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Does health insurance coverage or improved quality protect better against out-of-pocket payments? Experimental evidence from the Philippines

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1 **Does Health Insurance Coverage or Improved Quality Protect Better Against Out-of-**
2 **Pocket Payments? Experimental Evidence from the Philippines**

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5 Natascha Wagner¹, Stella Quimbo², Riti Shimkhada³, John Peabody⁴

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8 **Abstract**

9 *This paper explores whether health insurance coverage or improved quality at the*
10 *hospital level protect better against out-of-pocket payments. Using data from a randomized*
11 *policy experiment in the Philippines, we found that interventions to expand insurance*
12 *coverage and improve provider quality both had an impact on out-of-pocket payments. The*
13 *sample consists of 3,121 child-patient observations across 30 hospitals either at*
14 *baseline in 2003/04 or at the follow-up in 2007/08. Compared to controls, interventions that*
15 *expanded insurance and provided performance-based provider payments to improve quality*
16 *both resulted in a decline in out-of-pocket spending (21% decline, p -value=0.061; and 24%*
17 *decline, p -value=0.017, respectively). With lower out-of-pocket payments for hospital care,*
18 *monthly household spending on personal hygiene rose by 0.9 (p -value=0.026) and 0.6 US\$*
19 *(p -value=0.098) under the expanded insurance and provider payment interventions,*
20 *respectively, amounting to roughly a 40 to 60% increase relative to the controls. With the*
21 *current surge for health insurance expansion in developing countries, our study suggests*
22 *paying increased and possibly, equal attention to supply-side interventions will have similar*
23 *impacts with operational simplicity and greater provider accountability.*

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