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FROM THE AMERICAN PEOPLE

TB CARE II

Inclusion of TB in National Insurance Programs

November 2012

This document has been developed by the TB CARE II project and is made possible by the generous support of the American people through the United States Agency for International Development.



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Inclusion of TB in National Insurance Programs

In 2011-2012, the USAID TB CARE II project implemented by University Research Co., LLC (URC) undertook a series of case studies to examine the extent to which TB has been integrated into NHI programs in several high burden TB countries and to analyze the impact of NHI on achievement of National TB Control objectives. Assessments were carried out in four countries - Thailand, Peru, Philippines, and India - which have adopted publically supported health insurance programs in order to:

- Examine the extent to which TB services have been integrated within NHI schemes.
- Examine the roles of TB stakeholders within the design and implementation of NHI programs
- Outline gaps and recommendations for improved delivery of TB services within NHI models

In each of the four countries, data collection teams conducted desk reviews as well as on-site visits to TB treatment facilities and semi-structured interviews with government program managers and stakeholders. A general methodology was developed, which was modified slightly in each country to accommodate differences in the insurance programs targeted.

Questionnaires/Tools developed

Four types of questionnaires were designed and adapted to fit the landscape of TB service delivery in each country. The questionnaires were developed to address multiple service delivery levels as follows:

- **NTP Manager Questionnaire**
- **Insurance managers interview guide**
- **District manager interview guide/facility manager interview guide:**
- **Community level interview guide: For Manager of Community-based organization / NGO/ DOTS community treatment supporters.** As no patients were interviewed, community groups and/ or NGOs working with TB patients were used to gain understanding of awareness and accessibility of insurance benefits for TB patients.

Upon completion of the assessments, slight modifications were made to the interview guides based on experiences during use.

TB CARE II would like to acknowledge the assistance of the partners in India, Peru, Thailand, and the Philippines. TB CARE II to grateful to the field teams who undertook data collection in both countries,

and appreciates the support and assistance of the USAID country missions who helped advance the project.

DISCLAIMER

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1.1 MOH NTP Program manager: for National/ Regional level personnel within the National TB Program

Date of interview	DD		MM		YY	

Health Region/District	.
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INTRODUCTION AND CONSENT

Hello. My name is _____ and I am working _____(Name of Project and Country). We are conducting a survey to improve health services for TB patients and TB suspects.

We would like to ask you a few questions about the NTP program and the National Insurance scheme. Your opinions are very important to us. Your answers will be kept confidential and your name will not be written on the survey.

The survey will take about 10 minutes of your time. Do you have any questions?

Do you agree to participate in this survey? ___Yes ___No

Signature of interviewer: _____

Name of Interviewer: _____

NTP Program Manager

For: Regional/District level personnel within the National TB Program

No	Questions and filters	Coding Categories	Skip
General information			
101	Where do most TB patients access care: (circle all that apply)	1. TB hospital 2. General hospital 3. Primary care facility 4. Community-based 5. Private sector	
102	How is the TB program funded:	1. NHI	

	(circle all that apply)	<ul style="list-style-type: none"> 2. Cooperatives 3. Microfinance agencies 4. NGOs 5. Donors 6. Government/MOH 7. Others 	
103	How do you determine the TB program budget for the year		
104	Is TB funding adequate?	<ul style="list-style-type: none"> 1. Always 2. Sometimes 3. Never 	
TB within the insurance model			
105	Which are the most commonly used insurance model(s) in the country?	<ul style="list-style-type: none"> 1. Tax based mechanism 2. Social health insurance 3. Donor issued voucher 4. Other (specify) 	
106	Which are the major health insurers in the country?		
107	When was the insurance models put into place?		
108	Is the health insurance coverage universal?	<ul style="list-style-type: none"> 1. Yes 2. No 	<ul style="list-style-type: none"> → 109 → 110
109	Does the insurance provide coverage for: (circle all that apply)	<ul style="list-style-type: none"> 1. Migrants 2. Non-citizens 3. Floating populations 4. Other 	
110	Is the health insurance restricted to: (circle all that apply)	<ul style="list-style-type: none"> 1. Government workers 2. Factory employees 3. Private medical insured 4. Others (explain) 	
111	Does the insurance mechanism target TB service use for marginalized or hard to reach patients?	<ul style="list-style-type: none"> 1. Yes 2. No 	<ul style="list-style-type: none"> → 112 → 113
112	Does the insurance mechanism target a specific population? (circle all that apply)	<ul style="list-style-type: none"> 1. TB vulnerable population 2. Poor 3. TB-HIV 4. Others (specify) 	
113	Is TB covered through the insurance model?	<ul style="list-style-type: none"> 1. Yes 2. No 	
114	What type of TB is covered? (circle all that apply)	<ul style="list-style-type: none"> 1. Pulmonary 2. Extra-pulmonary 3. MDR TB/ XDR TB 	
115	What TB diagnostic services does the insurance model cover? (circle all that apply)	<ul style="list-style-type: none"> 1. Sputum 2. Chest x-ray 3. DST 	

		4. TST 5. Other (GeneXpert if relevant)	
116	What TB treatment services does the insurance cover? (circle all that apply)	1. Initial TB treatment phase 2. continuation TB treatment phase 3. MDR treatment (second line) 4. IPT	
117	At what levels does the insurance cover TB treatment? (circle all that apply)	1. Hospital 2. Primary care facilities 3. At the community level 4. Private sector 5. Other (specify)	
118	Does the insurance cover social support services?	1. Yes 2. No	
119	What type of services? (circle all that apply)	1. Adherence counseling 2. Nutrition support 3. Transport 4. Others (describe)	
120	Does the insurance provider(s) actively carry out contact tracing?	1. Yes 2. No	
121	Was the NTP involved in development of the insurance scheme?	1. Yes 2. No	
122	Is the insurance scheme integrated in the National TB Strategic Plan?	1. Yes 2. No	
123	Does the insurance engage private sector (PPM)?	1. Yes 2. No	
124	Does the insurance for also cover? (circle all that apply)	1. HIV testing 2. ARV 3. CPT in HIV/TB patients 4. TB diagnostics from other health services (antenatal, HIV...) 5. Others (specify)	
Implementation			
125	How is information regarding coverage and access to services under the scheme conveyed to TB patients? (circle all that apply)	1. Coverage information incorporated into existing TB education campaigns 2. Coverage information received during patient care visits 3. Coverage information received during TB counseling/DOTS care visits 4. Others (specify)	
126	How is information regarding coverage and access to services under the scheme conveyed to the providers?		

127	What are the roles and responsibilities of district managers/TB focal persons in management of the insurance mechanism?		
128	How does the facility/ hospital process the insurance claim?		
128	Are district managers/TB focal persons and facility managers trained to handle insurance claims	1. Yes 2. No	
129	How does the insurer provide payment to health service providers?		
130	Are there any incentive payments to health service providers?	1. Yes 2. No	→ 132 → 133
131	Are the incentives based on: (circle all that apply)	1. Number of TB notification cases 2. Active case finding 3. Others (specify)	
132	Does NTP provide any financial and/or non-financial incentives to the insurance groups	1. Yes 2. No	
133	Does the insurance scheme include compensation for HCW with TB (occupational health)?	1. Yes 2. No	→ 135 → end section
134	And for TB in family members of HCW?	1. Yes 2. No	
Patient access and uptake			
135	What proportion of TB patients receives at least partial coverage through the insurance mechanism?	1. More than 80% 2. 50-80% 3. 30-50% 4. 10-30% 5. Less than 10%	
136	What is the process for TB patients to file claims?		
137	How much and/or what percentage of the facility costs does an enrolled TB patient/suspect pay out-of-pocket?	1. none 2. 5% 3. 5-10% 4. 15-20% 5. > 20%	
138	How much and/or what percentage does an enrolled TB patient pay out-of-pocket for TB drugs?	1. none 2. 5% 3. 5-10% 4. 15-20% 5. >20%	
139	How much and/or what percentage does an enrolled TB patient pay out-of-pocket for TB second line drugs?	1. none 2. 5% 3. 5-10% 4. 15-20% 5. > 20%	

Data and information use			
140	How is data tracked regarding service use and outcomes of TB patients supported through the insurance scheme?		
141	How is data shared between the NTP and the National Health insurance provider or other mayor insurance providers		
142	How many TB suspects were identified under the insurance scheme last year (If appropriate, ask for breakdown by insurance scheme)?	1. Pulmonary TB smear + _____ 2. Pulmonary TB smear - _____ 3. Extra-Pulmonary TB (EPTB) _____ 4. Retreatment _____ 5. New cases _____	
143	How many TB patients by category were treated directly by the insurance providers?	1. New _____ 2. Relapse _____ 3. Failure _____ 4. Treatment after default _____ 5. Extra-pulmonary TB _____ 6. MDR-TB _____	
144	What were the treatment outcomes in the past one year for TB patients managed by the insurance schemes?	1. Cure _____ 2. Treatment failure _____ 3. Treatment default _____ 4. Treatment after default _____ 5. Relapse _____ 6. Death _____	
146	How is this information used to improve service use and outcomes?		
Challenges			
147	What are the challenges to coverage of TB diagnostic services under NHI		→ 129 → 131
148	What are the challenges to coverage of TB treatment and follow-up services under NHI?		
149	What are the challenges to provision of health worker protection / compensation for TB disease under NHI?		
150	What are the financing constraints faced by the users?		
151	How do these constraints impact on access to TB services?		
152	How do these constraints impact on continued TB program utilization?		

1.2 Insurance managers interview guide

Date of interview	DD		MM		YY	
Name and type of insurer						

INTRODUCTION AND CONSENT

Hello. My name is _____ and I am working _____(Name of Project and Country). We are conducting a survey to improve health services for TB patients and TB suspects.

We would like to ask you a few questions about the health insurance scheme you are providing and coverage in TB patients. Your opinions are very important to us. Your answers will be kept confidential and your name will not be written on the survey.

The survey will take about 10 minutes of your time. Do you have any questions?

Do you agree to participate in this survey? ___Yes ___No

Signature of interviewer: _____

Name of Interviewer: _____

Questionnaire: Insurer manager			
	For: NHI manager		
	Role of respondent: _____	_____	
No	Questions and filters	Coding Categories	Skip
Organization working with TB patients in the community			
101	Describe the insurance model you provide, please		
102	How do users access the insurance mechanism?		
103	How are the premiums for insurance companies paid?	1. Members 2. Employers 3. Government under	

		the social insurance program 4. Other	
104	Who pays for the insurance premiums and which members have to pay to get enrolled in the insurance schemes?		
105	Are there any other charges (out of pocket expenses) that members have to pay while accessing in- or out-patient care?	1. Yes 2. No	→ 106 → 107
106	If Yes, explain please		
107	What benefits do the members receive (essential coverage package)?		
108	Is enrollment :	1. Mandatory 2. Optional 3. For employees groups only 4. For poor populations 5. Other	
109	How does the insurer provide payments to health service providers?		
110	Are there any incentive payments to health service providers?	1. Yes 2. No	→ 111 → 112
111	Are the incentives based on: (circle all that apply)	1. Number of TB notification cases 2. Active case finding 3. Others (specify)	
112	Does NTP provide any financial and/or non-financial incentives to the insurance groups	1. Yes 2. No	
113	Does the insurance scheme include compensation for HCW with TB (occupational health)?	1. Yes 2. No	→ 114 → end section
114	And for TB in family members of HCW?	1. Yes 2. No	
TB within the insurance model			
115	Is TB covered through the insurance model?	1. Yes 2. No	→ 116 → 120
116	What type of TB is covered? (circle all that apply)	1. Pulmonary 2. Extra-pulmonary 3. MDR TB/ XDR TB	

117	What TB diagnostic services does the insurance cover? (circle all that apply)	1. Sputum 2. Chest x-ray 3. DST 4. TST 5. Other (GeneXpert if relevant)	
118	What TB treatment services does the insurance cover? (circle all that apply)	1. Initial TB treatment phase 2. continuation TB treatment phase 3. MDR treatment (second line) 4. IPT	
119	At what levels does the insurance cover the TB treatment? (circle all that apply)	1. Hospital 2. Primary care facilities 3. At the community level 4. Private sector 5. Other (specify)	
120	Does the insurance cover social support services?	1. Yes 2. No	→ 121 → 122
121	What type of services? (circle all that apply)	1. Adherence counseling 2. Nutrition support 3. Transport 4. Others (describe)	
122	Does the insurance provider(s) actively carry out contact tracing?	1. Yes 2. No	
123	Was the NTP involved in development of the package of services covered under the scheme?	1. Yes 2. No	
124	Is the insurance scheme integrated in the National TB Strategic Plan?	1. Yes 2. No	
125	Does the insurance engage private sector (PPM)?	1. Yes 2. No	
126	Does the insurance for TB patients also cover? (circle all that apply)	1. HIV testing 2. ARV 3. CPT in HIV/TB patients 4. TB diagnostics from other health services (antenatal, HIV...) 5. Others (specify)	
127	How does the scheme promote patient adherence to treatment?		
128	Are TB drugs covered under the insurance scheme?	1. Yes 2. No	
129	Are TB second line drugs covered under the	1. Yes	

	insurance scheme?	2. No	
130	Does the insurance mechanism target TB service use for marginalized or hard to reach patients?	1. Yes 2. No	
131	Does the insurance targets a specific population? (circle all that apply)	1. TB vulnerable population 2. Poor 3. TB-HIV 4. Others (specify)	
Challenges			
132	What are the challenges to coverage of TB Diagnostic services under NHI		
133	What are the challenges to coverage of TB Treatment and follow-up services under NHI?		
134	What are the challenges to provision of health worker protection / compensation for TB disease under NHI?		
135	What have been the trends in expenditure over the last 5 years		
136	What are the financing constraints faced by the users?		
137	How do these constraints impact on access to TB services?		
138	How do these constraints impact on continued TB program utilization?		

1.3 District manager interview guide/facility manager interview guide

Date of interview	DD		MM		YY	
District or facility						
Respondent position						

INTRODUCTION AND CONSENT

Thank you for taking the time to meet with me today. My name is _____ and I am working _____(Name of Project and Country). We are conducting a survey to improve health services for TB patients and TB suspects.

We would like to ask you a few questions about the implementation of the NTP program and the National Insurance scheme. Your opinions are very important to us to provide with recommendations to improve the diagnosis and treatment of patients with TB. Your answers will be kept confidential and your name will not be written or disclosed on the survey.

The survey will take about 10 minutes of your time. Do you have any questions?

Do you agree to participate in this survey? ___Yes ___No

Signature of interviewer: _____

Name of Interviewer: _____

Questionnaire for district/facility managers	
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Note: If a facility manager will be interviewed in place of or in addition to a district manager, remove the first few questions

No	Questions and filters	Coding Categories	Skip
Health clinic General			
101	Population of the district		
102	Estimated TB burden		
103	Facility	Number of facilities	Number of facilities Involved in TB
	Hospitals		

	Community health centre		
	Clinic		
	NGO		
	CBO		
104	How is TB funded in your district		
105	How do you determine the TB budget for the year?		
106	Is TB funding adequate? (circle all that apply)	1. Always 2. Sometimes 3. Never	
TB within the insurance model			
106	What is the prevalent insurance model in use in your district/region?		
107	What proportion of TB patients receive at least partial coverage through the insurance mechanism? (circle all that apply)	a. More than 80% b. 50-80% c. 30-50% d. 10-30% e. Less than 10%	
108	Is the health insurance coverage universal?	1. Yes 2. No	→ 109 → 110
109	Does the insurance provide coverage for: (circle all that apply)	1. Migrants 2. Non-citizens 3. Floating populations 4. Other	
110	Is the health insurance restricted to: (circle all that apply)	1. Government workers 2. Factory employees 3. Private medical insured 4. Others (explain)	
111	Does the insurance mechanism target TB service use for marginalized or hard to reach patients?	1. Yes 2. No	
112	Does the insurance targets a specific population? (circle all that apply)	1. TB vulnerable population 2. Poor 3. TB-HIV 4. Others (specify)	
113	What type of TB is covered? (circle all that apply)	1. Pulmonary 2. Extra-pulmonary 3. MDR TB/ XDR TB	
114	What TB diagnostic services does the insurance cover? (circle all that apply)	1. Sputum 2. Chest x-ray 3. DST 4. TST	

		5. Other (GeneXpert if relevant)	
115	What TB treatment services does the insurance cover? (circle all that apply)	1. Initial TB treatment phase 2. continuation TB treatment phase 3. MDR treatment (second line) 4. IPT	
116	At what levels does the insurance cover TB treatment? (circle all that apply)	1. Hospital 2. Primary care facilities 3. At the community level 4. Private sector	
117	Does the insurance cover social support services?	1. Yes 2. No	
118	What type of services? (circle all that apply)	1.. Adherence counseling 2. Nutrition support 3. Transport 4. Others (describe)	
119	Are TB drugs covered under the insurance scheme?	1. Yes 2. No	
120	Are TB second-line drugs covered under the insurance scheme?	1. Yes 2. No	
121	Are most TB patients knowledgeable of what services are covered under the insurance mechanism?	1. Yes 2. No	
122	What level of familiarity do providers have regarding the TB services covered under the insurance mechanism? (circle one)	1. Good 2. Average 3. Poor	
123	How is information regarding coverage and access to services under the scheme conveyed to TB patients? (circle one)	1. Good 2. Average 3. Poor	
124	How is information regarding coverage and access to services under the scheme conveyed to providers? (circle one)	1. Good 2. Average 3. Poor	
125	What proportion of TB patients receive at least partial coverage through the insurance mechanism? (circle all that apply)	1. More than 80% 2. 50-80% 3. 30-50% 4. 10-30% 5. Less than 10%	
126	What is the process for TB patients to file claims?		
127	How much and/or what percentage of the total facility costs does an enrolled TB patient/ suspect pay out-of-pocket? (circle all that apply)	1. none 2. 5% 3. 5-10% 4. 15-20%	

		5. > 20%	
128	How much and/or what percentage does an enrolled TB patient pay out-of-pocket for TB drugs? (circle all that apply)	6. none 7. 5% 8. 5-10% 9. 15-20% 10. > 20%	
129	How much and/or what percentage does an enrolled TB patient pay out-of-pocket for TB second line drugs? (circle all that apply)	1. none 2. 5% 3. 5-10% 4. 15-20% 5. > 20%	
130	What types of difficulties do patients encounter when trying to access TB services under the scheme?		
131	How does the facility/ hospital process the insurance claim?		
Data and information use			
132	Describe how data is tracked regarding service use and outcomes of TB patients supported through the insurance scheme		
133	Who is this data sent to: (circle all that apply)	1. District health management 2. Insurance provider 3. Other	
134	How frequently?		
135	What are the trends you see regarding TB service use and outcomes as a result of the insurance scheme?		
136	How many TB suspects were identified last year who were covered under the insurance scheme (If appropriate, ask for breakdown by insurance scheme)?		
137	How many TB suspects were identified last year who were covered under the insurance scheme (If appropriate, ask for breakdown by insurance scheme)?	1. Pulmonary TB smear + _____ 2. Pulmonary TB smear - _____ 3. Extra-Pulmonary TB (EPTB) _____ 4. Retreatment _____ 5. New cases _____	

138	How many TB patients by category were treated directly by the insurance providers?	<ol style="list-style-type: none"> 1. New _____ 2. Relapse _____ 3. Failure _____ 4. Treatment after default _____ 5. Extra-pulmonary TB 6. MDR-TB 	
139	What were the treatment outcomes in the past one year for TB patients managed by the insurance schemes?	<ol style="list-style-type: none"> 1. Cure _____ 2. Treatment failure _____ 3. Treatment default _____ 4. Treatment after default _____ 5. Relapse _____ 6. Death _____ 	

1.4 Community level interview guide: For Manager of Community-based organization / NGO/ DOTS community treatment supporters

Date of interview	DD		MM		YY	
Interview location						

INTRODUCTION AND CONSENT

Hello. My name is _____ and I am working _____ (Name of Project and Country). We are conducting a survey to improve health services for TB patients and TB suspects.

We would like to ask you a few questions about the TB national insurance program. Your opinions are very important to us. Your answers will be kept confidential and your name will not be written on the survey.

The survey will take about 10 minutes of your time. Do you have any questions?

Do you agree to participate in this survey? ___Yes ___No

Signature of interviewer: _____

Name of Interviewer: _____

Questionnaire: Community Level interview guide

For: Manager of community based organization/ community-treatment supporters

Name of Organization: _____

Role of respondent: _____

No	Questions and filters	Coding Categories	Skip
Organization working with TB patients in the community			
101	What is the TB burden in your community?		
102	Where do the majority of patients receive TB treatment? (circle all that apply)	1. Hospital 2. Facility 3. Community-based 4. Combination/ Other. Explain:	
103	Is there an insurance mechanism available?	1. Yes 2. No	→ 104 → 105

104	Who can access it?		
105	How do patients find out about the insurance mechanism?		
106	How difficult is it to use the insurance mechanism?	<ol style="list-style-type: none"> 1. Very difficult 2. Somehow difficult 3. Easy 	
107	Does the insurance mechanism cover TB patients?	<ol style="list-style-type: none"> 1. Yes 2. No 	
108	Does the insurance mechanism cover MDR TB patients?	<ol style="list-style-type: none"> 1. Yes 2. No 	
109	What TB treatment services does the insurance cover? (circle all that apply)	<ol style="list-style-type: none"> 1. Initial TB treatment phase 2. continuation TB treatment phase 3. MDR treatment (second line) 4. IPT 	
110	How many TB patients are using the insurance mechanism to access TB service		
111	Is using the insurance mechanism associated with shorter or longer delays in accessing diagnosis and screening	<ol style="list-style-type: none"> 1. Shorter delays 2. Longer delays 	
112	What are the main challenges to using the insurance scheme (circle all that apply)	<ol style="list-style-type: none"> 1. Lack of information on how to use it 2. Does not cover all services 3. High co-pays 4. Providers won't accept 5. Other 	
113	Which of these best describes the main reason TB patients do not access care, tests, or treatments (circle all that apply)	<ol style="list-style-type: none"> 1. Couldn't afford test/ treatment 2. Insurance would not cover test/ treatment 3. Provider could not process/ accept insurance 4. Problems getting to the doctor's office 5. Couldn't get time off work 6. Didn't know where to 	

		go to get care 7. Other	
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