. Please specify.
27	<p>Regarding <u>health insurance organisation</u>, should there be</p> <ul style="list-style-type: none"> <input type="checkbox"/> Just one national corporation <input type="checkbox"/> Several funds <input type="checkbox"/> Many funds <input type="checkbox"/> Funds for public employees only <input type="checkbox"/> Funds for private employees only <input type="checkbox"/> Other options. Please specify.
28	<p>On which level do you think it will be possible to <u>avoid</u> best <u>misuse and corruption?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> National level <input type="checkbox"/> Governorates <input type="checkbox"/> Districts <input type="checkbox"/> Sub-districts/ ozlas <input type="checkbox"/> Communities/ flegs <input type="checkbox"/> Makes no difference <input type="checkbox"/> Others. Please specify.
29	<p>Is health care given by the <u>public sector</u> better than health care given by the <u>private sector?</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> yes <input type="checkbox"/> no <p>Please explain briefly the reasons why.</p>

30	<p>Which providers should be contracted by a (national) health insurance scheme?</p> <p><input type="checkbox"/> Just the best providers</p> <p><input type="checkbox"/> Public providers only</p> <p><input type="checkbox"/> Private providers only</p> <p><input type="checkbox"/> A mix of providers</p> <p><input type="checkbox"/> Others. Please specify.</p>
31	<p>Do you think a national health insurance system is really needed now in Yemen?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>
32	<p>How soon should the implementation of a health insurance system start?</p> <p><input type="checkbox"/> immediately</p> <p><input type="checkbox"/> within the next two years</p> <p><input type="checkbox"/> within the next three to five years</p> <p><input type="checkbox"/> within the next six to ten years</p> <p><input type="checkbox"/> after more than 10 years</p>
33	<p>Why do you think, health insurance is on the political agenda in Yemen?</p> <p><input type="checkbox"/> To get additional funds for health care</p> <p><input type="checkbox"/> To protect the health of the poor and vulnerable</p> <p><input type="checkbox"/> To get a fair financing system for health</p> <p><input type="checkbox"/> To follow a fashion in international debate</p> <p><input type="checkbox"/> To improve the health care system</p> <p><input type="checkbox"/> To improve coverage of the public sector?</p> <p><input type="checkbox"/> Others. Please specify.</p>
34	<p>Would you and your family join a health insurance?</p> <p><input type="checkbox"/> yes why? _____</p> <p><input type="checkbox"/> no why? _____</p>

35	Any <u>further comments</u> of the interviewed person
Thank you very much for participating in this survey!	

Name of interviewee	
Age of interviewee	
Male or female	
Group of interviewees	
Place of interview	
Date of interview	
Duration of interview in minutes	
Name of interviewer	
Comments of the interviewer	

12. Public health benefit schemes questionnaire

المميزات الأساسية لخطط الضمان الصحي

Some Characteristics of Health Benefit Schemes in Yemen

1.	Setting up the scheme Set-up period. History		وضع المخطط أو النظام فترة الإعداد للنظام	1.
2.	Membership How is membership constituted How many members? Exclusivity of membership		العضوية كيف تم تشكيل العضوية كم عدد الأعضاء في هذا النظام؟ حصص العضوية على فئة معينة	2.
3.	Definition of family members benefiting from scheme.		تعريف أعضاء العائلة (الأعضاء المستفيدين) من هم؟	3.
4.	Financing Sources of finance - company? - contributions? - donations?		التمويل المصادر المالية - الشركة / المؤسسة - المساهمات - تبرعات / هبات	4.
5.	Benefits provided by the insurance scheme Definition of benefits Access to benefits		الفوائد المرجوة من النظام التأميني تعريف وتحديد الفوائد كيفية الحصول على الفوائد	5.
6.	Benefit package Primary care		حزمة الخدمات العناية / الرعاية الأولية	6.
7.	Preventive services		الخدمات الوقائية	7.
8.	Specialist outpatient care		العيادات الخارجية المتخصصة	8.
9.	Laboratory services		خدمات مخبرية	9.

10.	Diagnostic services		خدمات تشخيصية	10.
11.	Hospital care (boarding & lodging)		العناية الطبية في المستشفى (الرقود)	11.
12.	Hospital care (medical treatment) Minor operations		المعالجة الطبية في المستشفى (الأدوية) العمليات الصغرى	12.
13.	Major operations		العمليات الكبرى	13.
14.	Treatment abroad		العلاج في الخارج	14.
15.	Maternity		الامومة	15.
16.	Drugs Drugs for acute conditions		الأدوية الأدوية للحالات المرضية الحادة	16.
17.	Drugs for chronic diseases		الأدوية للحالات المرضية المزمنة	17.
18.	Transport		النقل	18.
19.	Other benefits		الفوائد الاخرى	19.
20.	Excluded benefits		الفوائد المستثناة	20.
21.	Financial arrangements How are the benefits paid? Reimbursement rules Practical problems		الترتيبات المالية كيف يتم دفع الفوائد قواعد التعويض مشاكل عملية	21.

22.	How much did the company spent last year for the whole medical benefit package?		ما هو الإجمالي لما أنفقته الشركة على الرعاية الصحية خلال العام الماضي؟	22.
23.	Services Other products offered by the insurance scheme		الخدمات خدمات أخرى يقدمها نظام الضمان	23.
24.	Legal issues, constitution		مسائل قانونية_ الدستور	24.
25.	Administration Administrative tasks Administrative methods		الإدارة مهام إدارية اساليب ادارية	25.
26.	Healthcare provision General situation Availability of healthcare provision		شروط تقديم الرعاية الصحية الحالة العامة توفر شروط تقديم الرعاية الصحية	26.
27.	Provider payment Method		تسديد الاستحقاق لمقدم الخدمات طريقة الدفع	27.
28.	Health authorities – role of the state Which authority is responsible for supervision the insurance scheme Regulation of the activity of the health insurance scheme		الجهات الصحية المسؤولة _ دور الدولة من هي الجهة المسؤولة عن الاشراف على النظام التاميني تنظيم فعاليات مخطط الضمان الصحي	28.
29.	Plans for the coming years		الخطط للسنوات القادمة	29.
30.	Further comments of interviewee		ملاحظات أخرى للمدلي بالبيانات	30.

--	--	--	--	--

To be filled by the interviewer:

Name of company اسم الشركة / المؤسسة	
Number of employees of the company who benefit from the scheme عدد الموظفين المستفيدين من النظام	
Name of interviewee اسم المدلي بالبيانات	
Place of interview مكان المقابلة	
Date of interview تاريخ المقابلة	
Duration of interview مدة المقابلة	
Name of interviewer اسم جامع البيانات	
Comments of interviewer ملاحظات جامع البيانات	

Establishments to be interviewed

Productive Public Sector	
Central Bank of Yemen	
National Bank of Yemen	
Agriculture Co-op Credit Bank	
The public Corp. for Telecommunication	
The Local Corp. For Water & Sanitation (Head office)	
The local Corp. For Water & Sanitation (Aden)	
The local Corp. For Water & Sanitation (Taiz)	
The local Corp. For Water & Sanitation (Hodaidah)	
The local Corp. For Water & Sanitation (Ibb)	
The local Corp. For Water & Sanitation (Al-Mokalla)	
The local Corp. For Water & Sanitation (Saywon)	
The local Corp. for Water & Sanitation(Sana'a City)	
The public Corp. for Electricity	
The public Corp. for Rural Electricity	
The public Corp.for Cement Industry & marketing (H.Q)	
The public corp. for Textile & Weaving (Sana'a)	
The public Corp. for Coastal Fishing	
Yemen Oil Company	
Aden Refinery Company .	
The Public Oil Exploration Company	
Bajel Cement Factory	
Amran Cement Factory	
Al-Barh Cement Factory	
The Public Corp. for Slaughtering	
Fish Canning Factory /Almukalla	
The General Corp. For Gas & Oil	
The Public Corp. for School-Book Printing	
Geological Survey & Metallurgy Authority.	
The Yemen Comp. for Insurance& Re-Insurance	
The Yemen Gas Corp.	
Salt Production and Marketing Co. (ALSALIF)	
The Public Corp. for school furnishings	
Yemen Econom. Corp.	
B : Public Service Sector	
The Public Corp. for Services & Fish Marketing	
The Public Corp for Sea Ports (Hodaidah)	
Sea Ports Authority (Aden)	
The Public Board for Meteorology & Aviation	
The Public Board for Tahamah Development	
The Public Board for Agri.& extension Research(Reseachers)	
The Public Board for Agri.& extension Research(Administratives)	
The Public Corp. for Television and Broadcasting	
The Public Board for Roads & Bridges	
The Public Board for Posts & postal savings	
National Maritime Company	
Al-Thawra Hospital Authority	
The Public Corp. for Rural & Agr. Development	
14 October Corp. for Printing and Publicaton	
The Public Board for Free Zones	
National Shipyards & Docks Co.	

The Public Board for Development of Eastern Areas	
Saba News Agency	
Al-Thawra Corp. for Journalism	
The Public Corp. for Agr. Services	
Jamhuria Corp. for Journalism	
The Public Board for Investment	
The Public Corp. for Theater and Cinema	
Mixed sector entities	
Yemenia Airways	
Yemen B. for Reconstruction and Development	
National Comp. for Matches and Tobacco	
National Company for Cigarette & Match manufacturing	
Marib Poultry Company	
Housing Credit Bank	
National Company for Paint and Emulsion	
National Company for Rubber Sandles	
National Company for Aluminium manufacturing	
Yemen Company for Investment and Financing	

Source: Statistical Yearbook 2004 (draft)

13. Assessment of multiple jobs and willingness to join health insurance in MoPH&P

Rapid multiple job assessment and willingness to join health insurance

Introduction: Government salaries are meagre.
 Many people need a second and a third job.
 This is what we are interested in.
 And we are interested in social health insurance.

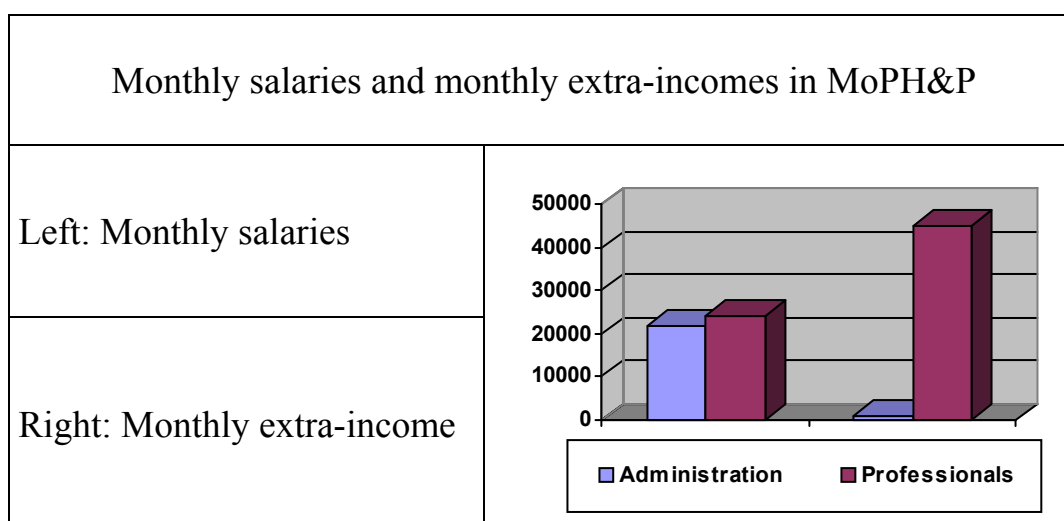
Do you have a second job besides the Ministry?	
How much do you get for this second job monthly?	
Do you have a third job	
How much do you get for this per month?	
How much do you get in the Ministry per month?	
Would you like to join a health insurance for public employees?	
What is your age?	
Male or female?	

Method

In the main building of the headquarters of ministry in Sana'a in each fifth room at the right hand side and counting from the right hand sight each third person should be asked confidentially the above mentioned questions by two professionals of the Ministry. The interviews were done on 27 and 28 of August 2005. The results are by no means considered representative for all staff. They only intend to be a first hint at possible dimensions of multiple jobs and the interest in health insurance.

Results

Indicator \ Sector	Administration		Professionals		All	
	Count	%	Count	%	Count	%
Average monthly salary in Ministry in YR	21.787 *		24.188		22.417	
Has no second job	41	91 %	3	19 %	44	72 %
Has a second job	4	9 %	13	81 %	17	28 %
Extra income as average of those having it in YR	10.075		55.230		44.605 **	
Extra income as average of all interviewees in YR	896		44.875		12.431	
Average multiple income of employees in YR	22.770		66.656		30.281	
Interested in joining health insurance	42	93 %	16	100 %	58	95 %
Not interested in joining health insurance	3	7 %	0	0 %	3	5 %
Average age	37		42		38	
Male	30	67 %	14	88 %	44	72 %
Female	15	33 %	2	12 %	17	28 %
Interviewees	45	100 %	16	100 %	61	100 %
* Median: 18.500 YR. Four outliers with more than 60.000 YR due to linkage with international or accounting jobs. ** One outlier with more than 100.000 YR extra-income						



15. Selected statistics

Some macro-indicators relevant for health care financing

Health	Crude birth rate	3.01%	Haran 2004
	Disease episodes per year	1.48	Haran 2004
	Under five mortality rate	107	Tarmoom 2004
	Maternal mortality rate	350	Tarmoom 2004
	Total fertility rate	6.2	Tarmoom 2004
Health care	Primary health care units 1990	990	Tarmoom 2004
	Primary health care units 2003	2048	Tarmoom 2004
	District facilities with beds 1990	168	Tarmoom 2004
	District facilities with beds 2003	232	Tarmoom 2004
	Civil servants in the health sector 2003	35.700	Tarmoom 2004
	Medical staff in health sector 2003	31.200	Tarmoom 2004
Access	Access to health care	50%	Oxfam 2001
	Access to health care rural	30%	Oxfam 2001
	Rural accessibility to health services	24%	Fairbank 2005
	Total accessibility to health services	42%	Fairbank 2005
Economics	Per capita GDP	361\$	World Bank 2000
	Per capita income	260\$	Haran 2004
Health financing %	% of recurrent cost health budget spent for maintenance of facilities	4%	Fairbank 2005
	Civilian public health expenditure 2003 as % of GDP	1.41%	Tarmoom 2004
	Civilian public health expenditure 2003 as % of government expenditures	3.77%	Tarmoom 2004
	Donor assistance for operational costs	50%	Oxfam 2001
	Drug spending as % of private spending for health	68%	World Bank 2000
	Government health financing	25%	Oxfam 2001
	Household exp for health	11.3%	Haran 2004
	Household expenditure spent for health	3%	World Bank 2000
	HQ and 4 city hospitals share of public health expenditure	49%	Tarmoom 2004
	Out of pocket expenditures for health 2001	66%	Tarmoom 2004
	Out of pocket payments	75%	Oxfam 2001
	Private provider spending as % of private spending for health	20%	World Bank 2000
	Public health expenditure share of GDP	2.3%	World Bank 2000
	Public share of total health spending	41%	World Bank 2000
	Qat spending per household	17.8%	Haran 2004
	Salaries as % of public health spending	45%	World Bank 2000
	Total private health spending as % of GDP	3.3%	World Bank 2000
Total public health spending as % of GDP	1.9%	World Bank 2000	
Health financing m\$	Gov per capital health budget	2.60\$	Oxfam 2001
	OOP expenditure for hospital admission	245\$	Haran 2004
	OOP expenditure for OPC incl. drugs	18.70\$	Haran 2004
	Per capita health expenditure	29.29\$	Haran 2004
	Per capita health spending MENA	262\$	World Bank 2000
	Per capita health spending Yemen	20\$	World Bank 2000
	Per capita public health expenditure	7.80\$	Tarmoom 2004

	Total per capita health spending per year	20\$	World Bank 2000
Health financing mR	Civilian public health expenditure 2003	BYR 29	Tarmoom 2004
	Government budget for health 2004	BYR 19	Rhodes 2004
	Out of pocket spending for health care	BYR 64	Tarmoom 2004
	Per capita local total health expenditure variations (Ibb vs Aden)	YR 300 - 3600	Tarmoom 2004
	Private sector share of health expenditure	BYR 71	Tarmoom 2004
	Recurrent cost health budget 2003	BYR 23	Fairbank 2005
	Total health budget 2003	BYR 32	Fairbank 2005
	User charge income estimate	BYR 4	Rhodes 2004
Population	Family size	8.1	Haran 2004
	Female headed households	5%	Haran 2004
	Dependency rate	6.2	Haran 2004
	Unemployment rate	35%	Oxfam 2001
	Unemployment rate	35%	CIA 2005
	Illiteracy among rural women	85%	Oxfam 2001
	Family size of the very poor	9.8	Haran 2004
Poverty	Stunted children	Almost half	Oxfam 2001
	Undernourished & stunted children	50%	Tarmoom 2004
	Absolute poverty in 2003	41%	Tarmoom 2004
	Human development ranking of 177 countries	149	UNDP 2002
	Gender development ranking of 144 countries	126	UNDP 2002

Table 3.1.1.1 Population according to age, sex and place of residence

Age groups	Urban			Rural			Total		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-4	13.9	13.4	13.6	16.2	15.8	16.0	15.7	15.2	15.5
5-9	13.8	13.5	13.6	16.0	15.8	15.9	15.5	15.2	15.4
10-14	14.2	14.5	14.3	15.4	14.6	15.0	15.1	14.6	14.8
15-19	13.7	13.6	13.6	12.5	13.1	12.8	12.7	13.2	13.0
20-24	10.9	11.3	11.1	8.6	9.2	8.9	9.1	9.7	9.4
25-29	6.8	7.7	7.3	5.5	6.5	6.0	5.8	6.7	6.3
30-34	5.3	5.1	5.2	4.5	4.4	4.5	4.7	4.5	4.6
35-39	4.3	5.5	4.9	3.6	4.4	4.0	3.8	4.7	4.2
40-44	4.4	3.9	4.1	3.6	3.5	3.5	3.8	3.6	3.7
45-49	2.9	2.7	2.8	2.9	2.8	2.8	2.9	2.8	2.8
50-54	2.8	1.5	2.2	2.3	1.6	2.0	2.4	1.6	2.0
55-59	1.6	2.4	2.0	1.6	2.8	2.2	1.6	2.7	2.1
60-64	1.8	1.9	1.9	2.3	2.3	2.3	2.2	2.2	2.2
65-69	1.1	0.8	1.0	1.4	1.1	1.2	1.4	1.0	1.2
70+	2.3	2.1	2.1	3.5	2.3	2.9	3.2	2.3	2.7
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (=100)	10521	10156	20677	34687	33728	68416	45208	43885	89093

Source: PAFAM 2004, p. 13

Workers according to sector, 2003

Wholesale and retail trade, maintenance	49,97
Manufacturing	23,20
Hotels and restaurants	7,67
Other commercial social and personal service activities	5,94
Health and social work	3,45
Mining and quarrying	1,80
Transport, storage and communication	1,73
Education	1,70
Real estate and commercial activities	1,44
Agriculture, hunting and forestry	1,29
Brokering	0,81
Electricity, gas, and water supply	0,59
Construction	0,30
Fishing	0,09
Local organization	0,02
Total	100.00

Source: Labour Demand Survey 2003, Sample of 692.189

Workers according to type of work, 2003

Private local	89,75
NGO	5,45
Private / joint	1,80
Public productive sector	1,04
Mixed	0,97
Private foreign	0,68
Cooperative	0,30
Total	100.00

Source: Labour Demand Survey 2003, Sample of 692.189

Workers characteristics, 2003

Job owner worker	245994	35,54
Unpaid household worker	150041	21,68
Paid worker full time	238751	34,49
Paid worker part time	19157	2,77
Apprentices	38246	5,53
Total	692189	100.00

Source: Labour Demand Survey 2003, Sample of 692.189

Yemen employment structure

TABLE 7. YEMEN: DISTRIBUTION OF EMPLOYMENT (AGE 15 YEARS AND OVER)
BY ECONOMIC SECTOR, 1994 AND 1998-1999

	1994	1998	1999	2000
Agriculture, forestry and fishing	52.3	49.3	48.5	54.2
Mining and quarrying	0.3	0.3	0.3	0.6
Manufacturing	4.1	4.8	5.0	3.8
Electricity, gas and water	0.4	0.5	0.5	0.3
Construction	6.8	8.7	9.3	6.6
Trade, restaurants and hotels	10.4	10.6	10.7	12.1
Transport, storage and communications	4.7	5.0	5.1	3.3
Finance, insurance and real estate	1.1	1.2	1.2	0.8
Social and community services	7.0	9.3	10.0	7.0
Public administration	12.9	10.3	9.5	11.4

Source: IMF, Yemen, *Selected Issues, From Unification to Economic Reform in Yemen in the 1990s*, Statistical Appendix table 6 and *Second Five-Year Plan*. For the year 2000, Yemen, Ministry of Planning and Development, *Second Five-Year Plan for Economic and Social Development, 2001-2005*, p. 284.

Source: UN Yemen review by Economic and Social Commission for Western Asia, 2001

Employment in 2002

Sector	Workers	Income
Agriculture and fisheries	2163	56078
Mining	18	36830
Small industries	144	15509
Electricity, gas, water	12	2359
Buildings	262	4986
Commerce and hotels	484	18250
Transportation	134	3771
Banks	32	15705
Personal and social services	245	2499
Government	432	56888
Total	3926	212875

Source: Ministry of Planning and International Cooperation in Workers Union brochure

Employment and wages in public and mixed enterprises

Employment and Wages of the Public Sector's Entities (Productive and Service Sectors) for 2003 - 2004	Monthly average wages in YR	No. of employees
Productive Public Sector	12647	46634
Central Bank of Yemen	46440	1615
National Bank of Yemen	37996	641
Agriculture Co-op Credit Bank	17749	1041
The public Corp. for Telecommunication	9934	6508
The Local Corp. For Water & Sanitation (Head office)	8072	1150
The local Corp. For Water & Sanitation (Aden)	11593	1869
The local Corp. For Water & Sanitation (Taiz)	7697	509
The local Corp. For Water & Sanitation (Hodaidah)	7938	436
The local Corp. For Water & Sanitation (Ibb)	7996	162
The local Corp. For Water & Sanitation (Al-Mokalla)	13242	467
The local Corp. For Water & Sanitation (Saywon)	10458	274
The local Corp. for Water & Sanitation(Sana'a City)	8109	778
The public Corp. for Electricity	9437	9778
The public Corp. for Rural Electricity	8504	200
The public Corp. for Cement Industry & marketing (H.Q)	10685	110
The public corp. for Textile & Weaving (Sana'a)	8253	1827
The public Corp. for Coastal Fishing	10095	552
Yemen Oil Company	9488	5302
Aden Refinery Company .	25052	3635
The Public Oil Exploration Company	7399	1489
Bajel Cement Factory	9261	707
Amran Cement Factory	9510	695
Al-Barh Cement Factory	8772	665
The Public Corp. for Slaughtering	7028	825
Fish Canning Factory /Almukalla	18059	146
The General Corp. For Gas & Oil	9838	95
The Public Corp. for School-Book Printing	9343	527
Geological Survey & Metallurgy Authority.	10374	929
The Yemen Comp. for Insurance& Re-Insurance	12043	235
The Yemen Gas Corp.	8791	914
Salt Production and Marketing Co. (ALSALIF)	7702	254
The Public Corp. for school furnishings	9215	182
Yemen Econom. Corp.	8323	1300
Others *	19428	817
B : Public Service Sector	9675	21193
The Public Corp. for Services & Fish Marketing	10787	604
The Public Corp for Sea Ports (Hodaidah)	10615	1061
Sea Ports Authority (Aden)	10846	1474
The Public Board for Meteorology & Aviation	9554	2246
The Public Board for Tahamah Development	8558	1150
The Public Board for Agri.& extention Research(Reseachers)	16924	391
The Public Board for Agri.& extention Research(Administratives)	8787	1092
The Public Corp. for Television and Broadcasting	10238	2722
The Public Board for Roads & Bridges	8930	2346
The Public Board for Posts & postal savings	8508	1280
National Maritime Company	11509	56

Al-Thawra Hospital Authority	10141	1316
The Public Corp. for Rural & Agr. Development	8264	1135
14 October Corp. for Printing and Publication	10590	381
The Public Board for Free Zones	11522	239
National Shipyards & Docks Co.	10320	351
The Public Board for Development of Eastern Areas	7334	642
Saba News Agency	10283	497
Al-Thawra Corp. for Journalism	9556	562
The Public Corp. for Agr. Services	10391	131
Jamhuria Corp. for Journalism	8110	358
The Public Board for Investment	11769	143
The Public Corp. for Theatre and Cinema	12024	41
Others *	8863	975
Mixed sector entities	32813	6281
Yemenia Airways	39164	2999
Yemen B. for Reconstr. and Development	33697	1517
National Comp. for Matches and Tobacco	32567	870
National Company for Cigarette & Match manufacturing	11940	370
Marib Poultry Company	8765	145
Housing Credit Bank	9009	118
National Company for Paint and Emulsion	10187	91
National Company for Rubber Sandles	8289	136
National Company for Aluminium manufacturing	11105	35
Yemen Company for Investment and Financing
Permanent staff of the government's admin sector and the public and mixed sector	473507	