

**Table 1)** Demographic Information of the Users of Para-clinical Services in the Martyrs' Families Received the Complementary Insurance (n=325)

| Demographic Characteristics | Number | Percentage |
|-----------------------------|--------|------------|
| <b>Gender</b>               |        |            |
| Male                        | 92     | 28.3       |
| Female                      | 233    | 71.7       |
| <b>Age Group</b>            |        |            |
| 1-25                        | 7      | 2.2        |
| 26-50                       | 90     | 27.7       |
| 51-75                       | 145    | 44.6       |
| 76-100                      | 83     | 25.5       |
| <b>Marital Status</b>       |        |            |
| Never Married               | 26     | 8.0        |
| Married                     | 191    | 58.8       |
| Divorced                    | 8      | 2.5        |
| Dead Spouse                 | 100    | 30.7       |
| <b>Job Status</b>           |        |            |
| House-wife                  | 210    | 64.6       |
| No Job                      | 57     | 17.6       |
| Self-employee               | 17     | 5.2        |
| State Employee              | 11     | 3.4        |
| Student                     | 8      | 2.5        |
| Farmer                      | 5      | 1.5        |
| Worker                      | 2      | 0.6        |
| Others                      | 15     | 4.6        |
| <b>Resident Place</b>       |        |            |
| City                        | 290    | 89.2       |
| Country Side                | 35     | 10.8       |

**Table 2)** Frequencies of the Places Providing the Para-clinical Services and Refund in the Martyrs' Families Received the Complementary Insurance Services (numbers in the parentheses showing percentage)

| Type of Service                 | Governmental Centers | Non-governmental Centers | Total Sum |
|---------------------------------|----------------------|--------------------------|-----------|
| <b>Injection/Wound Dressing</b> |                      |                          |           |
| Payback                         | (14.8) 4             | (40.7) 11                | (100) 27  |
| No Payback                      | (18.6) 5             | (25.9) 7                 |           |
| <b>Laboratory</b>               |                      |                          |           |
| Payback                         | (6.3) 12             | (13.5) 26                | (100) 192 |
| No Payback                      | (46.3) 89            | (33.9) 65                |           |
| <b>Imaging</b>                  |                      |                          |           |
| Payback                         | (11.7) 11            | (28.7) 27                | (100) 94  |
| No Payback                      | (30.9) 29            | (28.7) 27                |           |
| <b>Physiotherapy</b>            |                      |                          |           |
| Payback                         | (5.9) 1              | (17.6) 3                 | (100) 17  |
| No Payback                      | (35.3) 6             | (41.2) 7                 |           |
| <b>Travel Services</b>          |                      |                          |           |
| Payback                         | (33.3) 11            | (36.4) 12                | (100) 33  |
| No Payback                      | (21.2) 7             | (9.1) 3                  |           |
| <b>Sum</b>                      |                      |                          |           |
| Payback                         | (10.5) 39            | (21.8) 79                | (100) 363 |
| No Payback                      | (37.7) 137           | (30.0) 109               |           |

**Table 3)** Refund Process of Para-clinical Services and Satisfaction with the Process in the Martyrs' Families Received the Complementary Insurance Services (numbers in the parentheses showing percentage)

| Refund Process                                    | Injection/Wound Dressing | Laboratory | Imaging   | physiotherapy | Travel Services |
|---|--------------------------|------------|-----------|---------------|-----------------|
| <b>Totally Paid</b>                               |                          |            |           |               |                 |
| Yes   | (55.6) 15                | (19.8) 38  | (40.4) 38 | (23.5) 4      | (69.7) 23       |
| No  | (44.4) 12                | (80.2) 154 | (59.6) 56 | (76.5) 13     | (30.3) 10       |
| <b>Paid Costs</b>                                 |                          |            |           |               |                 |
| Less than 250,000RIs                              | (66.7) 10                | (18.4) 7   | (15.8)6   | -             | (13.1) 3        |
| 250,000 to 490,000RIs                             | -                        | (26.3) 10  | (7.9) 3   | -             | (47.8) 11       |
| 500,000 to 990,000RIs                             | (20.0) 3                 | (42.1) 16  | (39.5) 15 | -             | (8.7) 2         |
| More than 1000,000RIs                             | (13.3) 2                 | (13.2) 5   | (36.8) 14 | (100.0) 4     | (30.4) 7        |
| <b>Request to Refund</b>                          |                          |            |           |               |                 |
| Yes   | (28.6) 4                 | (52.6) 20  | (50.0) 19 | (75.0) 3      | (21.7) 6        |
| No  | (71.4) 11                | (47.4) 18  | (50.0) 19 | (25.0) 1      | (78.3) 17       |
| <b>Receiving the Paid Costs</b>                   |                          |            |           |               |                 |
| Yes   | (50.0) 2                 | (40.0) 8   | (42.1) 8  | (66.7) 2      | (33.3) 2        |
| No  | -                        | (30.0) 6   | (15.8) 3  | (33.3) 1      | (50.0) 3        |
| I do not know.                                    | (50.0) 2                 | (30.0) 6   | (42.1) 8  | -             | (16.7) 1        |
| <b>Satisfaction with Receiving the Paid Costs</b> |                          |            |           |               |                 |
| Very Low  | (75.0) 3                 | (25.0) 5   | (10.5) 2  | (66.7) 2      | (33.3) 2        |
| Low   | -                        | (10.0) 2   | (21.1) 4  | -             | (33.3) 2        |
| Moderate  | (25.0) 1                 | (30.0) 6   | (21.1) 4  | -             | (16.7) 1        |
| High  | -                        | (10.0) 2   | (5.2) 1   | (33.3) 1      | (16.7) 1        |
| Very High   | -                        | (25.0) 5   | (42.1) 8  | -             | -               |
| <b>The Cause of Dissatisfaction</b>               |                          |            |           |               |                 |
| Satisfied   | (55.6) 15                | (80.8) 155 | (74.6) 70 | (70.5) 12     | (57.5) 19       |
| No Payback or Incomplete Payback                  | (3.7) 1                  | (1.5) 3    | (3.2) 3   | (5.9) 1       | (15.2) 5        |
| Hard Access (Local/Time)                          | -                        | (3/1) 6    | (2/1) 2   | (5.9) 1       | (6.1) 2         |
| Bureaucracy                                       | (14.8) 4                 | (2.1) 4    | (1.0) 1   | -             | (3.0) 1         |
| Long Payback                                      | -                        | (2.1) 4    | (4.3) 4   | -             | -               |
| Out of Service                                    | (3.7) 1                  | (2.1) 4    | (4.3) 4   | (11.8) 2      | (3.0) 1         |
| Limited Coupon Number                             | -                        | -          | (1.0) 1   | -             | -               |
| Not Informed                                      | (3.7) 1                  | (1.5) 3    | (1.0) 1   | -             | (6.1) 2         |
| Others  | (18.5) 5                 | (6.8) 13   | (8.5) 8   | (5.9) 1       | (9.1) 3         |