**Article title**: A Narrative Synthesis Review of Out-of-Pocket Payments for Health Services Under Insurance Regimes: A Policy Implementation Gap Hindering Universal Health Coverage in Sub-Saharan Africa

**Journal name**: International Journal of Health Policy and Management (IJHPM)

**Authors’ information**: Abigail Nyarko Codjoe Derkyi-Kwarteng¹,²*, Irene Akua Agyepong¹,³, Nana Enyimayew¹, Lucy Gilson⁴,⁵

¹Faculty of Public Health, Ghana College of Physicians and Surgeons, Accra, Ghana.

²Ghana Health Service, Accra, Ghana.

³Research and Development Division, Ghana Health Service, Accra, Ghana.

⁴School of Public Health and Family Medicine, University of Cape Town, Cape Town, South Africa.

⁵Department of Global Health and Development, London School of Hygiene and Tropical Medicine, London, UK.

(*Corresponding author: nyarkocodjoe@yahoo.co.uk)

**Supplementary file 1**: Quality Criteria for Selection of Papers for the Study
Table S1: Quality criteria for selection of papers for the study

| Reference            | Theory/Framework/Concept | Triangulation | Documentation and data presentation | Reflexivity | Contextualisation | Quality of empirical evidence | Limitation | Ethical consideration | Sampling | Sample size calculation | Total |
|----------------------|---------------------------|---------------|-------------------------------------|-------------|-------------------|-------------------------------|------------|-----------------------|----------|------------------------|-------|
| Agyepong et al. (2016) | 1                         | 1             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | N/A      | 7.0                    |
| Aidam et al. (2016)   | 1                         | 0             | 1                                   | 0           | 1                 | 0.5                          | 1          | 0                     | 1        | 1.5                    |
| Aryeetey et al. (2016) | 1                         | 0             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | 1        | 7.0                    |
| Ashigbie et al. (2016) | 1                         | 0             | 1                                   | 0           | 1                 | 0                            | 1          | 1                     | N/A      | 6.0                    |
| Attia-Konan et al. (2019) | 1                     | 0             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | 0        | 7.0                    |
| Beogo et al. (2016)   | 0                         | 0             | 1                                   | 0           | 1                 | 1                            | 0          | 1                     | 1        | 6.0                    |
| Dalaba et al. (2014)  | 0                         | 0             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | 1        | 7.0                    |
| Dalinjong et al. (2017) | 1                         | 1             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | 1        | 9                     |
| Dalinjong et al.² (2018) | 0                         | 1             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | 1        | 8.0                    |
| Dalinjong et al. (2018) | 0                         | 1             | 1                                   | 0           | 1                 | 1                            | 1          | 1                     | 1        | 8.0                    |
| Study                                      | 1 1 1 0 1 1 1 1 1 N/A | 8 |
|-------------------------------------------|-----------------------|---|
| Kabia et al. (2019)                       | 1 0 1 0 1 1 1 1 1 1 8.0 |
| Kusi et al. (2015)                        | 1 1 1 0 1 1 1 0 1 0 7.0 |
| Macha et al. (2012)                       | 0 1 1 0 1 1 1 1 1 N/A 7.0 |
| Mpanza et al. (2019)                      | 1 0 1 0 1 1 1 1 0 0 6.0 |
| Nguyen et al. (2015)                      | 1 0 1 0 1 1 1 1 1 1 7.0 |
| Siita et al. (2019)                       | 1 0 1 0 1 1 1 1 1 1 N/A 7.0 |
| Suchman (2018)                            | 0 1 1 0 1 1 1 1 1 1 N/A 7.0 |
| Witter et al. (2013)                      | 1 0 1 0 1 1 1 1 1 N/A 7.0 |

a Used to differentiate the 2018 papers by same author