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KANOKPORN KALWPIBUL : A STUDY OF VOLUNTARY HEALTH INSURANCE SCHEME IN SONGKHLA PROVINCE . THESIS ADVISOR : VARACHAI THONGTHAI, PhD. KUSOL SOONTHORNDHADA, PhD. 106 p. ISBN 974-589-045-6

A study on public health insurance was carried out in Songkhla province. The main objectives in the study are to monitor the performance of voluntary health insurance scheme at district level. The study also focuses on factors governing the percentage of insurance card holders under the scheme in all villages of Songkhla. Secondary data for the fiscal year 1994 were gathered for the information on basic minimum need, villages' baseline data and other information on public health. This study used the health insurance fund at district level in sixteen amphur, the social medicine division of Songkhla health service such as 2 provincial hospitals, 12 district hospitals and 164 health centers and health card holders in a total 922 villages. Additionally, qualitative study was made by in-depth interview with 24 residents (three sample groups of eight residents each).

The result showed that 67% of residents have health insurance, 12% voluntary health insurance. The large proportion of people who have been insured depended on the out-patient as well as in-patient services of the provincial hospitals. This resulted in a higher cost for the out-patient service at the provincial hospitals (one hundred percent higher than at district hospitals and four times higher than at health centers). For in-patient service, the cost at provincial hospitals was four times higher than at district hospitals. The rate of return of health insurance fund at district level is 59% on average whereas in the province as a whole it is financially subsidized approximately 27% of the amount that should be contributed.

In multiple regression analysis, the model with fourteen indicators was able to explain the percentage of insurance card holders 17%. The results showed that the health service coverage has positive correlation with the villages' news center, with statistical significance.