

Table 3 The policy solutions to reduce informal payment in health systems.

Theme	Subthemes
Structural factors	<ul style="list-style-type: none">Providing public resources for the health sectorEstablishing social insurance system reforms in the health systemEstablishment of formal but flexible channels for voluntary participation of patients, including sponsorship, advertising and subscription contractsPromoting means of communication for the exchange of information to insuredMaking reform in patient-physician relationship
Legal factors	<ul style="list-style-type: none">Making reform in health insurance lawMaking reform in payment system (emphasis on pay for performance)Making reform in cost sharingMaking regulation and control standards
Quality factors	<ul style="list-style-type: none">Improving the quality of health care and access to public servicesreceiving better and earlier treatmentIntroduction of encouraging system for providers, i.e. quality assurance and performance evaluation
Cultural factors	<ul style="list-style-type: none">Informing the insured about the services and medicines covered by insurance and cost-sharing limitAltering the public attitudes by informing people about the percentage of medicine costs that are covered by insurance and the equivalent generic medicinesAltering the public attitudes by informing the insured about the way of access to complaints and compensation mechanismsAltering the beliefs of insured that informal payments are not necessary to receive quality services, convincing the public that governments employees' salary are enough to do so
Motivational factors	<ul style="list-style-type: none">Establishing rewards and punishment systemCollecting informal payments at the team level and then distributing it among medical personnel to remove disparities in receiving informal payments among experts