

A. Fragmentation of health care and lack of integrated health financing

G. Other challenges

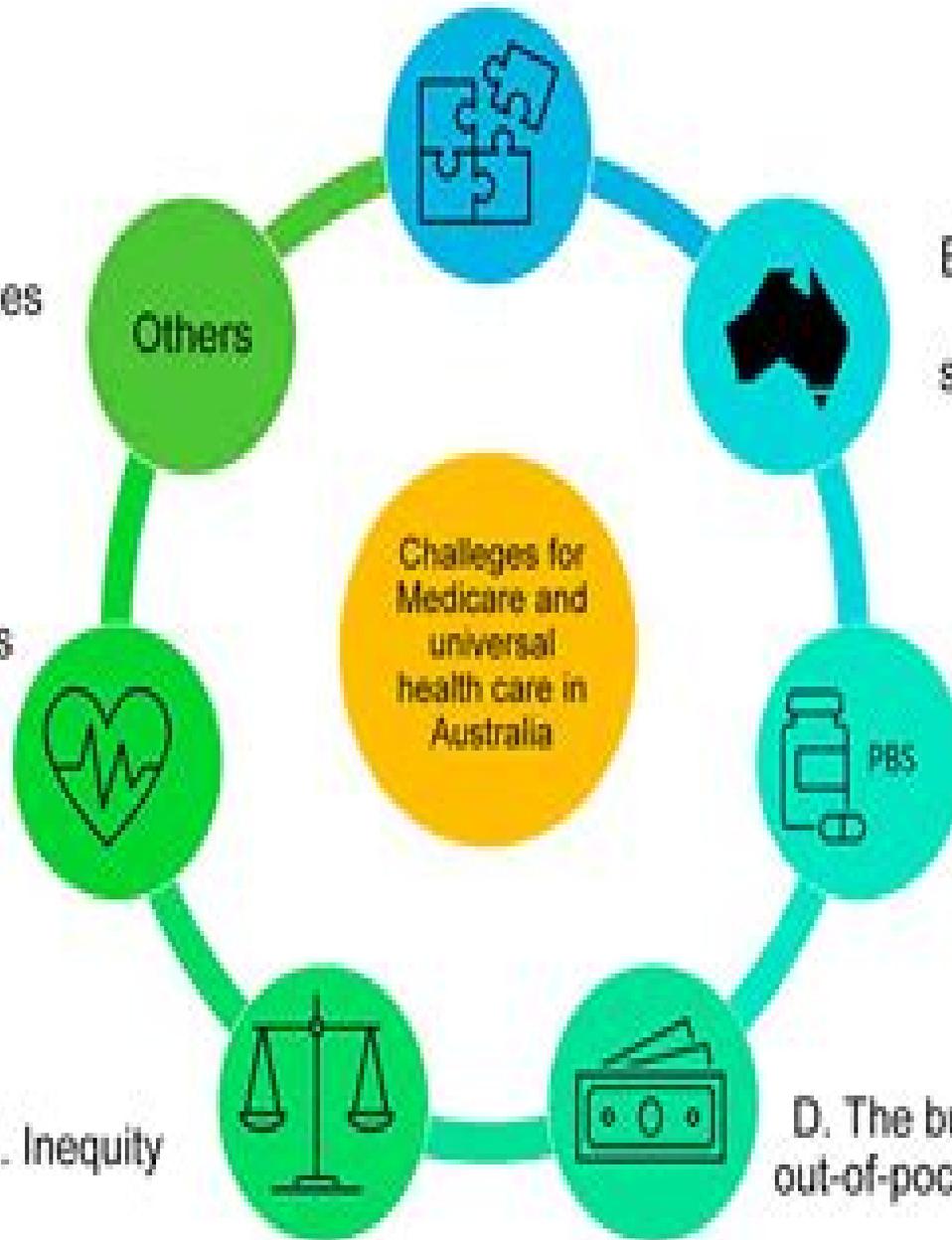
B. Access of Aboriginal and Torres Strait Islander people to health services and essential medications

F. Public subsidies for private health insurance

C. Reform proposals for the Pharmaceutical Benefits Scheme (PBS)

E. Inequity

D. The burden of out-of-pocket costs



# Understanding Universal Health Programs Issues And Options

**Judd E. Hollander**



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