

## OUT OF POCKET PAYMENTS FOR HEALTH CARE SERVICES: FINANCIAL BURDEN AND BARRIER TO ACCESS FOR MIGRANTS LIVING IN GREECE

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### Abstract

The Greek system was traditionally characterized as the most privatized health system in the EU, as it was heavily relied on out-of-pocket payments as one of the main sources of health care financing. However, during the economic crisis, the cost sharing charges, combined with informal payments, are made less affordable for the population and especially the vulnerable groups such as the migrants. Our study aimed to explore the scale of out-of-pocket payments for health care services faced by migrants and their affordability. Methods: Data were collected in a nationally representative survey, conducted in Greece in 2012-2013, using face-to-face interviews based on a questionnaire developed by the researchers using the snowball sampling method. The questionnaire included questions on the out-of-pocket payments for health care services used by the respondent during the preceding 12 months along with information about demographics, health status, use of health care services and difficulties in accessing the health care services. Statistical analysis included Pearson's  $\chi^2$  test,  $\chi^2$  test for trend and student's t-test.

Results: In total 1152 migrants completed the interviews. The mean monthly family income of migrants was €623 significantly lower than the native population (€1427) ( $p < 0,001$ ) with the Asians reporting the lowest monthly income compared with other migrant groups. According to the index of economic distress which was estimated, migrants had significant difficulties in covering their running household costs in an increased percentage compared with the natives. Of those who had used inpatient services 62.4% reported to have made out-of-pocket payments, with 24.6% reporting to have paid informally. The mean informal payment (fakelaki) was estimated at €379, which represents 60.8% of their monthly family income. 27.7% of migrants stated that high out of pocket payments represent one of the most important barriers in accessing health care services. Twenty one percent of the participants needed at least one time to use health services and 55.7% of the participants who had a chronic disease, needed at least one time medication but they could not afford it during the last year, with Asians and Africans in a greater proportion than Europeans ( $p < 0.001$ ). Approximately 48% needed lab tests and 30% needed dental services for at least one time during the last 12 months but couldn't afford it. Regression analysis showed that the inability to pay for medication and other health services is especially pronounced among those with poor health status, chronic diseases and those on low household incomes.

Conclusion: The high level of both formal and informal out-of-pocket payments for health care services in Greece poses a considerable burden for vulnerable groups as the migrants and undermines access to health services.

**Keywords:** Out-of-pocket payments, Migrants, Barriers to access, Greek Health System