Annex A

Options for moving forward with the Bangladesh Health Protection Fund

RESOURCE GENERATION OPTIONS			
Options for mobilizing money from the health protection fund in each population segments			
Implementation Options	POPULATION SEGMENTS		
	Formal Sector	Poor informal (Below Poverty Line)	Non-poor informal (Above the poverty line)
Option 1	Compulsory Payroll Contributions	Government subsidies from: • General budget • Earmarked allocations from sin taxes, vehicle taxes, VAT • Earmarked allocations for fees on remittances from overseas workers and other fees	Self-payments (may be made compulsory)
Option 2	Compulsory Payroll Contributions	Government subsidies from: • General budget • Earmarked allocations from sin taxes, vehicle taxes, VAT • Earmarked allocations for fees on remittances from overseas workers and other fees	Self-payments + Government subsidies

RISK POOLING OPTIONS			
Implementation Options	POPULATION SEGMENTS		
	Formal Sector	Poor informal (Below Poverty Line)	Non-poor informal (Above the poverty line)
Single fund option	Single Pooled Fund for All		
Two funds option A	Separate fund for Formal Sector	Separate Pooled Fund for All Informal Sector	
Two funds option B	Separate fund for Formal Sector	Separate Pooled Fund for All Informal Sector + 5% to 10% of the compulsory payroll contributions of the formal sector	
Three funds option	Separate Formal Sector Fund	Separate Fund for the Poor funded by Government Subsidies + 5% to 10% of the compulsory payroll contributions of the formal sector	Separate Non-poor informal sector Fund (without government subsidies)

Annex A

STRATEGIC PURCHASING OPTIONS		
Implementation Options	**APPLICABLE POPULATION SEGMENTS**	
	Single fund option	*both Two funds options*	*Three funds option*
	All population segments	All informal sector (BPL and APL)	The poor informal sector (BPL)
Covered Health Care Services		
	INPATIENT	OUTPATIENT
Option A	A limited positive list of services /diagnostics	None
Option B	Most services with focus on complicated admissions A negative list of services/diagnostics	None
Option C	A limited positive list of services /diagnostics	Limited positive list of outpatient services/diagnostics
Option D	Most services with focus on complicated admissions A negative list of services/diagnostics	Expanded list of services/diagnostics (limited coverage of medicines)
Option E	Most services with focus on complicated admissions A negative list of services/diagnostics	Comprehensive services (includes simple to complex diagnostics and medicines)
Contracted Health Care Providers – as applicable to the covered health care services		
	INPATIENT	OUTPATIENT
Option A	Government hospitals	Government health facilities
Option B	Government/private hospitals	Government health facilities
Option C	Government/private hospitals	Government/private health facilities
Provider Payment – as applicable to the covered health care services		
	INPATIENT	OUTPATIENT
Option A	Case Payment *(bundled payment per episode/illness)*	Case Payment
Option B	Global Budget *(lump sum payment to health cares provider based either on expected admissions or number of assigned members or families)*	Case Payment
Option C	Case Payment	Capitation *(lump sum payment based on the number of assigned members or families assigned to a designated health care provider)*
Option D	Global Budget	Capitation