

## Abstract

This is a study on “Personal Health Coverage of Workers of Life Insurance Company A”. The objectives of the research were to study behaviors involving personal health care and preventive health care expenditure and to promote health care. Data was collected using a questionnaire on a sample of 72 insurance salespersons working for Life Insurance Company A at the head office. The findings were as follows:

The majority of the samples were female. The workers were between 26 and 35 years old, most of whom were single, with a bachelor's degree, earning a monthly salary of 10,001-20,000 baht, in good health, with no particular disease, and non-smokers. The samples drank alcoholic beverages occasionally, the frequency of which was close to non-drinking. Everyone had social insurance and group health insurance. In addition, for most samples the company paid for medical expenses when they were sick.

The behaviors exhibited by the samples about self-care covered five areas. Exercise was at a poor level. Eating food/taking supplements, avoidance of risk behavior and health examination were at a moderate level while rest was at a good level.

For health promoting activities, the majority of the samples exercise by running, taking health-enhancing vitamins, resting and reducing stress by spending time in departmental stores. Health expenditure for preventive care covered four areas. The findings showed that the only expenses that the samples paid were for resting/relaxation at about 1,001-3,000 baht a month while there was no expense for fitness centers, food supplements/vitamins and annual health examination.

The results of the study showed that the level of preventive health care of the majority of the samples was poor in the areas concerning physical exercise, attempts to cut down or give up smoking and alcohol drinking. The researcher suggested that the government and agencies responsible for health promotion should attach importance to publicity campaigns emphasizing physical exercise as part of a lifestyle and the need for reducing such risk behaviors as smoking cigarettes and drinking alcohol, as well as creating an awareness for long-term health promotion. Each organization should adjust

its health welfare program to suit the gender, age and interest of the workers. For instance, workers should choose their coverage program that best meets their needs and age. In addition, workers should modify their behavior and pay attention to preventive health care as a precaution against developing some serious diseases that might lead to heavy health bills.