Table 4. Template Table for Financing Schemes, Sources, and Agents

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<tr>
<th>Scheme</th>
<th>Source</th>
<th>Financing Agents</th>
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**Identify the Main Financing Schemes for Contraceptives**

As a first step, the team will need to identify the country’s main healthcare financing schemes—they are the main *building blocks*. Through schemes, people can get financial access to health care, including contraceptives. Financing schemes are in three broad categories.\(^5\)

1. **Government schemes and compulsory contributory healthcare financing schemes**: In most developing countries, these are the principal financing schemes for contraceptives.

   - **Government schemes** can be national, regional, or local. They typically have separate program budgets, have a government unit with overall responsibility, and a government unit that manages them. The classic example of a national government scheme is a ministry of health program that offers family planning services for the general population. Typically, the maternal health or family health division of the ministry manages the scheme; they receive funding for contraceptives directly through the ministry budget or in-kind from external donors. This type of scheme may distribute commodities through the network of facilities owned and operated by the ministry, or through privately owned and managed health facilities affiliated with the public sector. Some countries have subnational financing schemes that raise their own funding for healthcare—including contraceptive purchases—separate from a national Ministry of Health (MOH) scheme.

   - **A compulsory contributory scheme** is a financing arrangement that ensures access to healthcare for specific population groups through mandatory participation and eligibility, based on the payment of health insurance contributions by or on behalf of the individuals concerned. The most common of type of compulsory health insurance is a social health insurance scheme, common in developed countries and increasingly common in the developing world. A national health insurance agency usually manages these schemes, or a combination of national and decentralized social insurance agencies managed them. Participants in the scheme often have a choice of sites—both public and private—where they obtain healthcare, including contraceptives.

2. **Voluntary healthcare payment schemes**: These include voluntary health insurance, nonprofit (NGOs) financing schemes, and enterprise financing schemes in which companies directly provide or finance family planning services for their employees. Particularly, if these schemes are subsidized, you may

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\(^5\) A fourth type is known as the world financing scheme. These involve institutions operating outside the country that directly serve a country’s residents without channeling funds through an in-country scheme. Such schemes are rarely used for funding contraceptives; therefore, it is unlikely that you will work with their analysis.