## The impact of health insurance programs on out-of-pocket expenditures in Indonesia: an increase or a decrease?

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Abstract	
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Journal Name	International journal of environmental research and public health 10 (7Â …, 2013
Publish Year	2013
Citation	92
Url	https://scholar.google.com/scholar?q=+intitle:"The impact of health insurance programs on out-of-pocket expenditures in Indonesia: an increase or a decrease?"
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