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| Thesis Title         | Factors Affecting Participation in Health Insurance Project |               |          |
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### Abstract

The purpose of this study is to determine factors that influence household decision to participate in the Health Insurance Project. The result of this study could be used to improve the Project to be more appropriate to the need of people. The data used in this study were collected from two sample groups using stratified random sampling method. The first group was comprised of 200 households who owned the Health Insurance card between October 1997 and September 1998. The second group was 200 households who had not been card owners during the same period. Both sample groups were households in Chom Thong Districts, Chiang Mai Province since this district has the highest participation ratio of joining the Health Insurance Project in Chiang Mai Province.

The study indicates that households who have cards usually are large family and low income. They spend for medical services less than the other group because they usually get medical service from the government. Nearly 80 percent of households who have cards don't have other alternative medical service. They have good understanding and good attitude toward the Project. However, no indication shows that both groups have chronic disease or regular illness.

Logit model, using Maximum Likelihood Estimates were used to obtain the result of the study. It was found that factors which significantly influence the decisions include economic factors based on theoretical framework of insurance, social, psychological, and medical service welfare factors do have some influence to join or not to join the Project on household decision.

The social, psychological, and medical service welfare factors are the frequency of receiving of government medical services, household attitude towards the Project, lacking of alternative medical services, and good understanding of the Project. However it was found that basic theoretical economic insurance factors are less influensive. These are low cost of the card compare with medical payment per year of the household, low household income and high risk of being ill. The study also found that health condition indicated by chronic disease and regular illness, is not an important factor determining household decisions to join the Project. Moreover, economic loss from illness, measured in terms of medical bill payments was also found not to be an important factor neither.