<table>
<thead>
<tr>
<th>Macro-category</th>
<th>Category</th>
<th>Example quotes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Views of managers and policy-makers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Difficulties for PLHIV in accessing service centres</td>
<td>Long traveling distances for PLHIV to receive health-care services</td>
<td>“Some of the PLHIV do not go to these centres due to the long distances.”</td>
</tr>
<tr>
<td></td>
<td>PLHIV cannot cover cost of commuting to the centres due to financial problems</td>
<td>“Some people do not have the fare for transport to these centres.”</td>
</tr>
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<td>Small number of service centres (counselling centres), especially in mega-cities</td>
<td>“There are a limited number of counselling centres.”</td>
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<tr>
<td>Incomplete coverage of services for PLHIV in counselling centres (specialized services and care)</td>
<td>Lack of specialized services for PLHIV and care in counselling centres</td>
<td>“Counselling centres do not have the capacity to provide specialized services.”</td>
</tr>
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<td></td>
<td>PLHIV not receiving required health services provided by other centres, e.g. hospitals or health centres, due to patients’ financial problems</td>
<td>“Other centres do not provide the required services due to patients’ lack of financial ability.”</td>
</tr>
<tr>
<td>Inappropriate coverage by insurance services</td>
<td>Inappropriate coverage of insurance services and lack of insurance for health needs</td>
<td>“Given that most of the infected people do not have health insurance, they face financial problems if they want to use health-care services.”</td>
</tr>
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<td>Lack of awareness and training in the community</td>
<td>Insufficient awareness about HIV/AIDS in the community</td>
<td>“Still the community has little information in this regard. People suppose that the patients will certainly die.”</td>
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<td></td>
<td>Insufficient awareness about HIV/AIDS among PLHIV</td>
<td>“Patients do not have enough information about the disease and its treatment.”</td>
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<td>Lack of awareness about HIV/AIDS among medical staff</td>
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<td>“Unfortunately, medical staff, especially in other centres, do not have enough knowledge about patients’ treatment and care. They do not admit patients appropriately.”</td>
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<tr>
<td>Substance abuse by PLHIV</td>
<td>Insufficient substance abuse treatment centres willing to provide services for PLHIV</td>
<td>“Substance abuse is itself a problem among many patients. There are still no effective substance abuse treatment services for these individuals.”</td>
</tr>
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<td>Stigma of HIV</td>
<td>Patients’ fear of stigma from the community and health personnel hinders their utilization of services and needs more elucidation to be understood</td>
<td>“Because of the stigma and the fear of being recognized as HIV patients in the community, PLHIV are not willing to refer to counselling centres.”</td>
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<td><strong>Views of physicians and counsellors</strong></td>
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<td>Difficulties for PLHIV in accessing service centres</td>
<td>Long traveling distances for PLHIV to receive health-care services</td>
<td>“There is a long travel distance [between home and the centres] for the patients.” “Long travelling distances, poverty and substance abuse prevent patients getting to the centres.”</td>
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<td>PLHIV cannot cover cost of commuting to the centres due to financial problems</td>
<td>“These patients do not have money even for food, let alone for commuting to the centres.”</td>
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<td>Lack of timely referral of PLHIV to services</td>
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<td>“There is insufficient training about HIV/AIDS in the community.”</td>
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<td>Lack of awareness about HIV/AIDS among medical staff</td>
<td>“Hospital personnel still do not have suitable knowledge about HIV.”</td>
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<td>Incomplete coverage of services for PLHIV in these centres</td>
<td>Lack of/inappropriate insurance coverage for PLHIV</td>
<td>“Most of the patients do not have an insurance card/book or do not even have the financial ability to get insurance.”</td>
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