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**Republika e Kosovës**  
**Republika Kosova-Republic of Kosovo**  
**Qeveria -Vlada-Government**

*Ministria e Shëndetësisë-Ministarstvo Zdravstva-Ministry of Health*  
*Zyra e Ministrit/UredMinistra/Office of the Minister*

**No. 25/17**

**Date: 01/03/2017**

Minister of the Ministry of Health,

Pursuant to Article 145 (point 2) of the Constitution of the Republic of Kosovo,

Having regard to Articles 4, 21, 22 of Law No. 03/L-189 on State Administration of the Republic of Kosovo (Official Gazette, No. 82, 21 October 2010);

Based on Article 8 (paragraph 1.4) and Annex 9, paragraph ii, of Regulation No. 02/20 II on the areas of administrative responsibility of the Office of the Prime Minister and Ministries (22.03.20 11), issues the following:

**DECISION**

I. Approved Health Insurance Communication Plan 2017-2021;

II. Part of this Decision is the Health Insurance Communication Plan;

III. The decision enters into force on the day of its signature.

**Dr. Ihmet Rrahmani**

*/signed & stamped/*

**Minister of the Ministry of Health**

*The Decision shall be sent to:*

- *Secretary-General of the MoH*
- *Xhevat Ukaj, General Director of the HIF;*
- *Legal Department of MoH*
- *Archive of MoH*

Health Insurance Fund (HIF)  
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<http://MSH-ks.org/Agjencia-i-financimit-te-shendetesise/>



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**Republika Kosova-Republic of Kosovo**  
**Qeveria-Vlada-Government**  
*Ministria e Shëndetësisë-Ministarstva Zdravstva-Ministry of Health*

# Health Insurance Communication Plan 2017-2021 (HICP)

*This document, prepared by "Pi communication" company, has been supported by the Kosovo Health Project, funded by the World Bank borrowing within the Government of Kosovo, the Department of Public Communication at the Ministry of Health and the Health Insurance Fund.*

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## SPEECH OF THE MINISTER

The Ministry of Health of the Republic of Kosovo considers that the role of communication in the process of reforms initiated in health is essential for the fulfilment of this mission, whereas the Communication Strategy is an essential instrument in providing a new approach to communication for all parties involved towards understanding and supporting health reform. The purpose of this Communication Plan is to structurally help all parties understand the progress of the health financing reform process that begins with the implementation of the public health insurance scheme, through integrated and mutual communication that it is basically about giving and receiving information on time.



The leading role of the Ministry of Health in the health sector and the new institutions created as carriers of health insurance implementation such as the Health Insurance Fund, stresses the need for this strategy to provide proper support for this process, which begins for the first time after the Kosovo war. In this regard, the Communication Plan is an instrument through which the current communication mechanisms are strengthened and new mechanisms are developed, which will help the Ministry and the HIF in the broader implementation of the health reform.

Among other things, through this plan, the Ministry of Health aims to create a new culture of communication with the citizen as a contributor to the Fund, but also as a beneficiary of better health services.

The plan aims to promote with mutual confidence, the effective dialogue, and communication between the Ministry and the public and other parties involved in the process of implementing the health insurance scheme to clearly address fundamental issues related to health insurance, which begin with the collection of premium and the success of this process.

A new process also has its challenges, but the high motivation to promote honest and coherent communication with developments in the health sector makes us believe in the success of this plan and of health reform.

*Dr. Imet Rrahmani /signed & stamped/*

*Minister of Health*

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## ABBREVIATIONS

HIF	Health Insurance Fund
TAK	Tax Administration of Kosovo
WB	World Bank
EU	European Union
GDP	Gross Domestic Product
CT	Computed Tomography
SHC	Secondary Health Care
PHC	Primary Health Care
THC	Tertiary Health Care
MoF	Ministry of Finance
MLSW	Ministry of Labour and Social Welfare
MoH	Ministry of Health
PC	Pi Communication
KHP	Kosovo Health Project
MFMC	Main Family Medicine Centre
UCCK	University Clinical Centre of Kosovo
RoK	Republic of Kosovo
CSAPMoH	Communication Strategy and Action Plan of the Ministry of Health
HICP	Health Insurance Communication Plan
GH	General Hospital
SSSh	Health Sector Strategy 2017-2021
HUCSK	Hospital and University Clinical Service of Kosovo

## 1. INTRODUCTION

The purpose of this strategy is to structurally assist all parties to understand the progress of the health financing reform process that begins with the implementation of the public health insurance scheme through an integrated and mutual communication that essentially deals with giving and receiving information in time.

Maintaining and improving health and ensuring sustainable health financing through the functioning of the Health Insurance Fund is one of the primary goals of the Ministry of Health<sup>1</sup>. The Ministry of Health aims to improve the health of the population of the Republic of Kosovo by providing universal access for citizens and residents of the Republic of Kosovo to quality basic health care services with the aim of improving health indicators and providing financial protection against poverty due to high spending on health care through the establishment and regulation of the public health insurance system<sup>2</sup>. Therefore, the collection of health insurance premiums is made in order to maintain health and provide quality and safe services, with easy, equal access, free of financial risk, and cost-effective. The health insurance communication plan is designed to support current reforms in the health sector.

The Division of Public Communication within the Ministry of Health/HIF will play a key role in the process of implementing the Health Insurance Communication Plan, ensuring that all stakeholders are informed about health insurance. This action plan strengthens existing communication mechanisms and develops new mechanisms in order to assist the HIF in fulfilling its tasks and is aimed at informing the citizens and residents of the Republic of Kosovo on health insurance. The Communication Plan for Health Insurance in the Republic of Kosovo has been developed in the framework of the vision and mission of the Ministry of Health and the objectives of the Health Sector Plan 2017-2021.

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<sup>1</sup> Prezantimi i Divizionit të Komunikimit në Ministrinë e Shëndetësisë.

<sup>2</sup> Ligji për Sigurimin Shëndetësor, i miratuar më 10 prill 2014 nga Kuvendi i Republikës së Kosovës, Dispozitat e Përgjithshme, neni 1 (Ligji nr. 04/L-249). Ligji mund të shkarkohet në këtë vegjë: <http://assembly-kosova.org/common/docs/ligjet/04-L-249%20sh/pdf>

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## 2. METHODOLOGY

The Communication Plan for Health Insurance is developed by experts of the "Pi Communication" company based on the official documents available<sup>3</sup>. During the preparation of this plan, several meetings were held with officials of the Ministry of Health, the Health Insurance Fund, the World Bank<sup>4</sup>, the Ministry of Public Administration, the Ministry of Finance, the Tax Administration of Kosovo and the Ministry of Labour and Social Welfare.

The Health Insurance Communication Plan is based on Administrative Instruction no. 02/2012 on the procedures, criteria and methodology for the preparation and approval of documents and plans for their implementation. The Health Insurance Communication Plan is supported by the Kosovo Health Project, financed by World Bank borrowing under the Government of Kosovo.

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<sup>3</sup> In drafting the Health Insurance Communication Plan, the following documents were consulted: Law on Health Insurance, Law on Health, Statute of Health Insurance Fund, Administrative Instruction no. 07/2016 on Premium Collection for Mandatory Health Insurance, Health Sector Strategy 2017-2021, Communication Strategy and Action Plan of the Ministry of Health 2013-2016, information leaflet prepared by the Division of Public Communication within the Ministry of Health, presentation prepared by the Division of Communication within the Ministry of Health, links of the official websites of the Ministry of Health <http://MSH-ks.org/> and the Health Insurance Fund <http://MSH-ks.org/Agjencia-i-financimit-te-shendetesise/>

<sup>4</sup> Dr. Arsim Qavdarbasha - Director of HFA/HIF; Dr. Valbon Krasniqi - Political Adviser to the Minister of Health, Imet Rrahmani; Dr. Ramadan Halimi - Foreign Advisor to the Minister of Health, Imet Rrahmani; Dr. Faik Hoti - Head of Communication Division at the Ministry of Health; Lulzim Uka - Information Officer in the Division of Communication at the Ministry of Health; Fatime Arenliu-Qosaj - Kosovo Health Project Coordinator; Albana Beka - Head of Budget Division in HFA/HIF; Sami Salihu - Manager for Taxpayer Service and Education at TAK; Tefik Mahmuti - Department of Administration of Civil Service in the Ministry of Public Administration; Mentor Morina - Head of the Division of Budget Analysis and Poverty Assessment in the Ministry of Labour and Social Welfare.

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### 3. BACKGROUND

In the framework of the Health Sector Financing Reform, the Health Insurance Fund has been established. Since the Fund introduces a new mechanism, it is necessary to develop this document which will increase knowledge on the rights, obligations, responsibilities and, benefits expected from the health insurance scheme.

In order to address this problem, the Ministry of Health/HIF has decided to develop and implement the Health Insurance Communication Plan. Given that the Republic of Kosovo is the only country in the region that does not have a public health insurance scheme, more comprehensive information is needed for the general public.

The analysis of the citizens' satisfaction with the health services and the evaluation of their knowledge about the reform has shown that over 60% of the citizens are not familiar with the aspects of health financing in the context of the reforms started.<sup>5</sup>

#### 3.1. Health Insurance Fund

The Health Insurance Fund is an independent state administration agency of the Republic of Kosovo and operates under the authority of the Ministry of Health. The Health Financing Agency is the predecessor of the Health Insurance Fund, which has realized the rights, obligations, responsibilities, and authorizations regarding the contracting and purchase of health care services by health institutions in all forms of ownership, as well as the collection of all the funds of the Health Insurance Fund, for this purpose, until the establishment of the Fund. The Ministry of Health shall, until the establishment of the Health Insurance Fund, under Article 55.2 of the Law on Health, oversee the HIF and shall be responsible for monitoring and evaluating the overall scheme and regulation, while the HIF contacts directly with service providers and consumers<sup>6</sup>.

The Health Care Commissioning Agency (HCCA) was established in 2002 and the Law on Health Insurance (LHI) was adopted in April 2014. The Health Financing Agency (HFA) was established in 2015. During 2015, the Preparatory Council for the Establishment of the Health Insurance Fund was also established (Government Regulation No. 03/2015)<sup>7</sup>.

Pursuant to the Law on Health Insurance, the Health Insurance Fund is a public health insurance institution in the capacity of a legal entity with special rights, obligations, responsibilities, and authorizations for the implementation of the Law on Health Insurance and other relevant sub-legal acts, on behalf of the insured persons, including effective collection of financial means for the provision of health care services by health institutions in all types of ownership<sup>8</sup>. The organization, rights, duties, responsibilities and the manner of performing the activity of the Health Insurance

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<sup>5</sup> Health Sector Strategy 2017-2021

<sup>6</sup> Health Funding Agency/Health Insurance Fund website <http://AFSH.rks-gov.net/Page.aspx?id=1.19>

<sup>7</sup> Presentation of the Division of Communication within the Ministry of Health on mandatory health insurance.

<sup>8</sup> Statute of Health Insurance Fund. Legal statute of the Fund, Article 4.

Fund are determined by the Statute of the Health Insurance Fund<sup>9</sup>. The terms used, in the context of health insurance, are defined in the Law on Health Insurance<sup>10</sup>.

### **3.1. Network of health institutions**

Health services in Kosovo are provided through a network of health institutions organized in three levels: primary (SHC), secondary (SHC) and tertiary (THC). Health care services are organized and provided by health service providers such as inpatient, outpatient, house and emergency services. Services are provided in public and private health institutions.

Primary health care activities include health promotion, prevention, early detection, diagnosis, treatment and rehabilitation related to illnesses, disorders, and injuries, including dental care and minor surgical interventions based on the medical concept. The public network of the PHC consists of a total of 429 institutions, out of which each Kosovo municipality has the Main Family Medicine Centre (MFMC) as its main unit, with its constituent units: Family Medicine Centres (FMC) and Family Medical Ambulances (AMF)<sup>11</sup>. Primary health care is a priority in the reform processes of the health system.

The SHC and THC institutions are organized within the framework of the Hospital and University Clinical Service of Kosovo (HUCSK) as a unique way of integrated health services at the level of secondary and tertiary health care. Secondary and tertiary health care is provided through institutions designated by the Law on Health, which include inpatient, outpatient, diagnostic, therapeutic, rehabilitative, emergency transportation, dental care, and regional public health services. Tertiary health care includes advanced health care, inpatient, outpatient, and public health care as well as tertiary level health care services. For the Prishtina region, tertiary level health institutions also serve as health institutions of the secondary level.

### **3.2. Private sector**

In addition to public health institutions, health care in Kosovo is also provided by 1.054 licensed private health institutions, 25 of which are hospital institutions while the others provide outpatient services<sup>12</sup>. Private activity in the health sector is exercised on the basis of the principle of full equality with the public health sector<sup>13</sup>.

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<sup>9</sup> Statute of Health Insurance Fund, Purpose, Article 1.

<sup>10</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Definitions, Article 3, points 1.1, 1.2, 1.3, 1.4, 1.5, 1.6, 1.7, 1.8, 1.9, 1.10, 1.11, 1.12, 1.13, 1.14, 1.15, 1.16, 1.17 (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-1-249%20sh.pdf>

<sup>11</sup> Centre for Development of Family Medicine in Kosovo/ MoH 2013

<sup>12</sup> Statistical Yearbook of the Republic of Kosovo, KAS, 2016

<sup>13</sup> Law on Health, approved on 13 December 2013 by the Assembly of the Republic of Kosovo, Types of healthcare institutions (No. 04/L-125). The Law can be downloaded at: [https://msh.rks-gov.net/wp-content/uploads/2013/11/2004\\_4-Ligji-per-shendetesi.pdf](https://msh.rks-gov.net/wp-content/uploads/2013/11/2004_4-Ligji-per-shendetesi.pdf)

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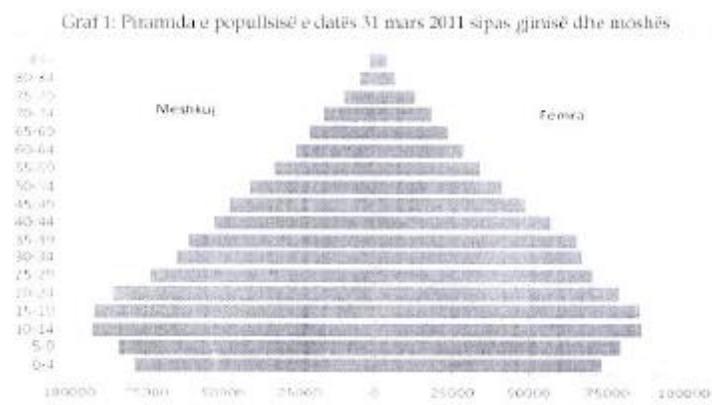
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#### 4. Demographic characteristics and vital statistics of the population

The Republic of Kosovo has an area of 10,908 km<sup>2</sup> and 1,804,944 inhabitants, the total number of population was added an estimated number of 40,196 people from northern municipalities who were not included in the 2011 census. Population density is 162.41 inhabitants per km<sup>2</sup> (31 December 2015). Of the total population, 28% are under age 15 and half of the population are aged younger than 28.2 years. The average age of the population is 30.2 years. Percentage of population living in rural areas in 2011 was 61.7%, while the percentage of population living in urban areas in 2011 was 38.3% (2011).

Graph 1: Pyramid of the population as of 31 March 2011, by gender and age



\* Source: Population census data and population estimates by age group and gender (Statistics Agency of Kosovo)

The average life expectancy in Kosovo in 2011 was estimated to be 76.7 years, for males 74.1 years and for females 79.4 years<sup>14</sup>.

##### 4.1. Birth rate

The data published by the Kosovo Agency of Statistics (KAS) for 2015<sup>15</sup> show that 24,716 are births which took place in Kosovo, of which 24,594 are live births, and 122 were stillbirths. While registered births occurred outside Kosovo were 6,717 and of them 6,715 are live births and 2 are stillbirths. Vital coefficient is 2.9 (total ratio between live births and deaths). Coefficient of masculinity (males) is 110.1. Coefficient of stillbirths – foetal deaths per 1000 births was 4.9 ‰. A total of 99.8% births occurred in medical institutions, while the rest occurred elsewhere.

##### 4.2. Mortality rate

<sup>14</sup>Statistical Yearbook of the Republic of Kosovo 2016, Statistical Agency of Kosovo, Prishtina 2016

<sup>15</sup>The data in this publication are presented on the basis of administrative data collection from civil status offices. They collected a total of 31,433 births statistical sheets DEM-1.

Analysis of the health status of the population shows that the number of deaths in Kosovo in 2011, has been 7,510<sup>16</sup>, which means 421.9 deaths per 100,000 inhabitants. The mortality rate was higher among males (57.6%) than females (42.4%). Data analysis of the causes of death during the years 2006-2011, showed that diseases of the circulatory system were the leading cause of death. Malignant diseases represent the second cause of mortality that also marked a growth trend. The third cause of death has changed over time; thus, in 2006 and 2007, certain conditions of perinatal period have been the most common diseases that have resulted in death. Meanwhile, respiratory system diseases ranked as the fourth cause of death in most of the years analysed. Regarding the maternal mortality, based on data from the Perinatal Report 2015, a total of 65 deaths from 2000 to 2015 were reported from health institutions.

External causes of morbidity and mortality showed an increasing trend in Kosovo. Mortality rate per 100,000 inhabitants from this group of causes increased from 3.5% in 2006 to 14.2% in 2011<sup>17</sup>. Gender-based analysis shows that external (primary) causes of deaths were more expressed in males (traffic accidents, intentional self-harm and other cases). Coefficient of mortality for 2006-2011 showed a slight growth trend with an average of 3.8 ‰ and average annual growth of 0.1 ‰. Given the mortality rate of 3.8 ‰, the natural increase of the population is 0.4 ‰ annually.

### **4.3. Health Status of the Population**

Analysis of the health status of the population shows that the morbidity rate in Kosovo is lower by a total of 422 cases per 100,000 inhabitants in 2011 compared to the EU with 663 cases per 100,000 inhabitants. The most common diseases in Kosovo are respiratory diseases, digestive system diseases, circulatory and musculoskeletal system diseases.

### **4.4. Economic indicators**

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<sup>7</sup> Analysis of the health status of the population, December 2013

<sup>17</sup>NIPHK 2013

Kosovo is one of the poorest countries in Europe with Gross Domestic Product (GDP) of € 3,084 per capita, or 257 euros per month. Economic growth in 2014 was 1.2%, while overall poverty in 2014 was 29.2%, whereas extreme poverty is 8.2% (KAS 2014). Real growth rate of GDP for 2013 compared to 2012 was 3.2%, according to estimates of Macroeconomics Unit in the Ministry of Finance. Whereas, according to the World Bank Report on Poverty Assessment in Kosovo in 2011, although absolute poverty is still very high, it is significantly lower in comparison to 2005-2006. In 2011, 29.7% of the population lived below the poverty line of € 1.72 per day for adults and 10.2% lived below the extreme poverty line of € 1.2 per day for adults<sup>18</sup>.

#### **4.4. Financial sources**

The health sector in Kosovo is financed mainly from income tax, taxes and co-payments, while private payment from the pocket is very high and covers about 40% of the medical costs. The budget allocated by the government for health for 2015 was a total of € 163,760,703, where the share of the total health budget from the Kosovo budget is 9.73, and 2.79% of GDP, which provided € 90.72 per citizen per year!<sup>31</sup> PHC is funded through transfers from the central budget to municipalities in the form of specific health grant, in the amount of 42,085,036 which includes 28% of the total budget allocated to health.

Health care public institutions are funded by these sources, the Kosovo budget, off-budget funds by donors (direct support of projects), and contributions in the form of co-payment of patients and payment for medicines and other healthcare products.

In the public sector, 42% of the budget is used for salaries, 43% for goods and services, 2.81% for subsidies and transfers, and 11.42% for capital investments. According to the survey with citizens, 86% of patients are paying for medicines, 59.5% for co-payments, 33.4% have paid for medical materials, 31.9% for consultations (including private sector), 17.3% for other issues, and 10% have paid for the food. In total, 88.4% of all patients who seek care in health institutions have paid out of their pocket. With 29.7% of the population living below the poverty line of € 1.72 per day, it can be assumed that almost a third of the population does not have easy access to health care, or have only limited access due to lack of money, while 18% of population<sup>19</sup> does not request services in case of illness, for economic reasons. Taking into account total public spending, private and private pocket spending on health, in 2013 the value will reach € 135 per person or 4.5% of GDP, which is lower compared to the EU and to all countries of the region; EU in 2010 spent € 2,171 per capita.

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<sup>18</sup>Consumption Poverty in the Republic of Kosovo 2011, WB

<sup>19</sup>Opinion Survey, MoH, 2013

The problem of insufficient financial resources for health in Kosovo, not only for the fact that the government allocates less money to provide direct services to the patient, but a relative part of these funds is used to pay fixed costs (building, energy, maintenance and staff) leaves the smallest part for direct patient costs related to diagnosis, treatment, prevention and promotion. Functional distribution of the budget shows that only 32% of the budget allocated for goods and services can be spent directly on patient (X-rays, MRI, CT, laboratory tests, and medicines). The rest of the budget, 68% represents fixed costs that will remain the same regardless of the number of patients treated. This means that from the total public budget, only 28% of the budget can be directly connected to the patient, with only € 23 per year, which are available for diagnosis and treatment per capita.

#### **4.5. Human resources**

The total number of staff in PHC is 5,453 of which 4,579 are medical staff while 842 non-medical staff employed in the public health sector; of medical staff, doctors are 1,326 of whom 476 are specialists in family medicine while 3,050 nurses, of which 2,118 are trained family nurses. The number of doctors in health institutions in 2013 in secondary and tertiary level was 1,441, while the number of nurses was 3,966<sup>20</sup>. Thus, in 2013, Kosovo had 2,767 doctors and 7,016 nurses employed in public health institutions. In private health institutions are employed a total of 3,472 employees, of which 1,806 are doctors and 1,666 nurses<sup>21</sup>.

#### **4.7. Mandatory health insurance**

In April 2014, the Assembly of the Republic of Kosovo adopted the Law on Health Insurance (Law No. 04/L-249). Whereas by the decision of the Government of the Republic of Kosovo, collection of health insurance premiums is scheduled to start during 2017.

Purpose of the Law on Health Insurance is to establish universal access of the citizens and residents of the Republic of Kosovo to quality basic healthcare services in order to improve healthcare indicators and assure financial protection against impoverishment due to high healthcare costs, by establishing and regulating the public health insurance system<sup>22</sup>. This Law regulates the establishment, organization, functioning, and financing of the public health insurance system; as well as the rights and obligations of the parties included<sup>23</sup>.

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<sup>20</sup>MoH 2013

<sup>21</sup>Data from NIPHK, 2013

<sup>22</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, General Provisions, Article 1 (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>23</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 2, Scope of implementation (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

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The Ministry of Health of the Republic of Kosovo, in October 2016, approved the Administrative Instruction no. 07/2016 on premium collection for mandatory health insurance<sup>24</sup>.

#### **4.7.1. Mandatory insured persons**

According to the Law on Health Insurance, the persons insured in a mandatory way are: all citizens and residents, who have paid mandatory health insurance premiums; close family members of citizens and residents who have paid mandatory health insurance premiums and are public sector employees or employed in private or public-private sectors; citizens and residents who are exempt from the obligation to pay this premium in accordance with this Law<sup>25</sup>.

#### **4.7.2. Persons exempt from premium payment and cost-sharing**

According to the Law on Health Insurance, categories exempt from premium payment are: poor families under social assistance - all family members; prisoners who are sentenced; individuals who are living in state institutions - children in foster care and guardianship; the elderly and persons with disabilities sheltered in Residential institutions and in the Community houses; repatriated persons based on bilateral agreements of the Republic of Kosovo with other states, in the first year after repatriation; war invalids, husband/ wife and their children under eighteen (18) years in accordance with legal provisions in force; trafficking victims during the first year after the official registration, in accordance with the law; permanent residents of informal settlements in Kosovo who are not registered or who are in the process of registration until the end of the registration process, or one year after the entry into force of this Law<sup>26</sup>, any realized first; victims of domestic violence during the first year after the official registration in the Ministry of Labour and Social Welfare, in accordance with the Law<sup>27</sup>. Other categories exempt<sup>28</sup> from health insurance payment will be determined by the official testing criteria defined by the sub-legal act issued jointly by the Ministry of Health, Ministry of Labour and Social Welfare and Ministry of Finance.

#### **4.7.3. Financing of Mandatory Health Insurance**

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<sup>24</sup> Administrative Instruction no. 07/2016 on premium collection for mandatory health insurance was approved by the Ministry of Health in October 2016. The Instruction can be downloaded at: <https://msh.rks-gov.net/wp-content/uploads/2016/01/Udhezim-Administrativ-07-2016.pdf>

<sup>25</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 11, points 1.1, 1.2, 1.3 Mandatory insured persons (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>26</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 11, points 2, 2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7, 2.8, Mandatory insured persons (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>27</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 11, Mandatory insured persons (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>28</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 11, points 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9, 3.10, Mandatory insured persons (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

The financial means for mandatory health insurance are paid to the Health Insurance Fund or to its designated organization as cost-sharing based on the personal incomes and compensation of public sector employees, shared equally by employees and employers<sup>29</sup>.

Employees in public, private, and public-private sector shall pay the mandatory health insurance premiums in the amount of 7% of the gross incomes to be shared equally by the employer and the employee (each 3.5%)<sup>30</sup>. Whereas, the category of self-employed persons will pay the mandatory health insurance premium in the amount of 70% of the value of the pension contributions declared by the self-employed person<sup>31</sup>.

All other citizens and residents of the Republic of Kosovo will pay the mandatory Health Insurance premium in an amount of 2.0 Euros/month per family member, except those who are exempt from premium payment and cost-sharing.

For the public sector employees, the premium payment will be made through the State Treasury in the HIF account at the Central Bank of Kosovo; the private sector, the public-private, and all other payers will pay the premium through the licensed payment institution in the HIF bank account at the Central Bank of Kosovo<sup>32</sup>.

#### **4.7.4. Guaranteed healthcare services**

Regardless of health insurance status there shall be provided: emergency healthcare services; healthcare services to children under the age of eighteen (18) years from the List of basic healthcare services; essential healthcare services for pregnant woman and woman after childbirth; and other essential healthcare services as determined by the Fund<sup>33</sup>.

#### **4.7.5. Exempted Services of Mandatory Health Insurance**

The mandatory health insurance does not include: experimental treatments; appliances and medicines in the phase of clinical investigation; aesthetic interventions and reconstructive surgery if the reconstruction is not necessary to improve the vital functioning; assisted fertilization, except for citizens and residents exempted from payment of premium contributions and cost-sharing for whom is allowed one procedure as a married couple in accordance with the Law, while for the category of the insured persons, terms and coverage of beneficiaries shall be determined with sub-legal act proposed by the Steering Board and approved by the Government; laboratory and medical examinations with the purpose to obtain sanitary booklets; medical examinations and

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<sup>29</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 21, Financing of Mandatory Health Insurance (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>30</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 37, Transitional and Final Provisions (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>31</sup> Informative leaflet prepared by the Division for Public Communication within the Ministry of Health

<sup>32</sup> Informative leaflet prepared by the Division for Public Communication within the Ministry of Health

<sup>33</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 7, points 1, 1.1, 1.2, 1.3, 1.4, Guaranteed healthcare services (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

issuance of medical certificates at the request of natural persons and legal entities; health care on the occasion of private travelling of insured persons outside the territory of Kosovo, except emergency cases according to the sub legal act issued by the Ministry of Health; medical examinations as a part of court procedures and other legal procedures, when medical examination is not in function of provision of the basic health care services<sup>34</sup>.

#### **4.7.6. Registration of Insured Person**

Citizens and residents, as well as public and private institutions and organizations that are obliged to pay premiums for mandatory health insurance in accordance with this Law, should submit to the Health Insurance Fund details on registration or deregistration of all categories of insured persons, within 90 days from the day the premium payment becomes obligatory<sup>35</sup>.

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<sup>34</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 17, points 1, 1.1, 1.2, 1.3, 1.4, 1.5, 1.6, 1.7, 1.8, Exempted Services of Mandatory Health Insurance (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

<sup>35</sup> Law on Health Insurance, adopted on 10 April 2014 by the Assembly of the Republic of Kosovo, Article 18, point 1, Registration of Insured Person (Law No. 04/L-249). The Law can be downloaded at: <http://assembly-kosova.org/common/docs/ligjet/04-l-249%20sh.pdf>

Health Insurance Fund (HIF)

Address: Rruga e Prizrenit n/a, 10000 Prishtina, Republic of Kosovo

<http://MSH-ks.org/Agjencia-i-financimit-te-shendetesise/>

## **5. HEALTH INSURANCE COMMUNICATION PLAN**

### **STRATEGIC OBJECTIVE**

1. Informing citizens on health insurance

### **SPECIFIC OBJECTIVES**

- 1.1. Effective internal and intergovernmental communication
- 1.2. Effective external communication

Effective internal and intergovernmental communication (between the MoH and the HIF with governing structures, health institutions - providers of health services) and effective external communication (with the public and the media) is done through strengthening and stimulating existing communication mechanisms in MoH and creating new communication mechanisms within the HIF. The communication of the Health Insurance Fund will initially be carried out through the Division of Public Communication in the Ministry of Health and will be strengthened, according to the acts in force, through the engagement of additional staff in the field of communication with the media and the public.

### **Principles of the health insurance communication plan**

The plan aims to clearly inform the obligations and benefits of the citizens and residents of the Republic of Kosovo to be insured regardless of their employer (public, private, public-private and self-employed persons), including those who are beneficiaries of various social schemes and all persons exempt from payment of health insurance. The plan also contributes to the public image and efficiency of the Ministry of Health and the Health Insurance Fund in internal and public communication and ensures that the population of Kosovo understands the importance of legitimate health insurance and supports it.

Communication with the public is done through all available means (internet, social media, television, radio, daily and periodical press, posters, billboards, and other printed material) including internal communication at the Ministry of Health, as well as communication between departments in this area.

### **Communication with the public aims to be:**

- Clear;
- Understandable;
- Explanatory;
- Simple;
- Informative;
- Direct;
- Related to audio-visual communication materials;

- Part of the integrated media campaign.

**Basic information to be provided to all parties:**

- What is health insurance;
- What are the types of health insurance;
- The amount to be paid for health insurance;
- Which services are exempt from health insurance;
- What are the guaranteed health services;
- When will the collection of health insurance premium begin;
- Informing businesses to state the exact number of employees in order to insure them;
- Informing the self-employed to declare and pay for health insurance;
- Information on the package of services covered by the payment of the health insurance premium and information on the institutions of the health system of the Republic of Kosovo where they can be realized<sup>36</sup>;
- Information on health system reform;
- Information on the functioning of the family doctor;
- Information that the cost-sharing will continue to be paid.

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<sup>36</sup> Law on Health, approved on 13 December 2012, Article 17, Types of healthcare institution. The Law can be downloaded at: [https://msh.rks-gov.net/wp-content/uploads/2013/11/2004\\_4-Ligji-per-shendetesi.pdf](https://msh.rks-gov.net/wp-content/uploads/2013/11/2004_4-Ligji-per-shendetesi.pdf)

## **SPECIFIC OBJECTIVE**

### **1 Effective internal and intergovernmental communication**

- Communication between the MoH and the HIF with health institutions - health care providers and governance structures is essential to building a health insurance scheme and explaining the importance of this scheme to the health of the population. The MoH is gradually enabling HIF's communication/information capacity to fulfil the functions foreseen by the legislation in force. Mutual access to relevant information for all respective institutions should also be offered.
- It is envisaged to establish a communication and information structure within the HIF which is essential and responsible for the functioning of internal and external communication.

For the achievement of the abovementioned points the following activities will be carried out:

#### **Outcome 1.1:**

HIF functional internal communication network

#### **Activity 1.1:**

Establishment of a functional internal communication network within the HIF

Functional Internal Communication Network is an interactive tool where all departments supply important information and is supervised and managed by the HIF communication/information team.

#### **Outcome 1.1.1**

Functional internal communication network supplemented with relevant documents

#### **Activity 1.1.1**

Defining and designing the content of the functional internal communication network with:

- HIF organizational information;
- Important rules, regulations, and documents;
- News and staff activities;
- Agenda of significant events in MoH and HIF;
- Calendar of events.

## **Outcome 1.1.2**

Functional and updated internal communication network.

### **Activity 1.1.2**

Establishment of information and maintenance of the functional internal communication tool through regular management meetings with the HIF staff and other relevant institutions.

## **Outcome 1.1.3**

Information package for newly employed in the FSS

### **Activity 1.1.3**

Definition and preparation of the package of important documents for the new employees in the HIF. All employees and those newly employed within the HIF will be provided with an information packet containing all the information necessary for the job and the obligations arising out of the employment relationship.

## **1.1.2 Communication with government structures**

HIF activity affects the entire population of Kosovo (citizens and residents) in terms of payment of health insurance premium, so communication with central and local institutions (MoH, MoF, MIA, MPA, TAK, MLSW, CBK, municipalities) of the Republic of Kosovo is vital for the work of the HIF. Therefore communication with the above-mentioned institutions is of particular importance for HIF. Communication with government structures is based on the sharing of updated information by the institutions involved in the health insurance scheme in the Republic of Kosovo.

The following activities will be carried out for the realization of the abovementioned points:

### **Outcome 1.1.2.1**

Communication of important points arising from the regular meetings of the Preparatory Council for the establishment of the Health Insurance Fund Board through the HIF website.

#### **Activity 1.1.2.1**

Regular meetings within the Preparatory Council of the Health Insurance Fund: informing relevant institutions on the content and decisions of meetings within the HIF is an important element in reflecting the work of the Fund in order to increase the transparency of the institution.

### **Outcome 1.1.2.2**

Functional and relevant links on the HIF website.

### **Activity 1.1.2.2**

Publishing links to documents of various institutions on the HIF website.

## **1.1.3 Communication with health institutions – health service providers**

Communication with health care providers is particularly important since leaders of health institutions and health care providers (health employees) need to be informed in a timely and accurate manner about health insurance. The HIF regularly communicates with all health institutions and its partners. The communication is realized through regular meetings, exchange of electronic information, regular and on-demand reports, forums, debates, and research in order to follow the suggestions of the health workers regarding the issue of payment of health insurance premium, services package, service prices and contracts entered into between the Fund and service providers. Communication is based on existing laws as well as internal regulations of institutions and aims to improve the level of communication between the HIF and health institutions not only on health insurance but also on other issues. The communication/information team plays an important role in using the right communication mechanisms to keep in touch with the health sector and to ensure that all health care facilities go in the same direction. It is also necessary to convey the opinions, concerns and requirements of health professionals regarding mandatory health insurance.

The following activities will be carried out for the realization of the abovementioned points:

### **Outcome 1.1.3.1**

Regular reporting after meetings between HIF officials, and posting information from these meetings on the HIF website and the websites of other health institutions.

### **Activity 1.1.3.1**

Holding regular meetings, updating of information, between the HIF officials and representatives of health institutions related to health insurance, and representatives of other health institutions.

### **Outcome 1.1.3.2**

Websites of health institutions, through links, create connections to the HIF website for important health insurance information.

### **Activity 1.1.3.2**

The HIF regularly provides the health institutions with updated information related to health insurance, through web links.

## **SPECIFIC OBJECTIVE**

### **1.2 Effective external communication**

#### **1.2.1 Public communication**

The communication plan helps the citizens and residents of Kosovo to have the essential information on starting the collection of health insurance premium and other aspects related to this process. This communication plan is also aimed at educating the public about the health insurance premium. The communication plan also aims to support and present to the public the current reforms, with particular emphasis on health financing reforms, through the dissemination of health insurance information. The purpose of the communication plan is to convey the information so that the population can understand it. For the HIF, communication is vital to fulfil the mission of collecting health insurance premiums and explaining insurance benefits. This strategy strengthens existing communication mechanisms and develops new mechanisms to assist the HIF in fulfilling its tasks. The Health Insurance Fund on a plan basis (more detailed information is in Annex V of the Health Insurance Communication Plan) provides information on the health insurance scheme in the Republic of Kosovo. This will be measured through quantitative and qualitative research of the population's access to information and its understanding.

Communication on health insurance is done by taking into account the specifics of the population by age group and interest. The preferred channel of communication for each age group is taken in consideration here.

#### **Youth**

Young people are accessed through written and audio-visual news on social media (Facebook, Twitter, Instagram, Snapchat, YouTube, etc.) since they receive information through these new communication channels as well as through reading designed news (writing for non-readers, namely for those young people who receive information visually through posters, banners, and various visual and typographic combinations). Young people are also reached through banners on internet newspapers, specialized websites and various information portals.

#### **Outcome 1.2.1.1**

Youth informed on health insurance issues

#### **Activity 1.2.1.1**

Reaching/communicating with young people (18-35) is done through social networking posts (Facebook, Twitter, Instagram, Snapchat) and online advertising banners.

#### **Middle aged**

Middle age is reached through online news and print and radio media since their interest in various information is internet-oriented (online newspapers and magazines) and traditional media (TV, radio, daily and periodical print media). This group age is also reached through advertisements in the daily and periodical press, through internet newspapers, specialized websites and various information portals as well as news and radio ads and thematic news programs.

#### **Outcome 1.2.1.2**

Middle age informed about health insurance.

#### **Activity 1.2.1.2**

Communication with middle age (35-50) is done through the internet and traditional media (television, radio, newspapers, and magazines) and advertisements in these media.

#### **Specific categories (by age and occupation)**

Drivers and transporters of goods and people, being in motion, are mainly informed by radio and printed materials (boards, flyers, leaflets). Meanwhile, school teachers and university lecturers through traditional media (television, radio, newspapers, and magazines) and the internet (newspapers and magazines).

#### **Outcome 1.2.1.3**

Specific population category (by age and occupation) informed about health insurance.

#### **Activity 1.2.1.3**

Definition and publication of news on the internet and in print media and other printed materials (billboards, flyers, leaflets).

#### **The majority of the population**

The vast majority of the population, urban and rural, is reached through national and local radio and television channels.

#### **Outcome 1.2.1.4**

The vast majority of the population (urban and rural) informed about health insurance.

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#### **Activity 1.2.1.4**

Reaching/communicating the vast majority of the population (urban and rural) through traditional media (television, radio, newspapers, and magazines) and advertisements in these media.

### **1.2.2 Media communication**

The communication strategy is based on excellent relations with the media in Kosovo (television, radio, newspapers, magazines, internet newspapers, information portals, specialized medical sites, and specific social networking sites). The communication plan shall be coordinated with the Division of Public Communication at the Ministry of Health until the establishment of the Health Insurance Fund for each media presentation of the campaign, including the designation of the person to speak at that presentation. The communication plan also focuses on establishing special relationships with Radio Television of Kosovo (RTK1, RTK2, RTK3, RTK SAT, Radio Kosova, Radio Blue Sky) as public radio and television channels have a legal obligation to inform the public on activities important to society<sup>37</sup>.

Further enhancement of media relations is achieved through the implementation of a proactive approach based on mutual trust, correctness, and transparency.

#### **Outcome 1.2.2.1**

Well-informed public on HIF activities related to health insurance.

#### **Activity 1.2.2.1**

Promoting HIF activities through media communication, interviews and media presentations.

#### **Outcome 1.2.2.2**

Provision of answers to the public on the questions and concerns raised about health insurance.

#### **Activity 1.2.2.2**

Receiving questions and concerns of the population regarding health insurance and providing the adequate answers from HIF.

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<sup>37</sup> Law on Radio Television of Kosovo, approved on 22 March 2012, Chapter III, Article 7 Obligations of RTK regarding the content, channels and services can be downloaded at:

<http://kuvendikosoves.org/common/docs/ligjet/Ligji%20per%20Radio%20Televisionin%20e%20Kosoves.pdf>  
Health Insurance Fund (HIF)

Address: Rruga e Prizrenit n/a, 10000 Prishtina, Republic of Kosovo

<http://MSH-ks.org/Agjencia-i-financimit-te-shendetesise/>

## **Media channels of communication for health insurance**

The general information of the population and the medical professionals on health insurance is done through all possible media channels available for communication/information in the Republic of Kosovo.

### **Traditional media**

#### **TV stations**

- Contact shows, debate shows, specialized shows, interviews, chronicles, and TV reports.

#### **Radio stations**

- Contact shows, debate shows, specialized shows, interviews, chronicles, and TV reports.

#### **Daily and periodical press**

- Sponsored articles, articles by journalists specializing in health, news and written reports, photo reports:

### **New media**

#### **Internet newspapers and magazines, information and specialized portals**

- Sponsored articles, articles by journalists specializing in health, news and written reports; banner ads in the three main online newspapers/portals.

#### **Social networks, YouTube and alternative communication channels**

- Publications of articles and statuses on existing MoH sites, new HIF sites and on sites, new groups on compulsory health insurance;
- Production of non-media advertising materials;
- Monitor ads within urban buses and shopping malls;
- According to the requirements of the HIF and the MoH.

### **Media plan**

Each activity should be accompanied by a contact list (contact person, address, e-mail and telephone) for any media planned to be contacted. Contact with the media is coordinated with the Division of Public Communication at the Ministry of Health and with the head of the HIF for each media presentation of the campaign, including the designation of the person to speak at that

presentation. In addition to the media plan, a list is compiled (depending on whether it is television, radio, internet, newspapers) which should contain:

- Reasoning on why a media outlet or a program or a rubric is chosen to promote a health insurance premium payment campaign;
- Reasoning on why a sponsored writing is conducted;
- Targets to be achieved with that media presentation;
- Clarification of the frequency of media presentation of the campaign so that there is no unnecessary repetition and so that there is a plan of media presentation to the various media at acceptable times.

The communication plan is implemented by the company selected by the Ministry of Health. The Company creates, produces and transmits communication messages in the media, through media acquisitions, for the period 2017-2021 according to the following plan based on Annexes I and the Communication Plan.

Year 2017	Year 2018	Year 2019	Year 2020	Year 2021
Information	Education	Benefits	Benefits	Benefits

The company, in addition to producing media materials (audio-visual, internet, print, social media) and media placement (media buying), also monitors the media over the display of media advertising. All products are part of an integrated media model (integrated campaign). All media products must be previously approved by the Department of Public Communication at the Ministry of Health and the Health Insurance Fund.

### **TV and radio ads**

The company plans and produces television (shooting or animation) and radio commercials with a minimum duration of 5 seconds and a maximum duration of 60 seconds. Television ads should be in Albanian with subtitles in other languages, whereas radio ads should be in Albanian and with "voice over" in other languages. Ads must have the long and the short version so that the longer version is produced first and then the short (summary) version of 30 seconds. TV and radio ads (45-60 seconds) are produced one by one each year separately (2017-2021) including the shorter version (30 seconds) derived from the long ad.

### **Print and web materials**

They must comply with the integrated media model of the health insurance information campaign. Materials are preliminarily approved by the HIF and the Division of Public Communication in the Ministry of Health. Print and web materials can have more than one design/ad per year. This is determined by the HIF in cooperation with the Division of Public Communication in the Ministry of Health.

Expenditures for the implementation of the Communication Plan 2017-2021 are provided by the KHP project within the framework of regular budget processes (more detailed information on the budget description can be found in Annex I of the Communication Plan).

#### **Table of estimated expenses**

Year 2017	Year 2018	Year 2019	Year 2020
80,000.00€	107,153.00€	107,153.00€	107,153.00€

#### **Table of proposed expenses**

Year 2017	Year 2018	Year 2019	Year 2020	Year 2021
186,760.00€	231,020.00€	231,020.00€	231,020.00€	231,020.00€

## **6. RECOMMENDED APPROACH**

The recommended approach is based on the coordination of the Communication Plan activities, within the framework of the reform of the health financial system in the Republic of Kosovo, by providing adequate information necessary to all citizens and residents of the Republic of Kosovo regarding the health insurance scheme. Communication with the public is a comprehensive process of incorporating all the factors important in the compilation and accurate addressing of information for the implementation of health insurance in the Republic of Kosovo.

### **Monitoring and evaluation of the communication plan implementation**

Monitoring and evaluating the implementation of the Health Insurance Communication Plan and Action Plan 2017-2021 is the responsibility of the HIF and MoH. The company reports to the HIF on a monthly basis and as needed. The monthly report includes a summary of the media, what has been reported in general and in particular for the HIF. The report also contains recommendations for further steps in media communication as well as appropriate interventions as needed. Meanwhile, the ad-hoc report is done on an immediate daily basis. This report includes information on what has been reported in the media on a particular topic. Depending on the need, the report also recommends sending a press release or clarification to the media. The ad-hoc report also serves as an informative document to understand what has been discussed/addressed/what has been the topic in certain media regarding health insurance. Meanwhile, the HIF will engage an economic operator for the implementation of the communication plan (more detailed information on the duties and responsibilities of the economic operator are described in Annex V).

## **Periodic monitoring of the effect of the plan**

This report must be approved by the HIF. Periodic monitoring includes qualitative and quantitative research as a tool of measuring the impact (effect) of communication strategy implementation in order to understand how well the strategy is understood by the population of Kosovo and to what extent the message is conveyed to the citizens and residents of the Republic of Kosovo. The periodic monitoring of the effectiveness of the strategy campaign also enables to understand which communication tool is the most effective for conveying messages to citizens and residents of the Republic of Kosovo.

## 7. ACTIVITIES FOR IMPLEMENTATION OF THE COMMUNICATION PLAN FOR HEALTH INSURANCE IN THE REPUBLIC OF KOSOVO FOR 2017

<b>OBJECTIVE 1: Citizen information on health insurance</b>						
<b>SPECIFIC OBJECTIVE 1.1: Effective internal and intergovernmental communication</b>						
<b>Activities</b>	<b>Indicators</b>	<b>Implementation cost</b>	<b>Bearer of the cost</b>	<b>Leading institution</b>	<b>Link to strategic documents</b>	<b>Timeline</b>
1.1 Establishment of a functional internal communication network within the HIF that will be accessible to the MoH	Functional internal communication network within the HIF	€5.000	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017
1.1.1 Defining and drafting the content of the functional internal communication network	Functional internal communication network, supplemented with relevant documents	€300	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017
1.1.2 Establishment of information and maintenance of functional internal communication network from regular management meetings with the HIF staff and other relevant institutions	Internal communication network, functional and updated		HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017
1.1.3 Defining and preparing the package of documents important to the newly employed in HIF	Information package for newly employed in the FSS		HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017

<b>OBJECTIVE 2: Citizen information on health insurance</b>						
<b>SPECIFIC OBJECTIVE 1.1.2: Communication with government structures</b>						
<b>Activities</b>	<b>Indicators</b>	<b>Implementation cost</b>	<b>Cost carrier</b>	<b>Leading institution</b>	<b>Link to strategic documents</b>	<b>Timeline</b>
1.1.2.1 Regular meetings within the Health Insurance Fund Preparatory Council	Communication of important points deriving from regular meetings of the Preparatory Council	€5.000	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.1.2.2 Publication of links to documents of different institutions in HIF webpage	Functional and relevant links in HIF webpage		HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021

<b>STRATEGIC OBJECTIVE 2: Citizen information on health insurance</b>						
<b>SPECIFIC OBJECTIVE 1.1.3: Communication with health institutions – health service providers</b>						
<b>Activities</b>	<b>Indicators</b>	<b>Implementation cost</b>	<b>Cost carrier</b>	<b>Leading institution</b>	<b>Link to strategic documents</b>	<b>Timeline</b>
1.1.3.1 Holding regular meetings between the HIF officials and representatives of health institutions and updating information upon each meeting	Regular reporting of meetings between the HIF officials and posting information from these meetings on the HIF website and on the websites of other health institutions	€5.000	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.1.3.2 HIF regularly provides the health institutions with updated information related to health insurance, through web links.	Websites of health institutions, through links, create connections to the HIF website for important health insurance information.		HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021

<b>STRATEGIC OBJECTIVE 1: Citizen information on health insurance</b>						
<b>SPECIFIC OBJECTIVE 1.2.1: Public communication</b>						
<b>Activities</b>	<b>Indicators</b>	<b>Implementation cost</b>	<b>Cost carrier</b>	<b>Leading institution</b>	<b>Link to strategic documents</b>	<b>Timeline</b>
1.2.1.1 Reaching/communicating with young people (18-35) is done through social networking posts (Facebook, Twitter, Instagram, Snapchat) and online advertising banners	Youth informed on health insurance issues	See Annex 1 and 2	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.2.1.2 Communication with middle age (35-50) is done through the internet and traditional media (television, radio, newspapers, and magazines) and advertisements in these media.	Middle age informed about health insurance.	See Annex 1 and 2	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.2.1.3 Definition and publication of news on the internet and in print media and other printed materials (billboards, flyers, leaflets).	Specific population category (by age and occupation) informed about health insurance.	See Annex 1 and 2	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.2.1.4 Reaching/communicating the vast majority of the population (urban and rural) through traditional media (television, radio, newspapers, and magazines) and advertisements in these media.	The vast majority of the population (urban and rural) informed about health insurance.	See Annex 1 and 2	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.2.2.1 Promoting HIF activities through media communication, interviews and media presentations.	Well-informed public on HIF activities related to health insurance.	€500	HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021
1.2.2.2 Receiving questions and concerns of the population regarding health insurance and providing the adequate answers from HIF.	Provision of answers to the public on the questions and concerns raised about health insurance.		HIF, MoH	HIF, MoH	Law on Health Insurance, Law on Health, Statute of HIF, Administrative Instruction no. 07/2016	2017, 2018, 2019, 2020, 2021



## ANNEX 1 – Budget proposed

No.	Budget for 2018	Total
1	Creative concept and production of creative materials -Includes production of TV ads and radio ads with short versions, all its designs and adaptations upon request of MOH Media buying on TV (Prime time) -RTK; -KTV;	€21.000.00
2	-RTV21; -KLAN Kosova; -RTV Dukagjini; -Rrokum TV; Media buying on local TV: -TV Mitrovica -TV Opinion	€45.000.00
3	-TV Syri i Vizionit -TV Puls -TV Herc -TV Kim Media buying in the radio: -Radio Kosova; -Radio Dukagjini; -Urban FM;	€20.000.00
4	-Radio Drenasi; -Tema; -Ballkan; -Radio KiM; -Kamenica Print and rent, billboard placement	€13.000.00
5	-All the major cities of Kosovo Media buying in newspaper (1/1 and 1/2 colour pages format)	€40.000.00
6	-Koha Ditore -Zeri -Kosova Sot...	€8.000.00
7	Media buying in websites: -Koha.net; -Telegrafi.com; -GazetaExpress.com...	€10.000.00
8	Printing of leaflets and other materials as required by the MoH Media monitoring: -Monthly monitoring report verifying the presentation of advertisements on TV by the media plan:	€10.000.00
9	-Monitoring report on billboard placement – photo documentation; -Report on the publication of advertisements on the website – report on the expenses of the impressions;	€5.000.00

	- Report on the publication of advertisements on newspapers verifying the presentation of advertisements on newspapers by the media plan– photo documentation;	
<b>10</b>	Monitoring and evaluation of the campaign	€22.000.00
	-Qualitative and quantitative research	
		<b>Subtotal €194.000.00</b>
		<b>VAT 18% €34.920.00</b>
		<b>Total €228.920.00</b>

## ANNEX 1 – Budget proposed

No.	Budget for 2019	Total
1	Creative concept and production of creative materials -Includes production of TV ads and radio ads with short versions, all its designs and adaptations upon request of MOH Media buying on TV (Prime time) -RTK; -KTV;	€21.000.00
2	-RTV21; -KLAN Kosova; -RTV Dukagjini; Media buying on local TV: -TV Mitrovica -TV Opinion	€45.000.00
3	-TV Syri i Vizionit -TV Puls -TV Herc -TV Kim Media buying in the radio: -Radio Kosova; -Radio Dukagjini; -Urban FM;	€20.000.00
4	-Radio Drenasi; -Tema; -Ballkan; -Radio KiM; -Kamenica Print and rent, billboard placement	€13.000.00
5	-All the major cities of Kosovo Media buying in newspaper (1/1 and 1/2 colour pages format) -Koha Ditore	€40.000.00
6	-Zeri -Kosova Sot... Media buying in websites: -Koha.net;	€8.000.00
7	-Telegrafi.com; -GazetaExpress.com...	€10.000.00
8	Printing of leaflets and other materials as required by the MoH Media monitoring: -Monthly monitoring report verifying the presentation of advertisements on TV by the media plan:	€10.000.00
9	-Monitoring report on billboard placement – photo documentation; -Report on the publication of advertisements on the website – report on number of impressions;	€5.000.00

	- Report on the publication of advertisements on newspapers verifying the presentation of advertisements on newspapers by the media plan– photo documentation;	
	Monitoring and evaluation of the campaign	
<b>10</b>	-Qualitative and quantitative research	€22.000.00
	<b>Subtotal</b>	<b>€194.000.00</b>
	<b>VAT 18%</b>	<b>€34.920.00</b>
	<b>Total</b>	<b>€228.920.00</b>

## ANNEX 1 – Budget proposed

No.	Budget for 2020	Total
1	Creative concept and production of creative materials -Includes production of TV ads and radio ads with short versions, all its designs and adaptations upon request of MoH Media buying on TV -RTK; -KTV;	€21.000.00
2	-RTV21; -KLAN Kosova; -RTV Dukagjini; Media buying on local TV: -TV Mitrovica -TV Opinion	€45.000.00
3	-TV Syri i Vizionit -TV Puls -TV Herc -TV Kim Media buying in the radio: -Radio Kosova; -Radio Dukagjini; -Urban FM;	€20.000.00
4	-Radio Drenasi; -Tema; -Ballkan; -Radio KiM; -Kamenica Print and rent, billboard placement	€13.000.00
5	-All the major cities of Kosovo Media buying in newspaper (1/1 and 1/2 colour pages format) -Koha Ditore	€40.000.00
6	-Zeri -Kosova Sot... Media buying in websites: -Koha.net;	€8.000.00
7	-Telegrafi.com; -GazetaExpress.com...	€10.000.00
8	Printing of leaflets and other materials as required by the MoH Media monitoring: -Monthly monitoring report verifying the presentation of advertisements on TV by the media plan:	€10.000.00
9	-Monitoring report on billboard placement – photo documentation; -Report on the publication of advertisements on the website – report on number of impressions;	€5.000.00

	- Report on the publication of advertisements on newspapers verifying the presentation of advertisements on newspapers by the media plan– photo documentation;	
	Monitoring and evaluation of the campaign	
<b>10</b>	-Qualitative and quantitative research	€22.000.00
	<b>Subtotal</b>	<b>€194.000.00</b>
	<b>VAT 18%</b>	<b>€34.920.00</b>
	<b>Total</b>	<b>€228.920.00</b>

## ANNEX 1 – Budget proposed

No.	Budget for 2021	Total
1	Creative concept and production of creative materials -Includes production of TV ads and radio ads with short versions, all its designs and adaptations upon request of MoH Media buying on TV -RTK; -KTV;	€21.000.00
2	-RTV21; -KLAN Kosova; -RTV Dukagjini; Media buying on local TV: -TV Mitrovica -TV Opinion	€45.000.00
3	-TV Syri i Vizionit -TV Puls -TV Herc -TV Kim Media buying in the radio: -Radio Kosova; -Radio Dukagjini; -Urban FM;	€20.000.00
4	-Radio Drenasi; -Tema; -Ballkan; -Radio KiM; -Kamenica Print and rent, billboard placement	€13.000.00
5	-All the major cities of Kosovo Media buying in newspaper (1/1 and 1/2 colour pages format) -Koha Ditore	€40.000.00
6	-Zeri -Kosova Sot... Media buying in websites: -Koha.net;	€8.000.00
7	-Telegrafi.com; -GazetaExpress.com...	€10.000.00
8	Printing of leaflets and other materials as required by the MoH Media monitoring: -Monthly monitoring report verifying the presentation of advertisements on TV by the media plan:	€10.000.00
9	-Monitoring report on billboard placement – photo documentation; -Report on the publication of advertisements on the website – report on number of impressions;	€5.000.00

	- Report on the publication of advertisements on newspapers verifying the presentation of advertisements on newspapers by the media plan– photo documentation;	
	Monitoring and evaluation of the campaign	
<b>10</b>	-Qualitative and quantitative research	€22.000.00
	<b>Subtotal</b>	<b>€194.000.00</b>
	<b>VAT 18%</b>	<b>€34.920.00</b>
	<b>Total</b>	<b>€228.920.00</b>

## ANNEX 2 – Plan of activities by the proposed budget

Description		Year 2017																																			
		May				June				July				August				September				October				November				December							
Activities/Month	Week	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4				
<b>1</b>	<b>Creative concept and preparation of materials</b>																																				
1.1	Shooting, montage, post-production -Preparation of TV and radio ads																																				
1.2	-Preparation of creative visual materials (billboard, flyer, newspaper, etc.)																																				
<b>2</b>	<b>Advertisement on TV</b>																																				
2.1	Media buying on TV -RTK -KTV -RTV21 -KLAN Kosova -RTV Dukagjini																																				
<b>3</b>	<b>Advertisement on radio</b>																																				
3.1	Media buying on -Radio Kosova; -Radio Dukagjini; -Urban FM; -Radio Drenasi; -Tema; -Ballkan; -Radio KiM; -Kamenica																																				
	<b>Advertisement on billboards</b>																																				
4.1	Print and rent/placement of billboards -All the major cities of Kosovo																																				
	<b>Advertisement on newspaper</b>																																				
5.1	Media buying in newspaper (1/1 and 1/2 colour pages format) -Koha Ditore -Zeri -Kosova Sot																																				
	<b>Advertisement on website</b>																																				
6.1	Media buying in websites: -Koha.net; -Telegrafi.com; -GazetaExpress.com.																																				
	<b>Printing</b>																																				

Health Insurance Fund (HIF)

Address: Rruga e Prizrenit n/a,10000 Prishtina, Republic of Kosovo

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## ANNEX 2 – Plan of activities by the proposed budget

Description		Year 2019																																													
		January				February				March				April				May				June				July				August				September				October				November				December	
Week		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4		
1	Creative concept and preparation of materials																																														
1.1	Shooting, montage, post-production - Preparation of TV and radio ads																																														
1.2	- Preparation of creative visual materials (billboard, flyer, newspaper, etc.)																																														
2	Advertisement on TV																																														











## ANNEX 2 – Plan of activities by the proposed budget

Description		Year 2020																																																							
		January				February				March				April				May				June				July				August				September				October				November				December											
Activiti es/Mont h	Week	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4				
1	Creativ e concept and prepara tion of material s																																																								
1 1	Shootin g, montage , post- producti on - Preparat ion of TV and radio ads																																																								
1 2	- Preparat ion of creative visual material s (billboar d, flyer, newspap er, etc.)																																																								
2	Adverti sement on TV																																																								











## ANNEX 2 – Plan of activities by the proposed budget

Description		Year 2021																																															
		January				February				March				April				May				June				July				August				September				October				November				December			
Week		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
1	Creative concept and preparation of materials																																																
1.1	Shooting, montage, post-production - Preparation of TV and radio ads																																																
1.2	- Preparation of creative visual materials (billboard, flyer, newspaper, etc.)																																																
2	Advertisement on TV																																																











### ANNEX 3 – Monitoring

Description		Year 2017																															
		June				July				August				September				October				November				December							
Week		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4				
1	<b>Monitoring</b>																																
1.2	Media monitoring and reporting on monthly basis – HFA/HIF																																
1.3	Ad-hoc monitoring -HFA/HIF																																









Health Insurance Fund (HIF)  
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