

The Effects of Health Insurance Schemes on Out-of-Pocket Expenditures in Indonesia: A Mixed Methods Study Approach

Title	The Effects of Health Insurance Schemes on Out-of-Pocket Expenditures in Indonesia: A Mixed Methods Study Approach
Abstract	
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Journal Name	
Publish Year	2014
Citation	(not set)
Url	https://scholar.google.com/scholar?q=+intitle:"The Effects of Health Insurance Schemes on Out-of-Pocket Expenditures in Indonesia: A Mixed Methods Study Approach"
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