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## **Out-of-Pocket Payments for Health Care in Croatia: Implications for Equity**

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**Aim.** To assess the distribution of out-of-pocket payments for health care in Croatia by income groups.

**Methods.** The study is based on data from 1994 out-of-pocket health expenditure survey carried out through interviews of randomly selected adults in two major cities of Croatia, Zagreb and Split. We analyzed co-payments for public health care services and other payments related to private practice, non-prescription medicaments, or informal payments to health care providers. Spending of each income group was analyzed as a share of its income and as proportion of total payments.

**Results.** We found an inequitable pattern of out-of-pocket health care payments. Burden of out-of-pocket expenditure was not equally distributed among income groups, with persons from the low income group paying about six times larger share of their income than the high income group. When we compared the proportions of income received by different groups with the proportions of their payments, the results indicated (again) that the low income persons payed proportionally more than those with high income.

**Conclusion.** Distribution of out-of-pocket payments in Croatia is regressive, with a greater burden falling on lower income persons. Possible introduction of the mix of health care financing would need reconsideration of the policy measures to balance equity and efficiency.

**Keywords:** costs and cost analysis; cost sharing; Croatia; expenditures, health care costs; financing personal, income; health expenditures; health care surveys; health transition; medical care costs