

NCMS Insurance Benefit Package (detail)

In 2010, a health insurance intervention was introduced in two counties in Ningxia (Haiyuan and Yanchi) which used a single risk pool to fund both inpatient and outpatient services, increased reimbursement rates for outpatient services, including drugs purchased at health facilities, and set reimbursement rates higher at lower level facilities (i.e. primary care providers) than at county hospitals. The changes aim to increase coverage for primary and preventive care, encourage utilization of lower level primary health care facilities, and provide greater financial risk protection. Over time, the provincial NCMS department adopted our interventions. Therefore, the benefit package in comparison counties Tongxin, Pengyang, and Xiji became very similar to ours in later years. Tables 1 and 2 provide more detail on the benefit package design.

Table 1 – Outpatient benefit package

Outpatient package		Deductible (Yuan per visit)	Reimbursement rate (%)			Ceiling (Yuan)
			VC	THC	CTY	
Haiyuan	2009	0	0	30	0	120
	2010	0	65	50	30	150
	2011	0	70	55	30	200
	2012	0	70	55	35	260
Yanchi	2009	0	0	35	0	150
	2010	0	65	50	30	150
	2011	0	70	55	30	200
	2012	0	70	55	30	260
Tongxin	2009	0	45	40	0	150
	2010	0	45	40	0	200
	2011	0	60	50	0	260
	2012	0	60	50	0	260
Pengyang	2009	0	Pay 1 Yuan and get free access to health care up to 30 Yuan	0	0	30
	2010	0		0	0	220
	2011	0		40	0	220
	2012	0		65	50	0
Xiji	2009	0	Pay 1 Yuan and get free access to health care up to 30 Yuan	0	0	30
	2010	0		0	0	30
	2011	0		0	0	40
	2012	0		65	50	0

Notes: VC= village clinic; THC= township health center; CTY= county hospital

Table 2: Inpatient benefit package

Inpatient package		Deductible (Yuan per visit)				Reimbursement rate (%)				Ceiling (Yuan)
		THC	CTY	Secondary OOC	Tertiary OOC	THC	CTY	Secondary OOC	Tertiary OOC	All health facilities
Haiyuan	2009	90	160	300	300	85	80	40	40	30k
	2010	90	160	300	600	85	80	50	35	25k
	2011	100	200	350	800	85	80	60	40	50k
	2012	100	200	400	650	85/90/95	80/85/90	65/75/80 † 35/35/40 ‡	45/60/65 † 25/30/35 ‡	50k/100k/140k
Yanchi	2009	100	200	500	500	80	75	75	25	15k
	2010	100	200	600	600	80	65	65	25	15k
	2011	100	200	350	800	80	70	60	35	50k
	2012	100	200	400	800/650	80/85	70/75	60/70 † 25/30 ‡	40/50 † 20/20 ‡	50k/100k
Tongxin	2009	50	150	500	500	80	65 county hospital; 75 traditional Chinese hospital; 70 maternal/child hospital; 25 non-contracted			15k
	2010	100	200	300	600	80				15k
	2011	100	200	300	600	80	75	65	40	15k
	2012	150	310	400	650	85/90/95	75/80/85	65/75/80	40/55/60	50k/100k/140k
Pengyang	2009	70	140	350	350	80	70	35	35	20k
	2010	140	280	500	600	80	70	40	35	25k
	2011	100	300	500	600	80	75	50	35	30k
	2012	150	350	600	800	85/90/95	80/85/90	60/70/80	45/60/65	50k/100k/140k
Xiji	2009	70	150	350	350	85	70	35	35	20k
	2010	70	150	350	350	85	70	35	35	25k
	2011	100	300	500	600	75	70	50	35	30k
	2012	150	350	600	800	85/90/95	80/85/90	60/70/80	45/60/65	50k/100k/140k

Notes: THC= township health center; CTY= county hospital; OOC=out-of-county; in 2012, individuals have a choice between 3 health plans in all counties except Yanchi which offers 2 plans; † = referral rate; ‡ = non-referral rate