

Appendix 2: Premium and premium subsidy for social health insurance by stage of development

Premiums were set at a proportion of salary for workers, and contributions were paid by both employers and employees. For the informal sector and students, premiums were initially set as a fixed amount then changed to a proportion of the basic (minimum) salary. Partial or full government subsidisation was provided to ensure financial protection for those who were vulnerable. Government subsidisation commenced in Stage II for two groups: those under social protection including older people and those with meritorious services to the revolution (1). In Stage III, subsidisation was extended to nine groups including the poor, elderly persons over 90 years of age, veterans, people with loss of working capacity, and scholarship-funded international student (2). For poor people, the Provincial People's Committees had the option of using funds from the Health Care Fund for Poor People to purchase voluntary health insurance between 1998 and 2005 (3). After 2005, the state government funded their SHI, and the Health Care Fund for Poor People was terminated (Figure 1) (2). In Stage IV, full or partial subsidisation was extended to children under 6 years of age, the near poor with an income less than 30 percent above that of poor people, and organ donors (4, 5), and in Stage V to people living in areas with difficult or exceptionally difficult socio-economic conditions (6, 7).

Co-payments were not required in Stage I (8), but in Stage II, a 20% co-payment rate was applied for all categories, and a co-payment ceiling was introduced to protect against catastrophic expenditure (1). Co-payments (and the ceiling) were removed in Stage III (2). In Stage IV, co-payments were re-introduced at 20%, except for poor people whose co-payments were 5%, and children under 6 years of age and people

with meritorious services who had no co-payment (4, 5). In Stage V, co-payments for the poor were eliminated and those for near-poor were reduced to 5%. A co-payment ceiling was re-introduced for people with 5-years continuous enrolment (6, 7).

Premium and premium subsidy for social health insurance by stage of development

	Stage I 1992 -1998	Stage II 1998 – 2005	Stage III 2005 – 2008	Stage IV 2008 – 2014	Stage V 2014 – now
Premium					
- Employee and pensioner (monthly)	3% salary/pension	3% salary/pension	3% salary/pension	4.5% salary/pension	4.5% salary/pension
- Student and school pupil		25,000 – 70,000 (VND/year)	50,000-120,000 (VND/year)	3% basic salary (monthly)	4.5% basic salary (monthly)
Others		60,000 – 140,000	120,000 – 320,000	4.5% basic salary	4.5% basic salary
100% subsidy		2 groups: - People with meritorious services to revolution - People on monthly social welfare allowance.	9 groups, new inclusions: - Relatives of people with meritorious services to revolution - Veterans and their dioxin-affected children - Army and police force and relatives - Elderly over 90 years of age - The poor and ethnic minority people living in areas with difficult or exceptionally difficult socio-economic conditions - Foreigners studying in Vietnam who are granted scholarships from the Vietnamese State's budget.	11 groups, new inclusions: - Children under 6 - Organ donors.	13 groups, new inclusions: - People living in areas with difficult or exceptionally difficult socio-economic conditions.
Part subsidy				- Near poor - Students and pupils - Farmer households	Same as Stage IV
<i>Sources: (1, 2, 4-12)</i>					

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