



The study showed that 53% of the sampled household members were never sick during the period of family health card ownership, and 47% were ever sick at this time.

It was further proved that utilization of family health card for households of ever sick group had a significantly high use rate 70%, while low use rate was 7%, and not use rate was 23%. The referral system showed that 14% were referred to health centre level, 45% were referred to community hospital, 10% were referred to general hospital, and 31% were not referred from total individual cases.

The analysis found significant association between family health card utilization and three factors which consisted of health services satisfaction, health personnel's performance and knowledge towards health card programme. Two factors, geographical location and attitude towards health card programme, could not be tested by Chi-Square test because all of the respondents had the same level of scoring, high level. Other factors, such as economic, education, and sick episodes, were found to be off no significant association towards family health card utilization.

Therefore, it is strongly recommended that promotion of health education programmes for improving health card programme is of urgent importance. For monitoring, controlling of implementation, management tools must be reported and recording of health card programme events to be arranged for better future progress.