



From this study, 62.3 % of the sample household members in Chiangmai municipality were not covered by any health insurance schemes. These people are at risk of sudden high health care expenditure. The coverage of Voluntary health insurance schemes is 1.3%. Among the total sample households, 52.53% are willing to buy health insurance. The main reason for willing to buy stated by the respondents is to reduce health care expenditure. The main reason for not willing to buy is because they have security benefit in medical care.

The analyses found significant association between Health care utilization and the Willingness to buy Voluntary health insurance among three groups of people. Those are high income group, secondary school attainment group and the group with security benefit in medical care. The other factor is Health care expenditure which shows significant association only among the low and the moderate income groups.