

SUNEETA APAIRATE : A STUDY ON ECONOMIC FEASIBILITY OF VOLUNTARY
HEALTH INSURANCE THROUGH THE MOPH'S HEALTH CARD FUNDS. THESIS ADVISOR
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This study is basically aimed at investigating the economic feasibility of voluntary health insurance through the MOPH's Health Card Fund, namely, 1) its voluntary aspects 2) its minimum possible size and card price 3) management of the fund and 4) the possibility of health insurance coverage. The empirical data are taken from the Faculty of Economics research project on "An Analysis of the MOPH's Health Card Project, 1989".

The result of this study indicates that the "voluntary" based health insurance of the MOPH's Health Card Fund can be made feasible if general public are very well informed with perfect understanding in voluntary insurance concepts and each fund is allowed to cover a wider area, i.e., more than one villages and tambols. The Health Card price is found to be a minimum of 400 baht with at least 31 cards sold. Or if the price of card is maintain at the 1989 level of 300 baht per card a minimum of 41 cards must be purchased otherwise.

Financial management of the fund is found to be more feasible with over 5,000 baht endowment and with a fix proportion repayment to the MOPH's health service providers. Besides, the proportion repaid to Community Hospital should be raised from its 1989 level while repayment to Provincial and Regional Hospitals should be reduced.

In order that the health insurance coverage of protection becomes highly feasible, specific diseases and types of illness must be identified. While service coverage includes mainly curative cares, some preventive treatments, health promotion and family planning are suggested to provide to card holders for free of charge. Finally, the most feasible numbers entitled for services in each card is found to be 5 persons or less.