

REPORT

Monitoring Report on the
Implementation of the State
Budget for Reimbursement
related to COVID-19 and
Investments in Medical Equipment
September 2020–May 2021

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NOVEMBER 2021

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Abbreviation

GDP	Gross Domestic Product
MHSP	Ministry of Health and Social Protection
CHIF	Compulsory Health Insurance Fund
PPC	Public Procurement Commission
UHC "Mother Teresa"	University Hospital Centre "Mother Teresa"
DCM	Decision of the Council of Ministers
UNOPS	United Nations Office for Project Services
UNDP	United Nation Development Programme
IS	Institute of Statistics
4 M I	First 4 months of the year

Chart legend

Chart 1: Reimbursement of funds for Covid-19 patients

Chart 2: Number of persons affected by Covid-19 and those who have benefited from the reimbursement

Chart 3: Reimbursed patients affected with Covid / Total population %

Chart 4: Real costs of patients with Covid-19 with average symptoms and the amount benefited from the reimbursement package (ALL)

Chart 5: Performance of total funds for reimbursement of medicines

Chart 6: Imports of pharmaceutical products, by countries, 4 M I, including vaccines from China and Turkey

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Introduction

This report analyzes the state budget expenditures for COVID-19-related reimbursement and medical equipment investments for September 2020 - May 2021. The report focuses on the government reimbursement package for persons confirmed positive with Covid-19, with symptoms light or medium. Through the data collected by the Compulsory Health Insurance Fund (for the number of patients who have benefited from the reimbursement package) from the data collected by the customs (for the import of medicines during the months under review), it is evident that the reimbursements were low, while the costs of purchasing unregistered drugs used during the pandemic have been high.

I. Main Findings

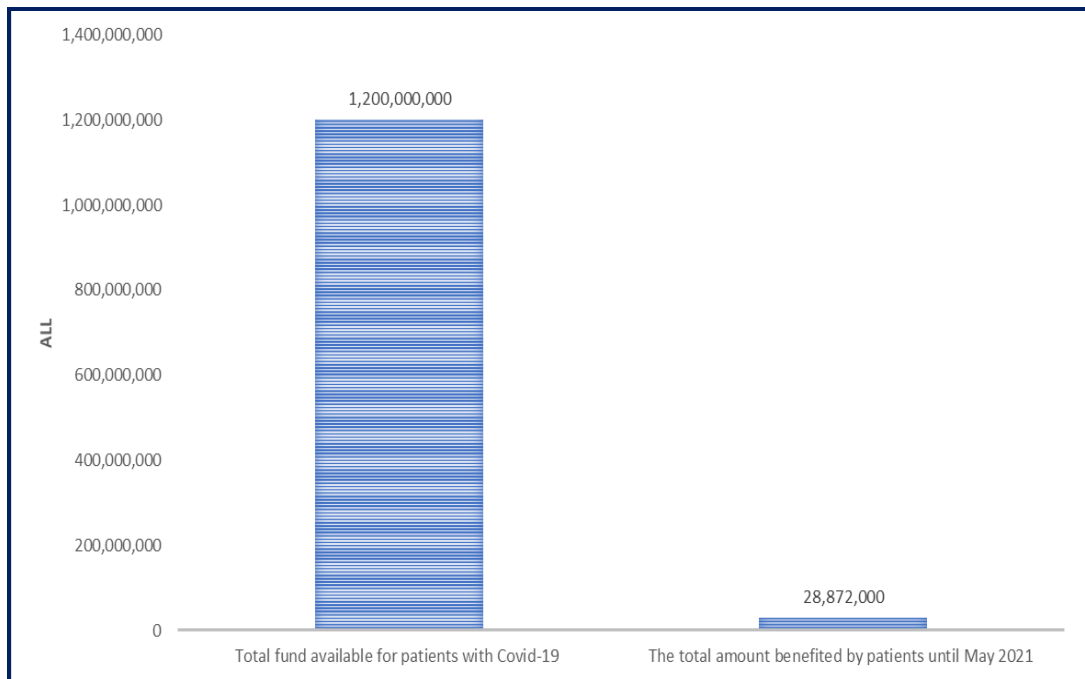
- Covid-19 patients with mild to moderate symptoms, treated at home during the pandemic period March 2020 - May 2021, faced high costs of applying treatment therapies at their own expense. These costs were over ALL 100,000 (EUR 813) per person for patients with mild symptoms.¹
- The government's special package for reimbursement of mild and moderate symptoms did not affect Covid-19 patients treated at home.
- In 2020, only 1,708 people received reimbursement, with the total amount of ALL 6.3 million (EUR 51.2 thousand)². On average, reimbursement for a patient with Covid-19 was ALL 3,730 (EUR 30) per person.
- Reimbursements were low even during 2021. For the period January-April 2021, the reimbursement value of the anti-Covid 19 package was ALL 22.5 million (EUR 183,000), which was distributed to 5,475 people.³
- During the period November 2020-May 2021, a total of ALL 28.8 million (EUR 234,000) were reimbursed, out of the total fund of ALL 1.2 billion (EUR 9.75 million) that the government made available for the reimbursement of patients with Covid-19, treated at home. Until May 2021, only 2.4% of the total fund available for reimbursement of patients with Covid-19 was used.

¹ Data from interviews with seven focus groups

² <https://fsdksh.gov.al/w/p-content/uploads/2021/09/Raport-Vjetor-2020.pdf>

³ Monitoring report of the Ministry of Health and Social Protection, four first month of 2021

Chart 1: Reimbursement of funds for Covid-19 patients

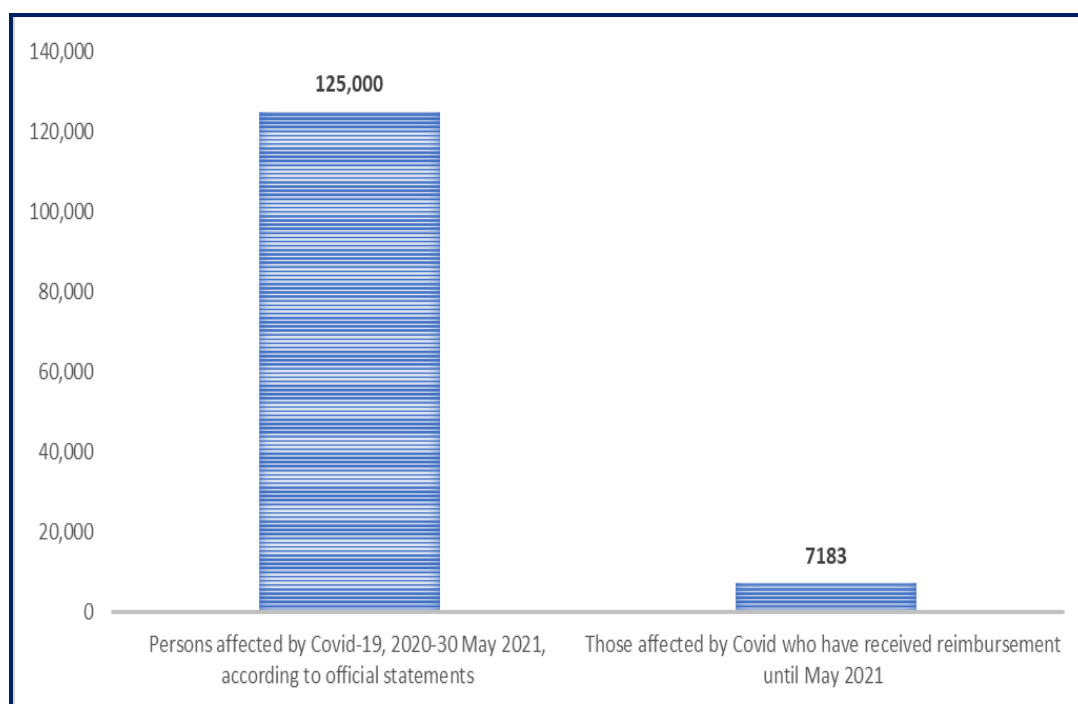


Source: Ministry of Health and Social Protection, Ministry of Finance

- The total fund allocated for the reimbursement of those affected by Covid-19 (at about ALL 1.2 billion, or EUR 9.75 million) benefited a total of 7,183 patients from November 2020 to May 2021, with an average amount of ALL 4,019 (EUR 33) per patient. Meanwhile, from March 2020 to May 30, 2021, at least 132,000 people were officially affected by Covid-19⁴.

⁴ <https://fsdksh.gov.al/botimet-2/>; FSDKSH, the right for information

Chart 2: Number of persons affected by Covid-19 and those who have benefited from the reimbursement

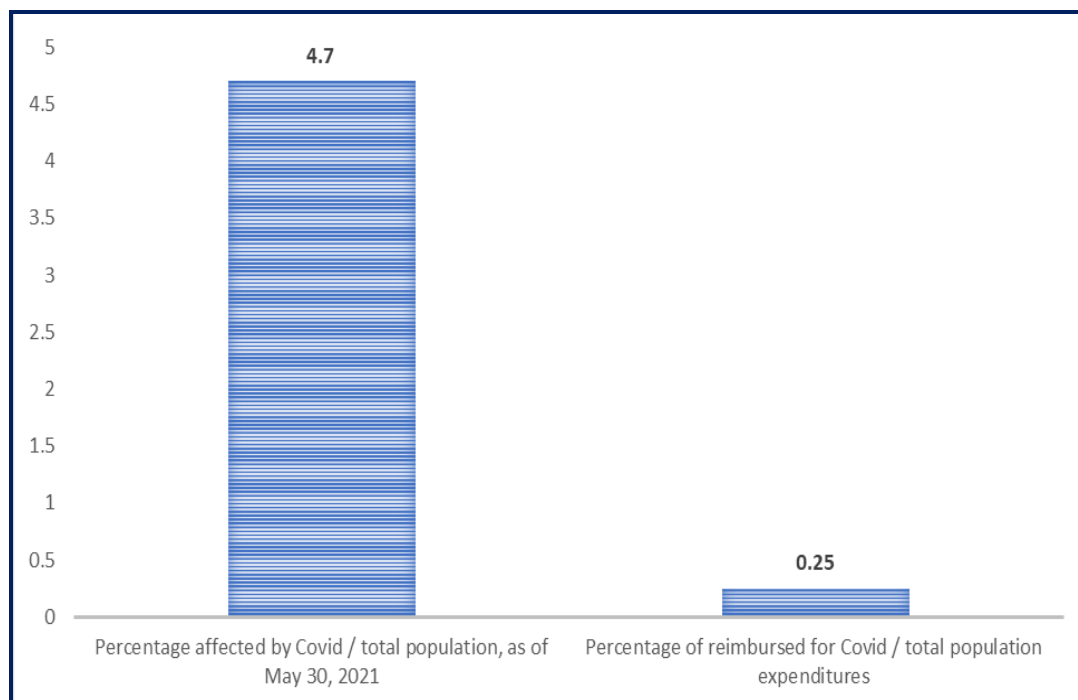


Source: <https://www.worldometers.info/coronavirus/country/albania/>; FSDSHK

- As of May 30, 2021, according to official statements,⁵ at least 4.7% of the population in the country was infected with Covid-19 (this percentage may be several times higher, as only confirmed cases with positive tests are declared from the Ministry of Health and Social Protection). Meanwhile, the percentage of the population that has received a reimbursement for the costs incurred for treatment by Covid-19 is 0.25% by the end of May 2021.

⁵ <https://shendetesia.gov.al/category/lajme/>

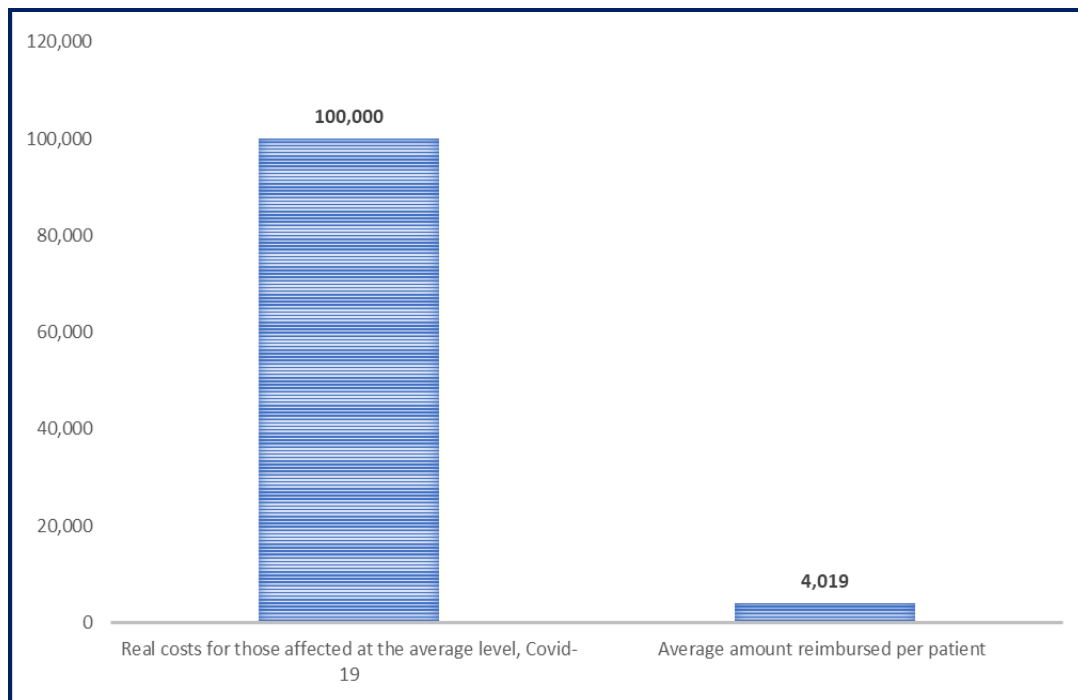
Chart 3: Affected and reimbursed patients affected with Covid / Total population %



Source: Ministry of Health and Social Protection, INSTAT, authors' calculation

- **Expenditures for the treatment of the disease (moderate level)** were 10-20 times higher than the funds received from the reimbursement. According to the focus groups, a patient with average symptoms spent about **ALL 100,000 (EUR 813) for the treatment, while the average reimbursement rate was ALL 4,019 (EUR 33)**.
- During October 2020 - April 2021, which corresponded with two strong pandemic waves, additional expenses for medicines were **ALL 3.6 billion, or almost Euro 30 million** (excluding costs to buy the vaccines). A significant part of this amount has been paid out of the pocket from citizens forced to self-medicate against Covid-19.
- Expenses to buy non-registered medicines that have been used during the pandemic have also been high, as it came out from focus groups' findings. Nevertheless, it is impossible to estimate those costs due to informal imports of un-registered drugs, like Favipiravira or Favira.

Chart 4: Real costs of patients with Covid-19 with average symptoms and the amount benefited from the reimbursement package (ALL)

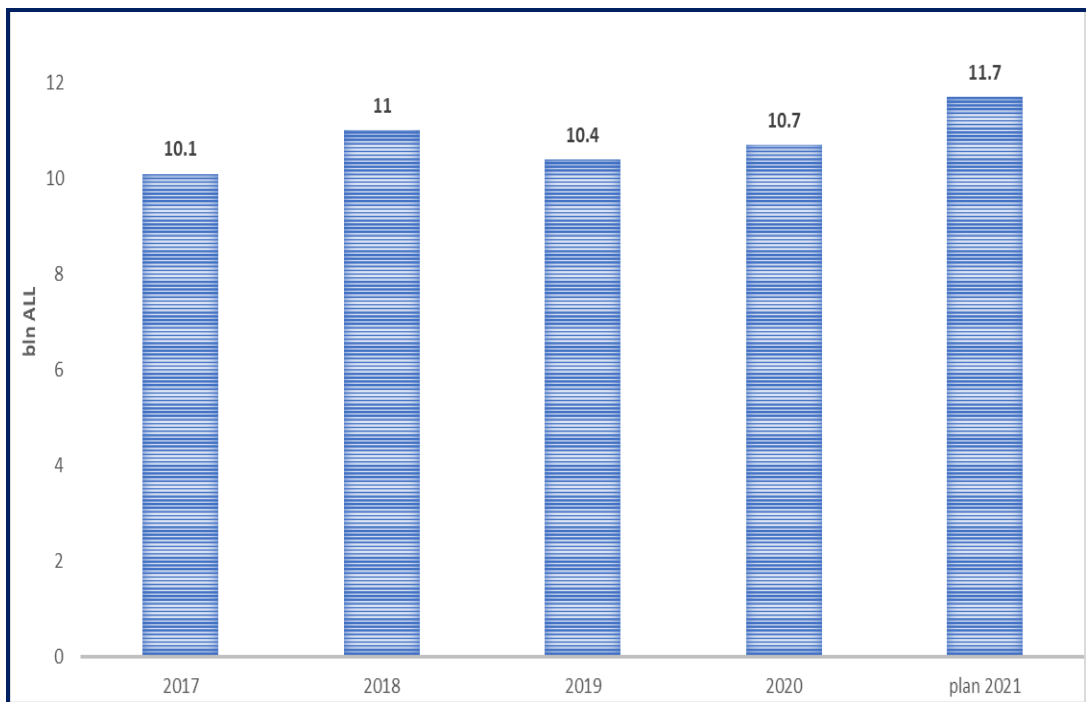


Source: focus groups, CHIF, authors' calculation

- The total reimbursement package of medicines (for all diseases) increased only slightly in 2021 by 9%, even in the middle of the pandemic. These growth rates are the same as in recent years, as the number of chronically ill patients has increased. Twenty-three new drugs were added to the List of Reimbursable Medicines in 2021. In all, there are 1191 drugs in the list of alternatives for treatment related to diagnoses of chronic diseases.⁶
- On the list of reimbursable medicines this year, drugs that treat and control the most frequent chronic diseases in the population such as diabetes, hypertension, cardiovascular diseases have been included, as they make up the largest share of the reimbursement costs. The list of 2021 also includes innovative drugs for the treatment of some types of cancers, such as lung and breast cancers, as well as alternative therapies for patients suffering from the effects of Covid-19. Dialysis patients are another group who will benefit from a new medication to prevent serious complications from the disease. The total fund provided in the State Budget for reimbursement of medicines is ALL 11.7 billion (EUR 95 million).

⁶ <https://fsdksh.gov.al/miratohet-lista-e-re-e-barnave-te-rimbursueshme-shtohen-23-barna-te-reja-ne-terapite-e-mjekimit/>

Chart 5: Performance of total funds for reimbursement of medicines



Source: Ministry of Health and Social Protection

II. Executive Summary

Following a temporary relief in January 2021, the Covid-19 pandemic marked a large second wave in February-April. The number of daily active cases peaked⁷ at 1,239 on February 16th, the highest level recorded since the pandemic began. The spread of the pandemic was negatively affected by a lack of restriction measures, unlike in other European countries that re-imposed strict quarantines after the end of the year to limit the spread of the British variant⁸ which gained ground in January 2021.

The increase in the numbers of infected people in the country led to hospital overload, culminating in about 650 hospitalized patients in early March.⁹

Compared to the population, Albania has fewer doctors in Europe, with 16.5 doctors per 10 thousand inhabitants, as much as a third of the European average of 48 doctors per 10 thousand inhabitants.¹⁰

Hospital overload, combined with the low number of health personnel compared to the population, forced many infected people to treat the infection at home, resorting to self-medication. Private hospitals also experienced a high increase in inpatient flows.¹¹

There is no accurate data on citizens' payments to cope with the consequences of the pandemic through the purchase of medicines, hospitalization in private hospitals, or out-of-pocket payments for private medical care. However, some indirect data, such as drug imports and focus groups' input, shed light on the high amounts to cure the disease. In contrast, government payments to reimburse anti-Covid prescriptions were minimal, even much lower than budgeted.

In 2020, only 1,708 people received reimbursement, with a total value of ALL 6.3 million (EUR 51.3 thousand).¹²

During the period January-May 2021, the Compulsory Health Insurance Fund reimbursed 5632 patients with the diagnosis "Covid-19" for a total value of ALL 22.5 million (EUR 183 thousand)¹³.

From the total fund of about ALL 1.2 billion (EUR 9.7 million) allocated for the reimbursement of those affected by Covid-19, ALL 28.8 million (EUR 234 thousand) were spent for the period November 2020-May 2021. A total of 7,183 patients benefited, an average reimbursement of ALL 4,019 (EUR 33) per patient.

⁷ <https://shendetesia.gov.al/category/lajme/>

⁸ <https://www.theguardian.com/world/2021/mar/22/lockdowns-return-extended-third-wave-Covid-europe>

⁹ <https://shendetesia.gov.al/category/lajme/>

¹⁰ [https://www.who.int/data/gho/data/indicators/indicator-details/GHO/medical-doctors-\(per-10-000-population\)](https://www.who.int/data/gho/data/indicators/indicator-details/GHO/medical-doctors-(per-10-000-population))

¹¹ Interviews with representatives of private hospitals

¹² <https://fsdksh.gov.al/w/p-content/uploads/2021/09/Raport-Vjetor-2020.pdf>

¹³ Monitoring report of Ministry of Health and Social Protection for the first four months of 2021

The consequences that the pandemic caused on people's health was also reflected in the significant increase in the imports of pharmaceutical products. Excluding the cost of vaccines, additional expenditures on medicines for the period January-April 2021 were ALL 2.5 billion (EUR 20 million), more than the average of the same period for 2018-2020. This growth is mainly explained by imports of products that were used to treat Covid-19, such as antibiotics, cortisone, anti-inflammatory drugs, vitamins etc.¹⁴

On November 18th of 2020, the Council of Ministers decided on the reimbursement of the outpatient treatment package at home and issued the relevant instructions on how this reimbursement would be made by the family doctor.¹⁵ The budget allocated was ALL 1.2 billion (EUR 9.7 million).

As mentioned above, official data show that reimbursements of anti-Covid-19 cost for all groups of the population were minimal, leaving citizens, especially the elderly and the chronically ill patients, to face the financial costs of the pandemic on their own.

Neither MHSP nor CHIF responded to the requests for information addressed for the purpose of this report, for the categories that have benefited from the reimbursement of anti-Covid-19 prescriptions, nor did they give any explanation why the factual reimbursement level was so low.

¹⁴ Interviews with doctors and Pharmaceutical Companies for the purpose of this report

¹⁵ <https://fsdksh.gov.al/wp-content/uploads/2020/11/Udhezim-i-trajimit-per-MPF.pdf>

III. Methodology and limitations

Official data from the monitoring reports of the Ministry of Health and Social Protection (MSHMS) that are published once in four months, as well as statistical data from the General Directorate of Customs and INSTAT, are used to draft this report.

In addition to analyzing publicly available data, requests for information were sent to several institutions, such as the Ministry of Health and Social Protection and the Compulsory Health Insurance Fund. The cooperation of institutions to make budget expenditures transparent, especially those related to the pandemic, was minimal, with lukewarm responses or no response at all.

The Compulsory Health Insurance Fund only provided answers about the number of patients reimbursed for anti-Covid prescriptions and did not answer the questions on how many elderly or chronically ill patients benefited.

Seven focus groups in four cities (Tirana, Kamza, Kukes, and Elbasan) were conducted with stakeholders, aiming to identify the costs of Covid-19 for patients forced to pay the costs by themselves.

IV. Reimbursement of anti-Covid 19 treatment packages

The decision of the Council of Ministers No. 908, dated 18.11.2020, "On the approval of the package of anti-Covid19 outpatient treatment at home, which will be financed by the Compulsory Health Insurance Fund", determined that persons who tested positive to Sars Cov-2 benefit free of charge outpatient treatment at home according to the guidelines approved by order No. 579, dated 14.10.2020, "On the approval of the guideline to follow the cases with Covid -19 infection at home ", from the Ministry of Health and Social Protection¹⁶. The total projected fund was 1.2 billion ALL (9.7 million EUR).

According to this guideline, it is the family doctor who determines the treatment regimen at the time the patient is tested positive for Sars-Cov-2, depending on the condition and concomitant diseases.

The family doctor is eligible to determine the prescription for the purpose of reimbursement after diagnosing "Covid-19 mild or moderate forms according to the guideline of following-up of cases of Covid-19 infection at home".

The number of persons who benefited from the reimbursement of drugs against Covid-19 in November-December 2020 was 1,708 patients (6.3 million ALL, or 51.3 thousand EUR), while for the period January-May 2021, it is 5,632 patients (ALL 22.5 million, or EUR 183 thousand).¹⁷ The total amount reimbursed until May 2021 is ALL 28.8 million (EUR 234 thousand).

During the period January-May 2021, the Compulsory Health Insurance Fund reimbursed 5,632 prescriptions with the diagnosis "Covid-19" for a value of ALL 22.5 million (EUR 183 thousand).¹⁸ This amount is only 1.9 per cent of the total fund that the government has made available for the reimbursement package for patients with Covid-19 (total ALL 1.2 billion, or EUR 9.7 million). According to the data, the average refund for a prescription was ALL 4,083 (EUR 33). This amount is many times lower than the real costs incurred by patients with moderate to severe symptoms treated out of the hospital. Data from interviews, focus groups, and interviews with doctors, patients, and pharmacists show that the costs for the treatment of the disease have been 10-20 times higher, at more than ALL 100 thousand (EUR 813) per patient with worse than average symptoms.

¹⁶ <https://fsdksh.gov.al/wp-content/uploads/2020/11/Udhezim-i-trajtimit-per-MPF.pdf>

¹⁷ The official answer from the Compulsory Health Insurance Fund

¹⁸ Monitoring report of Ministry of Health and Social Protection for the first four months of 2021

Annex 1 - Reimbursement for outpatient treatment at home for persons tested positive with Sars Cov-2

The total funds available for reimbursement, based on the Decision of the Council of Ministers No. 908, date 18.11.2020, "On the approval of the package of anti-Covid outpatient treatment at home, which will be financed by the Compulsory Health Insurance Fund": ALL 1.2 billion (EUR 9.7 million);

During November-December 2020, the number of persons that benefited from reimbursement of anti-Covid 19 medicines was 1,708 patients.¹⁹;

The reimbursement amount for 1,708 prescriptions with a "Covid-19" diagnosis for the period November-December 2020 was ALL 6.3 million²⁰ (EUR 51.2 thousand), or 0.52% of the total fund forecasted by the Decision of the Council of Ministers No.908;

The average refund for a prescription was ALL 3,730 (EUR 30) during November-December 2020;

In January-April 2021, the number of persons that benefited from reimbursement of anti-Covid 19 medicines was 5,632 patients.²¹;

The reimbursement amount for 5,632 prescriptions with "Covid-19" diagnosis for the period January-May 2021 is ALL 22.5 million.²² (EUR 183 thousand), or 1.87% of the total fund forecasted by the Decision of Council of Ministers No.908;

The average refund for a prescription was ALL 4,083 (EUR 33) during January-May 2021;

Expenditures for the treatment of the disease (moderate level) were 10-20 times higher, reaching more than ALL 100,000 (EUR 813) for a patient with moderate or severe symptoms.²³

¹⁹ Monitoring report of Ministry of Health and Social Protection, September-November 2020

²⁰ Monitoring report of Ministry of Health and Social Protection, September-November 2020

²¹ Monitoring report of Ministry of Health and Social Protection, January-April 2021

²² Monitoring report of Ministry of Health and Social Protection, January-April 2021

²³ Interviews with focus groups

V. High growth in expenses for medicines

For the period February-April 2021, imports of medicines increased significantly by 87%, compared to the average of the same period 2018-2020,²⁴ including imports of vaccines. Excluding the cost of vaccines, the increase is 50%.

Imports went up by ALL 3.9 billion (EUR 31.7 million), of which ALL 1.4 billion²⁵ (EUR 11.4 million) were for vaccines imported from China and Turkey²⁶. Excluding the cost of vaccines, the additional costs for medicines were ALL 2.5 billion, or EUR 20 million, as a result of increased imports of products used for the treatment of Covid-19, such as antibiotics, cortisone, anti-inflammatory drugs, and vitamins.²⁷

Imports of pharmaceutical products from Germany, Albania's first trading partner for medicines (with 13% of total imports), increased by 24% for the first four months of 2021, compared to the average 2018-2020 of the same period.²⁸ From Italy, the increase was 48%, from France 50% and from other countries (mainly Slovenia, Greece, Belgium, Brazil, Bulgaria and South Korea) it was about 50%.

Imports of pharmaceutical products from China multiplied to 1.1 billion ALL (8.9 million EUR) after the import of Chinese vaccines began. Some of them were also imported from Turkey, which saw an increase of 48% on an annual basis for January-April 2021, compared to the average of the first four months for the period 2018-2020. Although the contract was made through Turkey, direct imports of Chinese vaccines turned out to have been imported from the country of origin, China²⁹.

²⁴ Source: General Directorate of Custom, upon a special request for the purpose of drafting this report

²⁵ Monitoring report of Ministry of Health and Social Protection, January-April 2021

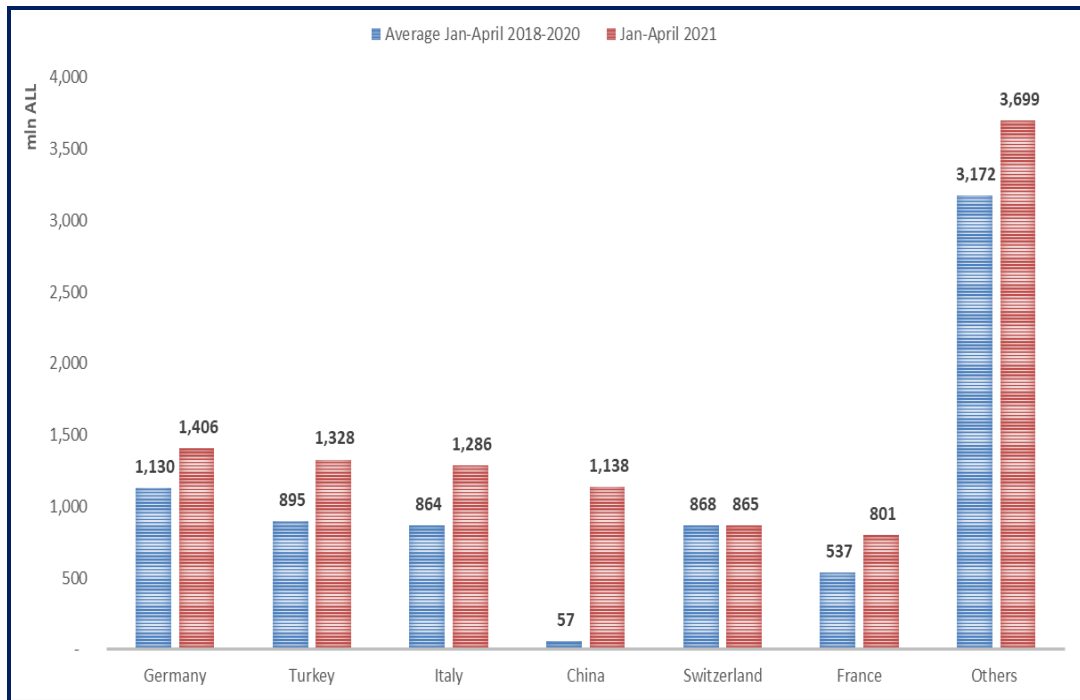
²⁶ http://databaza.instat.gov.al/pxweb/sq/DST/START__FT__FTM/NewFTM005/?rxid=d456c87d-d652-4233-bac5-45f112715dbe

²⁷ Interviews with doctors and Pharmaceutical Companies for this report

²⁸ http://databaza.instat.gov.al/pxweb/sq/DST/START__FT__FTM/NewFTM005/?rxid=d456c87d-d652-4233-bac5-45f112715dbe

²⁹ INSTAT, geography of trade by partners

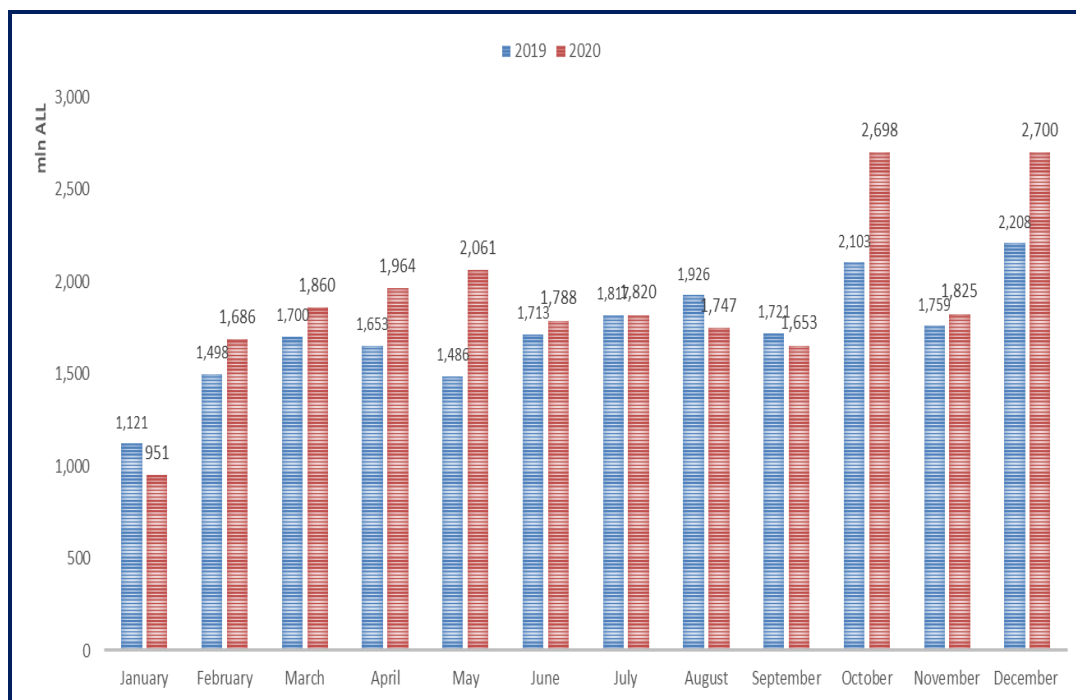
Chart 6: Imports of pharmaceutical, by countries, 4 M I, including vaccines from China and Turkey



Source: General Directorate of Customs

Imports of medicines were also high during the first wave of the pandemic. During October-December 2020, the import of medicines was 19% higher compared with the same period of 2019, or 1.15 billion ALL (9.4 million EUR) additional spending.

Chart 7: Monthly imports of pharmaceutical products, 2019-2020



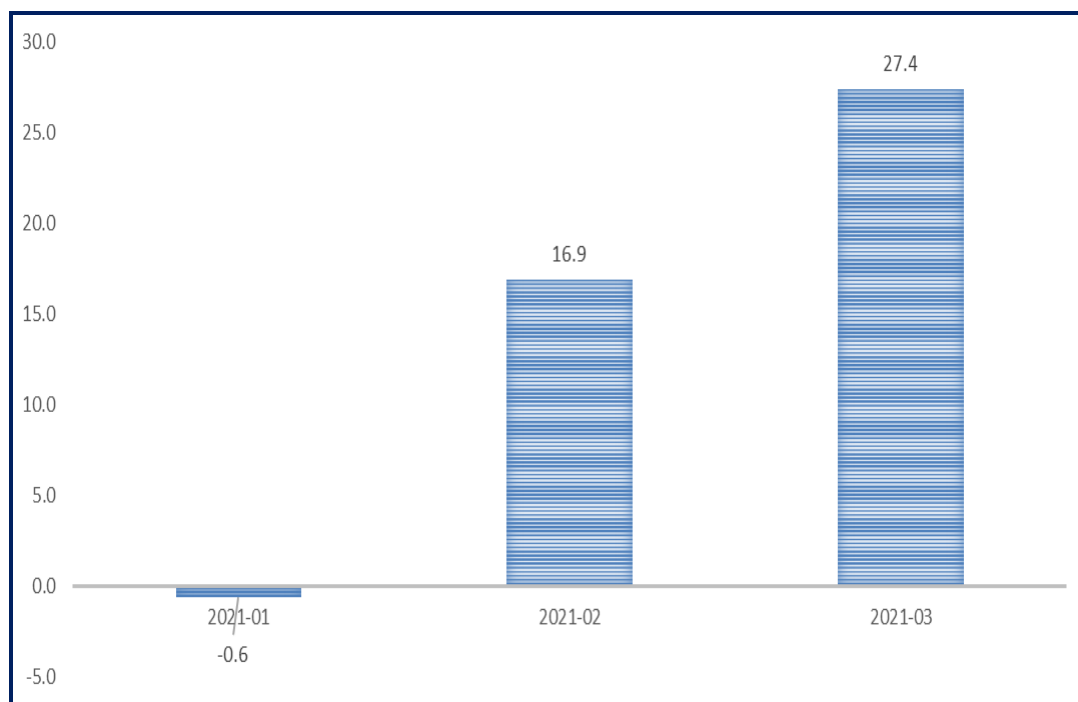
Source: General Directorate of Customs

The period October 2020-April 2021 corresponded with two strong pandemic waves, and additional expenses for medicines were ALL 3.6 billion, or almost EUR 30 million (excluding costs to buy the vaccines).³⁰

Another indicator published from INSTAT, the value index of "Pharmaceutical, medical and orthopaedic, cosmetics, perfumes and other personal hygiene products", which measure the annual change in expenditures for respective indicators marked a high increase in February and March 2021, during the peak of the second wave of the pandemic. According to the official data presented in the chart below, spending on pharmaceuticals and medical products increased by 17% and 27.4% respectively, in February and March 2021 (corresponding to the second wave of the pandemic), compared to the respective months of the previous year.

³⁰ Source: General Directorate of Customs, authors' calculation

Chart 8: Annual change of the value index, pharmaceutical, medical, and orthopaedic products, cosmetics, perfumes and others (%)



Source: INSTAT

VI. Investments in medical equipment needed to cope with the pandemic

In 2020, the current government operating expenditures for the purchase of protective materials for Covid-19 were 993 million ALL, or 95% of the annual plan.³¹

In addition to executing the current operating expenditures, within the Covid-19 pandemic, MSHMS based on DCM No. 249 dated 27.03.2020, allocated 1 billion ALL for capital investments. This figure was detailed in important investment objects to assist in coping with the pandemic situation, as follows:

- reconstruction of infectious paediatrics at QSUT - with a value of ALL 40 million. The contract was concluded, but after applying for a reconstruction permit in Tirana Municipality, the latter rejected it due to a lack of some documents. Therefore, a reallocation has been made.
- Annual fund for medical equipment CT Scanner - with a value of ALL 173 million. The contract could not be concluded, as the procedure ended in the PPC (Public Procurement Commission).

³¹ Monitoring annual report 2020, Ministry of Health and Social Protection.

VII. Budget of hospitals and reimbursement

The Compulsory Health Insurance Fund is the only public and autonomous institution, which manages and develops the compulsory health insurance scheme in Albania. CHIF finances health services from public and private providers following national health care policies.³²

In 2020, the total funds for financing health services and reimbursement of medicines were ALL 43.8 billion (EUR 356 million) or 3.3% higher than in 2019. In 2020, ALL 10.7 billion (EUR 87 million) were allocated for the reimbursement of medicines, up 2.8% on an annual basis.

Financing of primary health care service in 2020 was ALL 7.4 billion (EUR 60 million), 4.4% less compared to 2019. ALL 115 million (EUR 934 thousand) were spent on investments, or 62% less than in 2019.

Expenditures of financing the hospital service were 23.8 billion ALL (193 million EUR), or 6.7% higher than in 2020.

The available budget of CHIF for 2021 is ALL 51.4 billion (EUR 418 million), or 7.5% higher than in 2020.

The fund for the reimbursement of medicines for 2021 is ALL 11.7 billion (EUR 95 million), 9% higher compared to 2020.

The funds used to reimburse the treatment of patients with Covid-19 were as much as 0.2% of the total planned fund for reimbursement this year.

CHIF, Actual budget 2019-2020, plan 2021 (million ALL) ³³	2019	2020	Plan 2021
Reimbursement	10,407	10,720	11,720
Financing of primary service	7,761	7,419	10,714
Administrative expenses	684	804	985
Investments	308	115	50
Hospital service financing	22,358	23,855	27,461
Total	42,118	43,313	50,930

³² https://fsdksh.gov.al/wp-content/uploads/2019/10/Kush_Paguan_web.pdf

³³ Source: <https://fsdksh.gov.al/wp-content/uploads/2021/04/buxheti-ne-vite-2013-2021-5.pdf>

VIII. Foreign aid and donations for health expenses

From March 2020 to June 2021, foreign aid and donations were given to cope with the health crisis caused by Covid-19 were ALL 1 billion (EUR 8.1 million), of which ALL 671 million (EUR 5.4 million) were in the form of equipment for hospitals, ALL 191 million (EUR 1.55 million) were protective equipment for medical teams, and ALL 206 million (EUR 1.7 million) were kits and reagents for public laboratories that served to increase testing of infected suspects.

As can be seen from the table below, the largest donor was the United Nations through the UNOPS and UNDP programs with over ALL 500 million (EUR 4.1 million) or 50% of the total foreign aid, most of which was provided for equipment, kits and reagent. Among the donors is the company from the United Arab Emirates, EMAAR, with ALL 45 million (Euros 365 thousand), which were given in the form of protective equipment for medical staff. We recall that the EMAAR company received in December 2020 the exclusivity from the Albanian government to build a yacht port and a complex of luxury housing in the place where the Port of Durres currently operates.

Foreign assistance provided for health emergency management is as much as 10% of the funds made available from the government for health emergency management from March 2020 to June 2021.

Table of foreign donations for the pandemic in ALL		
Year	Donors	Grand Total
2020	American Embassy	6,823,000
2020	United Arab Emirates	9,201,562
2020	EMAAR	45,680,618
2020	Qatar	54,825,284
2020	UNDP	80,287,427
2020	UNOPS	432,421,009
2020	Jordan	53,272,518
2020	Saudi Arabia	33,221,671
2021	German Embassy	21,656,800
2021	NATO	111,213,000
2021	UNOPS	230,467,958
	Total ALL	1,079,070,846

Source: Ministry of Health and Social Protection

Annex 2 - Shortcomings in health infrastructure increased out-of-pocket costs

Traditionally Albania has been faced with poor health infrastructure and a lack of medical staff and equipment. Therefore, the pandemic outbreak increased the difficulties of the public sector to manage the health crisis. International standards suggest that for a decent hospital service a nurse should care for no more than five patients.³⁴ In Albania, during the peak of the pandemic in January-February 2021, a nurse had to take care of more than 11 patients with Covid-19.³⁵ Lack of nursing staff is closely related to the high mortality rate in hospitals. As a result of this situation, many infected people chose to be treated at home, often facing high costs and confusion in treatment protocols.

In addition to medical treatment and privately securing oxygen equipment, Covid-19 patients have faced an increased need for assistance in securing their livelihoods, ranging from food and other personal needs.

A study by the US National Centre for Biotechnology Information shows that in-hospital mortality is closely connected to low levels of nursing care.³⁶

According to the focus group interviews, the costs of home treatments for patients with moderate Covid-19 reached up to over ALL 100,000 (EUR 813) per person.

"BC – I was tested positive with Covid-19 in February, together with my husband. The first week we thought we had an easy infection. We privately contacted a doctor and started dexamethasone, salospir, and tachypirine. I took them together with my husband! We also secured a supply of food because we had read that a good diet is very important. We spent about ALL 20,000 (EUR 160) on food.

However, my situation was getting worse while my husband was in better shape. My oxygen level dropped, but I refused to go to the hospital. I paid privately for everything. I did the tests for myself and my husband 15,000 ALL x 2 people = ALL 30,000 (EUR 243). I repeated the same tests after going through a very serious condition. So, I spent ALL 60 thousand (EUR 490) only for the analysis for Covid-19, but the story did not end there.

I secured a private contact with a doctor specializing in infectious diseases who works at UHC "Mother Teresa". I got the prescription, and my relatives bought the medicines at the pharmacy. I did the X-Ray in a private clinic. We received the nursing service privately. The cost was ALL 2,000 (EUR 16) for each injection. For one week, I was in a very serious condition, being treated with oxygen therapy at home.

The cost of oxygen was 15 euros/day, and I had to keep the equipment for at least

³⁴ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7491754/>

³⁵ Based on interviews with doctors

³⁶ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2563988/?fbclid=IwAR0NQ3OJBjInHNP2KXTA2SGxwjmOqMT0XErmQ6WmBh7DH0QLtjZ7fDRY5Yk>

one month. Otherwise, they would not have rented it: renting the oxygen equipment was 450 euros for a month. I also got one simple and one professional oximeter. The total cost was over ALL 200,000 (EUR 1,600), although I didn't make the proper calculations. I was just happy to survive.

After my health got better, I still had problems with blood sugar levels and blood pressure. Post-Covid visits have cost me another ALL 50,000 (EUR 406), all made in private laboratories because doctors asked for other tests. I continued insulin for a few weeks, and I am currently being treated for diabetes, but not with insulin. Covid has cost us a lot. I did not go to the public hospital because I could not wait to get recommendations (as the system functions). Covid worsened my condition immediately, and I feared I was going to die. I did not go to the public hospital because I did not trust it. I had heard a lot of things. Maybe it's a rumour, maybe more people survived that died there in the hospital, but I could not trust my health to them."

"**AL:** In December 2020 both of my parents got sick. My father had a cough, but because he has a chronic cough, we did not think he was infected with Covid-19 until his condition worsened. Its pulse range fell very low, while both had problems with blood clotting. They both got lung X-Rays and had their Covid diagnosis confirmed. We had no contact with the public health care service during the period of their medical treatment period. They immediately started taking the medication prescribed by the infectious disease doctor we contacted. We also secured two oxygen generator machines for both parents. We also bought supplements to boost immunity and have continuously done medical examinations and controls for about one month. We have not done a calculation cost at all stages, diagnostic-treatment-post Covid. But I can estimate the total cost for both parents was ALL 200,000 (EUR 1600).

I gave the injections to my parents myself: ten injections a day, including antibiotics, cortisone and blood thinners. The cost to my parents continues today after six months, as COVID left long-term consequences, such as diabetes, large blood pressure fluctuations and obesity. We continue to monitor the post-COVID health status of my parents privately. We did not inform the family doctor at the beginning because my parents' condition was an emergency, and we did not have time to follow the system.

"**D.Ç:** My father had a slightly increased fever in November. We went to the family doctor, and he tested negative for Covid-19 (RT-PCR). We went to the Dispensary Public Clinic and waited in line for an X-Ray. They told us it was just a normal cold. He spent some money on medicines at no great cost.

In February, my father had a higher fever. We were scared, and I did not go to the family doctor anymore; we did the tests in private clinics. We contacted a doctor privately, who proposed that we do the scanner. We did the scanner privately as we could not wait long in the public health sector. The results showed he was a post-Covid-19 patient. The costs of the medicines we received during that period went to ALL 58,000 (EUR 470). The father continues to have problems with diabetes and

blood pressure, and his expenses continue. The cost of medical examinations and controls were approximately ALL 100,000 (EUR 813). My father refused to go to the hospital because he had heard that he might end up losing his life there."

"A. H:

My mom cured herself at home. As her health condition was getting worse, she went to see her family doctor, who recommended having a lung X-Ray. Based on the X-Ray results, the lungs were damaged, and she was diagnosed with Covid-19, also confirmed by the RT-PCR test. We did all the examinations and controls in the public health sector. After she got better, she did other examinations in private clinics. My parents have experienced a lot of anxiety and stress."

Annex 3 - Out-of-pocket expenses for unregistered medicines

A large share of the cost for outpatient treatment has been spent on drugs that were neither registered nor allowed to be used in Albania. Interviews with pharmacists have shown that doctors have issued prescriptions for drugs that patients have been forced to find in illegal forms, especially for intravenous drugs, such as Favipiravira or Favira. Pharmacists claimed that in many cases, they were forced to give medications to patients with Covid-19 just by marking their name in the debt list, as they were not able to pay for the moment.

“XH.D- pharmacist 1: From the experience during the pandemic, patients had the highest costs for medicines that were not allowed in Albania. What do I mean? Some medications that are not allowed in Albania need to be taken to follow the medication protocol. This is because doctors have issued prescriptions for drugs that patients have been forced to find in illegal forms, especially for intravenous drugs. For example, intravenous antivirals and antibiotics that are not allowed, like Favipiravira 200 mg or Favira, have been massively given by doctors. The cost for each patient was 150 Euros, 40 tablets (1 box). Even the anticoagulants, at one point, were lacking, and the unstamped drugs flooded the market.

Concerning the state reimbursement of medicines for people suffering from Covid-19, from what I know, they have reimbursed for Vitamin C 1000mg and Vitamin D3 2000 Unite. They were prescribed for 30 days, one tablet per day. According to protocol, the necessary amount was 2-3 gr vitamin C, while only 1 gr was reimbursed. So, the reimbursement was almost negligible. The cost of vitamins was not very high.

ALL 50,000 (EUR 406) was the average cost of patients at home treated. During this period, there have been abuses in the price of medicines. The price doubled for some medications. You must also keep in mind that usually there are two persons infected in one family, rarely only one. In some cases, people couldn't afford the payment and took the medication promising to pay for it later.

They had a relative with COVID-19, and except for the scanner that was done in UHC, the other examinations were done in the private sector. The total cost for the treatment of my relative was approximately ALL 200,000 (EUR 1,630). It was a psychological challenge.

Pharmacist 2:

The largest amount that a person spent was ALL 100,000 (EUR 813). Being in a suburban area, we have sold a lot of medicines with no immediate payment, as economic opportunities have been limited. Many elder parents have their children working as emigrants, and I have given them the medicines without being paid after their children have contacted and secured me that they will cover the costs of their parents' treatment. There have been cases where the children abroad have contacted me and asked to make the payments by bank. There were up to 4 people sick in a family. The family doctors did not even know that these patients were sick in many cases.

IX. Conclusions

- During the pandemic period, especially in the last quarter of 2020 and the first one of 2021, patients infected with mild to moderate symptoms of COVID-19 faced high costs of treatment from their own funds.
- The reimbursement package offered by the government had no effect on patients with mild to moderate symptoms in need and who got treated out of the hospital care services.
- The data of the study revealed that a patient with average symptoms of Covid-19 spent an average of ALL 100,000 (EUR 813) for self-treatment at home, mostly on antibiotics, oxygen, scanner and analysis.
- In November 2020, the government allocated a fund of ALL 1.2 billion (EUR 9.75 million) to reimburse patients diagnosed with Covid-19, but by the end of May 2021, only 2.4% of this fund was used.
- During November 2020-May 2021, a total of ALL 28.8 million (EUR 234,000) was reimbursed.
- Interviewed patients claimed they did not attempt to start the procedures to benefit from the reimbursement package due to the small amounts available and the numerous procedures to be completed.
- In many cases, the rapid progression of the disease caused individuals to bypass the family doctor due to the lengthy procedure time and be rushed to private hospital institutions for medical examinations or treatment.
- Distrust of government policies, especially about reimbursements, was another factor related to the low disbursements of the anti-Covid-19 package.
- Other data on medicines imports show that the increase in drugs imported in November 2020-April 2021 is about 30 million Euros more compared with the same period of previous years, a significant part of which was paid out of pocket to cure the health effects of Covid-19 in the population.

X. Recommendations

- The Ministry of Health and Social Protection should increase funding for reimbursement of the COVID-19 infected to alleviate the costs of outpatient treatment
- Reimbursement funding procedures need to be further simplified.
- The government and the Ministry of Health and Social Protection should increase the transparency of the use of reimbursement funds.

- The Compulsory Health Insurance Fund should conduct an Information Campaign to inform potential beneficiaries about the anti-Covid-19 reimbursement scheme.
- The government should expand the reimbursement list with medications used to treat Covid-19.
- Responsible government agencies must license and certify certain medications and antivirals that are already used in the Covid-19 treatment measure and that are also part of the international protocols.

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