Under the table or informal payments in several middle and low income countries is a serious impediment to health care reform. These payments are effectively a form of systemic corruption. This report shows the efforts of a patient who seek health care for his ankle while being requested to pay under the table in hospital and private clinic. The data were collected by interview and surveying patient documents. Informal payments have adverse impact on access and utilization of health services, efficiency, quality and equity. Informal payments lead to false information about the real costs of disease and the patient share of these costs and consequently wrong government policies. Appropriate deterrent sanctions should be imposed on providers that request for under the table payments, especially in the public sector where the government tries to subsidize healthcare to ensure it is accessible to all, especially the poor.

Keywords: Under the table payments, Health care system, Health setting, Patient

Background and Objectives

Under the table or informal payments to health care providers are a widespread phenomenon and have been estimated to constitute from 10% to 45% of total out-of-pocket expenditures for healthcare in many low-income countries [1, 2]. Interest in under the table payments for healthcare in low- and middle-income countries has increased. These payments can jeopardize governments’ attempts to improve equity and access to care and policies targeted to the poor [3]. Under the table are conceptualized as strategies to cope with lack of resources and poor performance at both the demand and supply side. In some cases patients pay informally to jump the queue, receive better quality of services or more care [4], most informal payments are monetary and could prove to be a barrier to healthcare access, especially to the poor people [1].

Some researchers have defined informal payments as “a direct contribution, which is made in addition to any contribution determined by the terms of entitlement, in cash or in-kind, by patients or others acting on their behalf, to healthcare providers for services that the patients are entitled to [3].” Contribution refers to any kind of payment made in addition to what is required legally [3]. Evidences suggest that the widespread level of under the table payments in a health sector can sometimes be attributed to corruption prevalent in that country and the country’s health sector [5]. Under the table payments contribute significantly to increasing the cost of healthcare for consumers [5, 6].

Studies have been showed in Tajikistan, it is estimated that out-of-pocket payments, with a large proportion through informal payments, constitute two-thirds of all healthcare spending [7]. The range of under the table payments can be wide: from 3% in Peru to 96% in Pakistan with Southeast Asia found to most rely heavily on under the table payments [8]. In Africa, Under the table payments have been recorded to be common in Uganda, Mozambique and Ethiopia [7-9]. Under the table payments exist around the world for various reasons such as scarcity of financial resources in the public sector, lack of trust in government and in some cases, a culture of tipping or show-
ing gratitude [5, 6, 10, 11]. This last example has sometimes made it difficult to differentiate between gifts as expressions of gratitude or under-the-table payments [6].

The aim of study is survey of case report that because of under the table, He sold his farm.

Health Care system in Iran

Healthcare system in Iran is based on three pillars: the public-governmental system, the private sector, and NGOs. The Ministry of Health (MOH) is responsible for planning, monitoring, and supervision of health-related activities for the public and private sectors in Iran. However, this ministry has a unique structure that distinguishes it from health ministries in other countries. According to official data, more than 90% of Iranian people are under the coverage of at least one kind of health insurance [12-14]. Under the table payments exist in many treatment facilities in Iran. This can be cleared from case reports that they received services from health care system in Iran.

Patient Information and His Story

He is a man who was 50 years old. His five children are, 6 years old, 10 years old, 12 years old, 17 years old and 20 years and all of them are students. His wife was suffering with rheumatism and is 51 years. He is a Kurd and Muslim who is living in a rented house in Northwestern of Iran. He has rural insurance which have not value without a referral system and in the majority of private clinics and hospitals, this insurance has not application. He is a construction worker and has a small farm which was inherited from his father.

One day, he voluntarily worked to build a mosque, was a traumatic experience and the top of the mosque building was fell. His ankle was seriously damaged. He was transferred to hospital in the provincial center. His doctor was orthopedics who was retired from the military and worked at the Social Security Hospital. Cost of surgery operation was $266, but his doctor wanted $2666. Patient asked a discount his doctor, but his doctor rejected. His eldest son was a medical student and the doctor had threatened to complain. Doctor was dismissive and stated that “it is my right”. In this case, under the table alters on the table in health care. Health care providers not afraid from Ministry of Health that is responsible for planning, monitoring, and supervision of health-related activities.

Results and Discussion

The results showed that our case was very poor and weak. He sold his farm about $5000 to provide under the table payments of surgery operation. He borrowed $200 from his brother because his money has been spent in 13 April 2013. Under the table payments have been showed

Table 1 Under-the-table payments during the treatment process from 2010 to 2014

<table>
<thead>
<tr>
<th>Place of payment</th>
<th>Under-the- table (US$)</th>
<th>Cause of pay</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital</td>
<td>2666</td>
<td>Surgery operation of ankle</td>
<td>16 July, 2010</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>93.5</td>
<td>Visit and Consultation</td>
<td>30 July, 2010</td>
</tr>
<tr>
<td>Hospital</td>
<td>714.5</td>
<td>Surgery operation of ankle</td>
<td>24 August, 2010</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>40</td>
<td>Injection</td>
<td>6 September , 2010</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>35.5</td>
<td>Consultation</td>
<td>29 September , 2010</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>35.5</td>
<td>Injection</td>
<td>27 October, 2010</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>95</td>
<td>Splinting</td>
<td>18 November, 2010</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>51.5</td>
<td>Consultation and Injection</td>
<td>26 January, 2011</td>
</tr>
<tr>
<td>Hospital</td>
<td>32</td>
<td>Consultation</td>
<td>3 March, 2011</td>
</tr>
<tr>
<td>Hospital</td>
<td>25.5</td>
<td>Consultation</td>
<td>10 May, 2011</td>
</tr>
<tr>
<td>Hospital</td>
<td>25.5</td>
<td>Consultation</td>
<td>27 July, 2011</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>65</td>
<td>Injection</td>
<td>4 December, 2011</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>49</td>
<td>Injection</td>
<td>11 February, 2012</td>
</tr>
<tr>
<td>Hospital</td>
<td>21.5</td>
<td>Consultation</td>
<td>28 April, 2012</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>78.5</td>
<td>Drug</td>
<td>26 June, 2012</td>
</tr>
<tr>
<td>Hospital</td>
<td>35.5</td>
<td>Consultation</td>
<td>10 November, 2012</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>900</td>
<td>Surgery operation of ankle</td>
<td>31 March, 2013</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>35.5</td>
<td>Consultation</td>
<td>13 April, 2013</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>35.5</td>
<td>Consultation</td>
<td>30 April, 2013</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>55.5</td>
<td>Injection</td>
<td>2 June, 2013</td>
</tr>
<tr>
<td>Hospital</td>
<td>30</td>
<td>Consultation</td>
<td>22 August, 2013</td>
</tr>
<tr>
<td>Private Clinic</td>
<td>45</td>
<td>Drug</td>
<td>26 January, 2014</td>
</tr>
<tr>
<td>Hospital</td>
<td>30</td>
<td>Consultation</td>
<td>9 March, 2014</td>
</tr>
<tr>
<td></td>
<td>5195.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The table shows that 23 times has been paid under the table to doctors. The much money has been paid to Surgery operation of ankle. In figure 1, under the table payments is shown from 2010 to 2014.

As shown in the diagram, Patients have to pay the most money in 2010 ($3680) and 2013 ($1056.5). Also, table 1 show that this money is paid for ankle Surgery.

Informal payments occurred in both the private and public healthcare facilities [8, 15, 16]. The results showed that patient has been faced to Induced demand and 23 times is paid informal payments in hospital (9 times) and private clinic (14 times). Other physicians stated that fraction of his ankle was not serious. So he did not have to go 23 times. It seems that the cash of physicians Mostly through informal payments to be provided. Under the table payments in the private sector could be explained because in many cases, the patients obtained treatment and paid to providers that were not the owners of the facilities, but were employees.

Our case was afraid that if he does not pay the money, Surgery is not performed correctly. So, he spent to surgery 82.39 % of his informal payments. The average monthly income of his physician was $110,000. This means that income of his physician is 22 times the value of the farm patient.

A study in Greece [17], for example, reports that 36% of the patients paid informally for hospital care, which is lower than our findings for Hungary. Estimations of the frequency of paying informally are higher in Poland [18]. In contrast, in Czech Republic, the level of informal payments seems to be lower than in Hungary or Poland [19]. Compared with Bulgaria, the amounts of informal payments seem to be similar in out-patient and in-patient care as a percentage of monthly salary [20]. Although these studies took place in different years during the transition period, to a certain extent, it is a global problem in the health system.

Corruption in the health care system is a widespread problem in many countries. Empirical research has shown that petty corruption is especially endemic in health care, perhaps due to the importance of health to human beings [14, 21, 22]. In Iran, under the table payments clearly take and doctors consider that it their right while the hospital is paid their money. So it can be called on the table payments because, doctors receive them without any-thing fear. These payments are catastrophic and they can lead to corruption and inequality in health care system.

The most important factors influencing on informal payments are as follows [23-26]:

- Specialists’ monopoly power in decision-making and service delivery
- Lack of human resources in health care provider organizations
- Simultaneous involvement of Specialists in the public and private sectors
- Lack of supervision by the health system managers
- Oneness legislature and the executive managers in the health system
• Lack of patients’ sufficient awareness of their rights
• Increasing patient demand
• Mismanagement of the health system

Authors’ Contributions
The authors contributed equally to this work.

Competing Interests
The authors declare no competing interests.

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