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

Theme	Subthemes
Structural	Providing public resources for the health sector
factors	Establishing social insurance system reforms in the health system
	Establishment of formal but flexible channels for voluntary participation
	of patients, including sponsorship, advertising and subscription contracts
	Promoting means of communication for the exchange of information to insured
	Making reform in patient-physician relationship
Legal factors	Making reform in health insurance law
	Making reform in payment system (emphasis on pay for performance)
	Making reform in cost sharing
	Making regulation and control standards
Quality factors	Improving the quality of health care and access to public services
	receiving better and earlier treatment
	Introduction of encouraging system for providers, i.e. quality assurance
	and performance evaluation
Cultural factors	Informing the insured about the services and medicines covered by insurance and cost-sharing limit
	Altering the public attitudes by informing people about the percentage of
	medicine costs that are covered by insurance and the equivalent generic medicines
	Altering the public attitudes by informing the insured about the way of access to complaints and compensation mechanisms
	Altering 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	Establishing rewards and punishment system
factors	Collecting informal payments at the team level and then distributing it
	among medical personnel to remove disparities in receiving informal payments among experts