Personal Documents
- In order to obtain a health insurance card, one needs to register with the authorities and obtain an ID card (Lične Karta).
- The following documentation is required;
  - Proof of residence (a permanent Serbian address)
  - AND one of the following;
    - Birth certificate, IDP card, Work booklet, Marriage certificate, Citizenship card

Availability
- The specific services that are required must be available through the healthcare system.
- The targets chosen in this research are all addressable through the primary healthcare system in Serbia.

Geographic Accessibility
- In order to access services, a patient must be able to get to either a general practitioner, primary care centre (dom zdravlja) or polyclinic. They can travel via public transport, private transport, or on foot.

Affordability of Medical Services
- The user of the healthcare service must pay a small user fee

Acceptability
- Acceptability by provider and patient
- Providers must be willing to treat the patient
- Providers must recognize that a problem exists with their patient AND
- Patients must recognize the importance of the treatment or intervention provided
- If the intervention is acceptable to the patient, then the patient should correctly adhere to the treatment regime

Affordability of intervention
- Patients must be able to afford the medications that are prescribed to them

Efficacy
- Utilization is only effective if the treatment prescribed is efficacious