

## Abstract

The study on “The Accessibility to Social Security Benefits in Case of Sickness of Insured Persons Registered at Social Security Office Area 4” aims at studying the knowledge, accessibility to the benefits, problems and obstacles involved in the utilization of rights in case of sickness of the insured.

It is found that most of the insured persons under study are females aged between 30-39 years, single, bachelor’s degree graduates, and earn income between 10,001-15,000 baht per month. Most of them have been insured for more than 6 years and have exercised their rights for 5-6 times. They have knowledge on sickness compensation at moderate level, on conditions eligible for sickness benefits the best, and on dental service the least. Their accessibility to sickness benefits rights is also as moderate level. They agree that the social security officers are knowledgeable and render good advice.

With reference to the service received at the assigned hospitals, they moderately agree that the direction to service points is precisely arranged, while problems and obstacles of utilization of rights are at moderate level. Problems that insured persons at the Social Security Office find the most are insufficient public relations, unclear information, and abundant details on conditions of eligibility that are difficult to understand. At the hospital, their utilization of rights is not equivalent with other categories of patients, and the medical doctors are not enthusiastic to inquire about illness symptoms in detail. On relationship of personal factors it is found that gender, educational level, duration of registration, and number of time exercising the rights are related to the knowledge on sickness benefits, while gender, income and educational level affect the accessibility to the benefits, and while gender and age affects problems and obstacles in the utilization of rights of the insured.

The study recommends that the Social Security Office should intensify their public relations on social security benefits in diversified forms to reach all groups of insured persons, and should inspect the quality of services given by hospitals registered

with the Office to assure that they meet the conditions listed in the contract. The insured themselves should learn and understand about the benefits eligible and should be aware of their rights to the prescribed benefits.