

**Independent study title** Opinions Toward Health Insurance According  
to The Social Security Act B.E. 2533 Among  
Workers in Factories, Chiang Mai Province

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**Abstract**

The purposes of this study were to investigate the opinions of industrial workers, in Chiang Mai province, toward health insurance according to the Social Security Act, B.E. 2533. Opinions among workers who were different in sex, marital status, income, size of factory, medical welfare experience prior to the Act and satisfaction toward registered hospitals were compared. Samples were comprised of 120 industrial insured workers in Chiang Mai Sudaluck factory, San Kamphaeng district; Surathip Wiangphing factory, San Sai district; and Doi Saket concrete factory, Doi Saket district. Samples were selected by using simple random sampling technique. Data were collected by a structured interview and were

analysed by using frequency and percentage. The hypotheses were tested by t-test, analysis of variance and Tukey-HSD procedure. The results were summarized as follows:

About opinions toward health insurance, a majority of samples agreed that health insurance was essential, they had health insurance when they got sick, and they and their family had security. Paying 1.5 percent of their salaries to the Social Security Fund was suitable. However, they did not agree with the Act that health insurance was compulsory and employers selected registered hospitals. Concerning medical benefits, a majority of samples agreed with the compensating payment for two deliveries from the Social Security Fund. On the contrary, they did not agree that they had to pay money for a private room or some medication; the Social Security Fund did not pay for dental care, and workers who received emergency care in the hospitals other than those chosen by employers would be paid only under some regulation. About medical care service, a majority of samples agreed that registered hospitals should provide information regarding steps of getting medical service. Medical treatment should not be different from that given to general population and there should be a section in the hospital specially set up for them only.

Hypotheses testing found that samples of different sex, marital status and income had indifferent opinions toward the health insurance. Samples who were different in sizes of factory, medical service welfare experience and satisfaction toward registered hospitals had significantly different opinion toward the health insurance ( $p < .01$ )