**Supplemental Table 1. HZZO rebate arrangements**

| Year | Gross PSL expenditure | MAH refunds | Refund rate | Notes |
|---|---|---|---|---|
| 2021 | €330M (est.) | €54.0M cash + €3.9M in-kind | ~17% | HRK 406.6M cash + HRK 29.6M in-kind |
| 2022 | €374M (est.) | €54.4M cash (PSL) + €25.6M (non-PSL) | ~15% (PSL only) | HRK 409.7M PSL + HRK 193M other |
| 2023 | €384M | €128.6M (mostly PSL) | ~34% | Total refund figure; PSL share dominant |
| 2024 | €406M | €83.3M (mostly PSL) | ~21% | Total refund figure; PSL share dominant |

Source: HZZO annual reports, as compiled in national report (11).

HZZO indicates Croatian Health Insurance Fund; MAH, marketing authorization holder; PSL, high-cost medicines. Disease-specific rebate rates were not publicly available.