



DAFTAR PUSTAKA

- Aarbu, K. O. (2010) Discussion paper : Demand Patterns forTreatment Insurance in Norway. Norwegian: Norwegian School of Economics and Business Administration (NHH).
- Alberini, A., Hunt, A. & Markandy, A. (2006) Willingness to Pay to Reduce Mortality Risks: Evidence from a Three-Country Contingent Valuation Study. *Environmental & Resource Economics*, 33:251-264.
- Badan Pusat Statistik (2008a) Indeks Pembangunan Manusia, Tahun 2006-2007. Jakarta.
- Badan Pusat Statistik (2008b) Statistik Indonesia (*Statistical Yearbook of Indonesia*). 1101001. Jakarta.
- Badan Pusat Statistik (2010a) Klasifikasi Perkotaan dan Perdesaan di Indonesia, Jawa. *Buku 2*.
- Badan Pusat Statistik (2010b) Klasifikasi Perkotaan dan Perdesaan di Indonesia, Bali, Nusa Tenggara, Kalimantan, Sulawesi, Maluku dan Papua. *Buku 3*.
- Badan Pusat Statistik Kabupaten Kulon Progo (2012) Analisis Indeks Pembangunan Manusia Kabupaten Kulonprogo 2012.
- Bärnighausen, Liu, Y., Zhang, X. & Sauerborn, R. (2007) Willingness to pay for social health insurance among informal sector workers in Wuhan, China: a contingent valuation study. *BMC Health Services Research*, 7(114).
- Bator, F. M. (1957) The Simple Analytics of Welfare Maximization. *The American Economic Review*, 47(1):22-59.
- Bernstein, D. (2008) Factors Impacting Emergency Department Use. Available: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1284582 [Accessed 8 Januari 2012].
- Bhat, R. & Jain, N. (2006) Factoring Affecting the Demand for Health Insurance in a Micro Insurance Scheme. Ahmedabad: Indian Institute of Management.
- BPS Tolikara Angka Harapan Hidup [Online]. Available: <http://tolikarakab.bps.go.id/ensiklopedia/mortalitas/54-angka-harapan-hidup> [Accessed 1st June 2014].



Brodsky, J., Habib, J. & Hirschfeld, M. J. (eds.) (2003) *WHO Collection on Long-Term Care: Key Policy Issues on Long-Term Care*, Geneva: World Health Organization.

Carson, R. T. (2000) Contingent Valuation: A User's Guide *Environment Science Technology*, 34:1413-1418.

Chou, S.-Y., Liu, J.-T. & Hammitt, J. K. (2006) Households' precautionary behaviors—the effects of the introduction of National Health Insurance in Taiwan. *Rev Econ Household*, 4:395-421.

Cummings, R. G., Brookshire, D. S. & Schulze, W. D. (1986) Experimental Methods for Assessing Environmental Benefits. *Valuing Environmental Goods: a State of the Arts Assessment of the contingent valuation method*. Washington.

Depkes (2008) Peta Pencapaian MDGs Targets di Indonesia Saat Ini.

DeVoe, J. E., Baez, A., Angier, H., Krois, L., Edlund, C. & Carney, P. A. (2007) Insurance + Access ≠ Health Care: Typology of Barriers to Health Care Access for Low-Income Families. *Annals of Family Medicine*, 5(6):511-518.

Dewar, D. M. (2010) Essentials of Health Economics. Sudbury: Jones and Bartlett Publishers.

Diener, A., O'Brien, B. & Gafni, A. (1998) Health Care Contingent Valuation Studies: a Review and Classification of the Literature. *Health Economics*, 7:313-326.

Djuhaeni, H. (2007) Modul belajar mengajar : Asuransi Kesehatan dan Managed Care. [Accessed 27 Desember 2011].

Dong, H., Kouyate, B., Cairns, J., Mugisha, F. & Sauerborn, R. (2003) Willingness-to-pay for community-based insurance in Burkina Faso. *Health Economics*, 12(10):849-862.

Doorslaer, E. v., O'Donnell, O., P., R., Rannan-Eliya, Somanathan, A., Adhikari, S. R., Garg, C. C., Harbianto, D., Herrin, A. N., Huq, M. N., Ibragimova, S., Karan, A., Lee, T.-J., Leung, G. M., Lu, J. R., Ng, C. W., Pande, B. R., Racelis, R., Tao, S., Tin, K., Tisyaticom, K., Trisnantoro, L., Vasavid, C. & Zhao, Y. (2007) Catastrophic payments for health care in Asia. *Health Economics*, 16:1159-1184



Dror, D. M., Radermacher, R. & Koren, R. (2006) Willingness to pay for health insurance among rural and poor persons: Field evidence from seven micro health insurance units in India. *Health Policy*.

Erlyana, E., Damrongplasit, K. K. & Melnick, G. (2011) Expanding health insurance to increase health care utilization: Will it have different effects in rural vs. urban areas? *Health Policy* 100:273–281.

Fabbri, D. & Monfardini, C. (2011) Discussion Paper Series : Opt Out or Top Up? Voluntary Healthcare Insurance and the Public vs. Private Substitution. Bonn: IZA.

Feldstein, P. J. (1979) *Health Care Economics*, Toronto:John Wiley & Sons, Inc

Folland, S., Goodman, A. C. & Stano, M. (2007) *The Economics of Health and Health Care*, New Jersey:Perason Prentice Hall.

Galama, T. & Kapteyn, A. (2011) Grossman's missing health threshold. *Journal of Helath Economic*, 30(1):1044-1056.

Garg, C. C. & Karan, A. K. (2005) EQUITAP Project: Working Paper: Health and Millennium Development Goal 1: Reducing out-of-pocket expenditures to reduce income poverty - Evidence from India. 15.

Goldstein, H. (1999) Multilevel Statistical Models. *Multilevel Models Project*. London: Institute of Education.

Gresenz, C. R., Rogowski, J. & Escarce, J. J. (2006) Dimensions of the Local Health Care Environment and Use of Care by Uninsured Children in Rural and Urban Areas. *Pediatrics*, 117:e509-e517.

Grossman, M. (1972a) The Demand for Health: A Theoretical and Empirical Investigation. New York: National Bureau of Economi Research.

Grossman, M. (1972b) On the Concept of Health Capital and Demand for Health. *The Journal of Political Economy*, 80(2):223-255.

Grossman, M. (1972c) On the Concept of Health Capital and the Demand for Health. *The Journal of Political Economy*, 80(2):223-255.

Gumber, A. (2002) Health Insurance for the Informal Sector Problems and Prospects

Working Paper No. 90. New Delhi: Indian Council for Research on International Economic Relations.



Gunatilake, H., Yang, J.-C., Pattanayak, S. & Choe, K. A. (2007) Good Practices for Estimating Reliable Willingness-to-Pay Values in the Water Supply and Sanitation Sector. *ERD Technical Note No. 23*. Asia Development Bank.

Handayani, E., Gondodiputro, S. & Saefullah, A. (2014) *Faktor-faktor yang Memengaruhi Kemauan Masyarakat Membayar Iuran Jaminan Kesehatan di Kabupaten Hulu Sungai Selatan* [Online]. Available: <http://pustaka.unpad.ac.id> [Accessed 19 January 2014].

Haningera, K. & Hammitt, J. K. (2010) Diminishing Willingness to Pay per Quality-Adjusted Life Year: Valuing Acute Foodborne Illness.

Hariyadi, K. (2009) Determinan Pengeluaran Kesehatan Katastrofik di Indonesia. *Sekolah Pasca Sarjana*, Master, Universitas Gadjah Mada.

Hidayat, B. (2008a) Are there differences between unconditional and conditional demand estimates? Implications for future research and policy. *Cost Effectiveness and Resource Allocation*, 6(15).

Hidayat, B. (2008b) Estimasi dampak program asuransi kesehatan pada jumlah kunjungan rawat jalan di Indonesia. *Jurnal Manajemen Pelayanan Kesehatan*, 11(1):5-13.

Hidayat, B. & Pokhrel, S. (2010) The Selection of an Appropriate Count Data Model for Modelling

Health Insurance and Health Care Demand: Case of Indonesia. *International Journal of Environmental Research and Public Health*, 7:9-27.

Hidayat, B., Thabraney, H., Dong, H. & Sauerborn, R. (2004) The effects of mandatory health insurance on equity in access to outpatient care in Indonesia. *Health Policy and Planning*, 19(5):322-335.

Hoeven, M. v. d., Kruger, A. & Greeff, M. (2012) Differences in Health Care Seeking Behaviour between Rural and Urban Communities in South Africa. *Journal for Equity in Health*, 11(31).

Horowitz, J. K. & McConnell, K. E. (2000) Willingness to Accept, Willingness to Pay and the Income Effect. Available: <http://www.agnr.umd.edu/academics/departments/arec/libcomp/areclib/publications/working-papers-pdf-files/00-09.pdf> [Accessed 30 Maret 2012].

Hox, J. (2002) Multilevel Modeling : When and Why. In: Balderjahn, I., Mathar, R. & Schader, M. (eds.) *Classification, data analysis, and data highways*. New York: Springer Verlag.



InWent (2008) Online Course Health Financing: Module 2 Basic Concepts and Terminology of Health Economics.

Jacobs, P. & Rapoport, J. (2002) *The Economics of Health ad Medical Care*, London:Jones and Bartlett Publishers.

Jehu-Appiah, C., Aryeetey, G., Agyepong, I., Spaan, E. & Baltussen, R. (2011) Household Perceptions and Their Implications for Enrolment in the National Health Insurance Scheme in Ghana. *Health Policy and Planning*:1-12.

Jeong, H.-S. (2010) Expanding Insurance Coverage to Informal Sector Populations: Experience from Republic of Korea. *World Health Report*. World Health Organization

Johnson, F. R., Fries, E. E. & Banzhaf, H. S. (1997) Valuing morbidity: An integration of the willingness-to-pay and health-status index literatures *Journal of Health of Economics*, 16:641-665.

Jonk, Y. C. M. (2000) Insuring the uninsured : An Analysis of the Degree of Risk Aversion and The Demand for Health Insurance in the State of Minnesota.*The Faculty of the Graduate School*, Doctor of Philosophy, University of Minnesota.

Kananurak, P. (2013) Discrete Choice Experiment to Derive Willingness to Pay for Voluntary Health Insurance after Retirement in Thailand. *American International Journal of Research in Humanities, Arts and Social Sciences*, 2(2):127-133.

Kementrian Kesehatan Republik Indonesia (2010) Laporan Program Jamkesmas Tahun 2010. In: RI, K. K. (ed.). Jakarta: Pusat Pembiayaan dan Jaminan Kesehatan.

Kementrian Kesehatan Republik Indonesia (2014) Data dan Informasi Tahun 2013. *Profil Kesehatan Indonesia*.

Kementrian Kesehatan RI (2011) Profil Kesehatan Indonesia 2010.

Kirch, W. (ed.) (2008) *Encyclopedia of Public Health*: Springer.

Koch, S. & Alaba, O. (2010) On Health Insurance and Household Decisions:A Treatment Effect Analysis. *Social Science & Medicine*, 70:175-182.

Kontodimopoulos, N. & Niakas, D. (2006) Overcoming inherent problems of preference-based techniques for measuring health benefits: An empirical



study in the context of kidney transplantation. *BMC Health Services Research*, 6(3).

Krueger, A. B. & Kuziemko, I. (2011) The Demand for Health Insurance among Uninsured Americans: Results of a Survey Experiment and Implications for Policy. Available: http://www.princeton.edu/~kuziemko/gallup_ik_25feb2011.pdf [Accessed 3 Maret 2012].

Krupnick, A., Alberini, A., Cropper, M., Simon, N., O'Brien, B., Goeree, R. & Heintzelman, M. (2002) Age, Health and the Willingness to Pay for Mortality Risk Reductions: A Contingent Valuation Survey of Ontario Residents. *The Journal of Risk and Uncertainty*, 24(2):161-186.

Kurniawan, A. & Intiasari, A. D. (2012) Kebutuhan Jaminan Kesehatan Masyarakat di Wilayah Perdesaan. *Jurnal Kesehatan Masyarakat Nasional*, 7(1):3-7.

Kyei-Nimakoh, M., Arhin, D. & Aikins, M. (2012) Socio-economic Differentials in Health Care Seeking Behaviour and Out-Of-Pocket Expenditure for OPD Services in Madina Township. *Journal of Biology, Agriculture and Healthcare*, 2(4).

Lameshow, S., Hosmer, D. W., Klar, J. & Lwanga, S. K. (1997) *Edisi Bahasa Indonesia : Adequacy of Sample Size in Health Studies* Yogyakarta:gadjah Mada University Press.

Lang, H.-C. (2010) Willingness to Pay for Lung Cancer Treatmet. *Value in health*, 13(16).

Larsen, K. & Merlo, J. (2005) Appropriate Assessment of Neighborhood Effects on Individual Health: Integrating Random and Fixed Effects in Multilevel Logistic Regression. *American Journal of Epidemiology*, 161(1):81-88.

Lee, R. H. (2009) *Economics for Healthcare Managers*, Chicago:AUPHA.

Lee, Y.-W. (2012) Asymmetric Information and the Demand for Private Health Insurance in Korea. *Economics Letters*, 116(2012):284-287.

Liu, S. & Chollet, D. (2006) Final Report: Price and Income Elasticity of the Demand for Health Insurance and Health Care Services: A Critical Review of the Literature. Washington DC: Mathematica Policy Research, Inc.

Lofgren, C., Thanh, N. X., Chuc, N. T., Emmelin, A. & Lindholm, L. (2008) People's willingness to pay for health insurance in rural Vietnam. *Cost Effectiveness and Resource Allocation* 2008, 6(16).



Lu, N., Samuels, M. E., Kletke, P. R. & Whitler, E. T. (2010) Rural-Urban Differences in Health Insurance Coverage and Patterns Among Working-Age Adults in Kentucky. *The Journal of Rural Health*, 26:129-138.

Machnes, Y. (2006) The Demand for Private Health Care Under National Health Insurance: The Case of the Self-employed. *European Journal of Health Economics*, 7:265-269.

Manning, W. G., Newhouse, J. P., Duan, N., Keeler, E., Benjamin, B., Leibowitz, A., Marquis, M. S. & Zwanziger, J. (2007) Health Insurance and the Demand for Medical Care: Evidence from a Randomized Experiment. *Health Insurance Experiment Series*. Santa Monica: RAND.

Menko Kesra (2011) Draft 5 : Rancangan Peraturan Presiden Republik Indonesia Nomor ...Tahun..... tentang Jaminan Kesehatan. Available: <http://www.menkokesra.go.id/content/r-perpres-jaminan-kesehatan-terbaru>.

Menteri Keuangan RI (2006) Peraturan Menteri Keuangan Nomor 73/PMK.02/2006 tentang Peta Kapasitas Fiskal dalam Rangka Penerusan Pinjaman Luar Negeri Pemerintah Kepada Daerah dalam Bentuk Hibah

Menteri Keuangan RI (2008) Peraturan Menteri Keuangan Nomor 224/PMK.07/2008 tentang Peta Kapasitas Fiskal Daerah Menteri Keuangan

Muhlbacher, A. C. (2008) Health Determinants, Economic. In: Kirch, W. (ed.) *Encyclopedia of Public Health*. New York: Springer.

Mukti, A. G., Kamaruzzaman, Mujibbudawah, Ansyori, PurwadiIndoryono & Atikah (2011) Indonesia's health insurance landscape and the options for expanding coverage to the informal sector: how to deal with multiple schemes in moving toward universal coverage. *JLN Workshop on Coverage*. Kenya.

Murray, C. J., Salomon, J. A. & Mathers, C. (2000) A critical examination of summary measures of population health. *Bulletin of the World Health Organization*, 8(78):981-994.

Murray, C. J. L., Xu, K., Klavus, J., Kawabata, K., Hanvoravongchai, P., Zeramdini, R., Aguilar-Rivera, A. M. & Evans, D. B. (2003) Chapter 38: Assessing the Distribution of Household Financial Contributions to the Health System: Concepts and Empirical Application In: Murray, C. J. L. & Evans, D. B. (eds.) *Health Systems Performance Assessment*. Geneva: WHO.



Murti, B. (2001) Keadilan Horisontal , Keadilan Vertikal dan Kebijakan Kesehatan. *Jurnal Manajemen Pelayanan Kesehatan*, 4(3).

Murti, B. (2005) Pendapatan, pendidikan, tempat tinggal, dan kemauan membayar asuransi kesehatan anak: penggunaan teknik “bidding game”. *Jurnal Manajemen Pelayanan Kesehatan*, 8(2).

Nguyen, H. T., Rajkotia, Y. & Wang, H. (2011) The financial protection effect of Ghana national health insurance scheme: evidence from a study in two rural district. *Equity in Health* [Online], 10. Available: <http://www.equityhealthj.com/content/10/1/4>.

Nosratnejad, S., Rashidian, A., Mehrara, M., Sari, A. A., Mahdavi, G. & Moeini, M. (2014) Willingness To Pay for Social Health Insurance in Iran. *Global Journal of Health Science*, 6(5).

Nurbaiti, Susmono, H., Roosyana, Kirana, K., Lubis, E. I., Thabarany, H., Ilyas, Y. & Iskandar, K. (2008) *Modul : Managed care: Bagian A Mengintegrasikan Penyelenggaraan dan Pembiayaan Pelayanan Kesehatan*. Jakarta:PAMJAKI.

Olsen, J. A. & Smith, R. D. (2001) Theory versus Practice : a Review of "Willingness-to-Pay" in Health and Health Care. *Health Economics*, 10:39-52.

Onoka, C. A., Onwujekwe, O. E., Hanson, K. & Uzochukwu, B. (2010) Measuring catastrophic health care expenditures in Nigeria : Implications for financial risk protection. [Accessed 7 Maret 2012].

Paradevi, R. (2011) Perbedaan Besar Pengeluaran Keluarga , Jumlah Anak serta Asupan Energi dan Protein Balita antara Balita Kurus dan Normal. *Program Studi Ilmu Gizi Fakultas Kedokteran*, Universitas Diponegoro.

Peraturan Presiden Republik Indonesia No.12 tahun 2013 Tentang Jaminan Kesehatan.

Pierre, H. P., and, D. & Makaudze, E. M. (2011) The Economic Value of the Willingness to Pay for a Community-Based Prepayment Scheme in Rural Cameroon. *Research Paper No.3*. Ganeva: ILO

Pradhan, M. & Prescott, N. (2002) Social risk management option for medical care in Indonesia. *Health Economics*, 11:431-446.



- Pratomo, D. S. & Saputra, P. M. A. (2011) Kebijakan Upah Minimum untuk Perekonomian yang Berkeadilan: Tinjauan UUD 1945. *Journal of Indonesian Applied Economics*, 5(2):269-285.
- Ranson, M. K. (2002a) Reduction of catastrophic health care expenditures by a community-based health insurance scheme in Gujarat, India: current experiences and challenges. *Bulletin of the World Health Organization*, 80:613-621.
- Ranson, M. K. (2002b) Reduction of catastrophic health care expenditures by a community-based health insurance scheme in Gujarat, India: current experiences and challenges. *Bulletin of the World Health Organization*, 80:613-621.
- Riley, G. (2012) *Production Possibility Frontier ("PPF")* [Online]. Available: <http://tutor2u.net/economics/revision-notes/as-markets-production-possibility-frontier.html> [Accessed 15 June 2014].
- Rosyidi, S. (2011) *Pengantar Teori Ekonomi: Pendekatan Kepada Teori Ekonomi Mikro dan Makro* Jakarta:PT RajaGrafindo Persada.
- Russell, S., Fox-Rushby, J. & Arhin, D. (1995) How to do (or not to do) : Willingness and Ability to Pay for Health Care: a selection of Methods and Issues. *Health Policy and Planning*, 10(1):94-101.
- Samuelson, P. A. & Nordhaus, W. D. (1998) *Economics*, New York:Mc Graw Hill.
- Santerre, R. E. & Neun, S. P. (2000) *Health Economics: Theories, Insight, and Industry Studies*:Thomson.
- Santerre, R. E. & Neun, S. P. (2004) The Demand for Medical Insurance: Traditional and Managed Care Coverage.
- Schultz, T. P. (2004) Health economics and applications in developing countries. *Journal of Health Economic*, 23:637-641.
- Shinta, D. (2012) *Analisis ATP (Ability To Pay) dan WTP (Willingness To Pay) Petani dalam Asuransi Kesehatan terhadap Pemanfaatan Pelayanan Kesehatan di Dusun Jungkal Desa Pojok, Kecamatan Pulo Kulon, Kabupaten Grobogan Purwodadi* [Online]. Available: <http://dinus.ac.id> [Accessed 30 July 2013].
- Soemarno (2011) *Contingent Valuation Methode dalam Kajian Lingkungan dan Pembangunan*, Malang:PPSUB.



Subdirektorat Layanan dan Promosi Statistik (2011) Perkembangan Beberapa Indikator Utama Sosial Ekonomi Indonesia. Jakarta: BPS.

Sudarman, A. & Algifari (2013) *Ekonomi Mikro-Makro: Teori, Soal dan Jawaban*, Yogyakarta:BPFE-Yogyakarta.

Sun, X., Jackson, S., Carmichael, G. & Sleigh, A. C. (2008) Catastrophic medical payment and Financial Protection in rural China: evidence from the new cooperative medical scheme in Shandong Province. *Health Economics*.

Tangcharoensathien, V., Patcharanarumal, W., Mukti, A. G., Ir, P., Aljunid, S. M., Akkhavong, K., Banzon, E., Huang, D. B., Thabarany, H. & Mils, A. (2011) Health in Southeast Asia 6: Healt-Financing reform in southeast Asia: challenges un achieving universal coverage. *Lancet*, 377:863-73.

Thabarany, H. (2003) Laporan Studi: Tinjauan Akademis tentang Asuransi Kesehatan Nasional Pusat Kajian Ekonomi Kesehatan, Universitas Indonesia.

Thabarany, H. (2011) *Asuransi Kesehatan Nasional*, Jakarta:PAMJAKI.

The Congress of the United States Congressional Budget Office (1977) Catastrophic Health Insurance. Washington, D.C.: Congressional Budget Office Congress of the United States.

The Congress of US (1977) Catastrophic Health Insurance. Washington, D.C.: Congressional Budget Office Congress of the United States.

The Health Insurance Association of America (1997) *Long-Term Care: knowing the risk, paying the price*, Washington, DC.

The Institute of Medicine (2002) *Disparities in Health Care: Methods for Studying the Effects of Race, Ethnicity, and SES on Access, Use, and Quality of health care* [Online]. Available: <http://www.iom.edu/~media/Files/Activity%20Files/Quality/NHDRGuidance/DisparitiesGornick.pdf> [Accessed 26th July 2014].

Tjiptoherjanto, P. & Soesetyo, B. (2002) *Ekonomi Kesehatan*, Jakarta:Rineka Cipta.

Trisnantoro, L. (2009) *Memahami Penggunaan Ilmu Ekonomi dalam Manajemen Rumah Sakit*, Yogyakarta:Gadjah Mada University Press.

Tuankotta, K. (2012) Hubungan Pengeluaran Rumah Tangga untuk Makanan dengan Kecukupan Total Asupan Energi pada Anak Usia 24 - 59 Bulan di Provinsi Jawa Barat Tahun 2010 (Analisis Data Sekunder Riskedas



2010).*Fakultas Kesehatan Masyarakat Prodi Kesehatan Masyarakat Kekhususan Gizi Kesehatan Masyarakat*, Universitas Indonesia.

van der Hoeven, M., Kruger, A. & Greeff, M. (2012) Differences in health care seeking behaviour between rural and urban communities in South Africa. *International Journal for Equity in Health*, 11(31).

Wagstaff, A., Lindelow, M., Jun, G., Ling, X. & Juncheng, Q. (2007) Extending Health Insurance to the Rural Population: An Impact Evaluation of China's New Cooperative Medical Scheme. *Impact Evaluation Series*.

Wang, H. H., Huang, S., Zhang, L., Rozelle, S. & Yan, Y. (2010) A Comparison of Rural and Urban Healthcare Consumption and Health Insurance. *China Agricultural Economic Review*, 2(2):212-227.

Whittington, D. (2002) Improving the Performance of Contingent Valuation Studies in Developing Countries. *Environmental and Resource Economic*, 22:323-367.

WHO (1978) International Conference on Primary Health Care, Alama-Ata, USSR. In: WHO (ed.). Geneva.

WHO (2010a) Health-financing strategy for WHO's Asia-Pasific Region. *The Lancet*, 375.

WHO (2010b) The world health report: health systems Financing: the path to universal coverage. Available: http://www.who.int/healthsystems/topics/financing/healthreport/wqr_background/en.

Willms, J. D. (1999) Basic Concepts in Hierarchical Linear Modeling with Applications for Policy Analysis. *Handbook of Educational Policy*. Academic Press.

Wonderling, D., Gruen, R. & Nickblack (2005) *Introduction to Health Economics*, New York:Open University Press.

World Health Organization *Global Health Observatory (GHO): Life Expectancy* [Online]. Available: http://www.who.int/gho/mortality_burden_disease/life_tables/situation_trends_text/en/ [Accessed 1st June 2014].

World Health Organization (2000) World Health Report 2000 : Health Systems: Improving Performance Geneva.

World Health Organization (2010) Health System Financing : The path to universal coverage.



World Health Organization (2014) *Health Equity Monitor: Compendium of Indicator Definitions* [Online]. Available: http://www.who.int/gho/health_equity/about/en/ [Accessed 27th August 2014].

World Health Organization: Commission on Social Determinants of Health (2008) *Closing the Gap in a Generation: Health equity through action on the social determinants of health* [Online]. Available: http://www.who.int/social_determinants/en [Accessed 26th July 2014].

Wyszewianski, L. (1986) Families with Catastrophic Health Care Expenditures. *Health Services Research*, 21(5).

Xu, K., Evans, D. B., Carrin, G. & Aguilar-Rivera, A. M. (2005) Technical Briefs for Policy-Makers : Designing health financing system to reduce catastrophic health expenditure. *Number 2*.

Xu, K., Evans, D. B., Kawabata, K., Riadh Zeramdin, Klavus, J. & Murray, C. J. L. (2003a) Household catastrophic health expenditure: a multicountry analysis. *Lancet*, 362 111-117.

Xu, K., Evans, D. B., Kawabata, K., Zeramdini, R., Klavus, J. & Murray, C. J. L. (2003b) Household catastrophic health expenditure: a multicountry analysis. *The Lancet*, 362:111-117.

Xu, K., Klavus, J., Kawabata, K., Evans, D. B., Hanvoravongchai, P., Ortiz, J. P., Zeramdini, R. & Murray, C. J. L. (2003c) Chapter 39 : Household Health System Contributions and Capacity to Pay: Definitional, Empirical, and Technical Challenges. In: Murray, C. J. L. & Evans, D. B. (eds.) *Health systems performance assessment: debate, new methods and new empiricism*. Geneva: WHO

Yasunaga, H., Ide, H., Imamura, T. & Ohe, K. (2006) Willingness to Pay for Health Care Services in Common Cold, Retinal Detachment, and Myocardiac Infarction: an internet survey in Japan. *BMC Health Services Research*, 6(12)

Ying, X.-H., Hu, T.-W., Ren, J., Chen, W., Xu, K. & Huang, J.-H. (2007a) Demand for private health insurance in Chinese urban areas. *Health Economic*, 16:1041-1050.

Ying, X. H., Hu, T. W., Ren, J., Chen, W., Xu, K. & Huang, J. H. (2007b) Demand for Private Health Insurance in Chinese Urban Areas. *Health Economics*, 16:1041-1050.



Zhao, J. & Kling, C. L. (2004) Willingness to Pay, Compensating variation, and the Cost of Commitment. *Economic Inquiry*, 42(3):503-517.

Zimmer, D. M. (2010) Health Insurance and Health Care Demand Among the Self-employed. *Journal Labor Res*, 31:1-19.