

Awareness, Knowledge and Perception of the Cooperative Health Insurance among the College of Health Sciences Students, Qassim University, Saudi Arabia

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Abstract: *This study assessed awareness, knowledge and perception of cooperative health insurance among students of college of health sciences, Qassim University, Saudi Arabia. This descriptive cross-sectional study is based on a random sample of 110 students drawn across the various levels of study responded to a validated questionnaire on awareness, knowledge and perception of the scheme. The study showed that there is lack of awareness and knowledge of health insurance among college students in general. There is a crucial aspect on spreading awareness about health insurance on a large-scale. This calls for an effective information, education and communication activities which is likely to improve the understanding of the people about health insurance.*

Keywords: Cooperative Health Insurance, Universal Health Coverage, Perception, Awareness

1. Background

Health insurance is one of the rapidly developing sectors in Saudi Arabia. The country decided to implement the cooperative health insurance (CHI) in its attempt to offer comprehensive health care services to the citizens and expatriates working in the private and public sectors. Since 2005, the government started implementing CHI in its full features [1]. Beneficiaries of the program include non-Saudi employees in the non-government sector, and their family members holding a residence permit who are dependents, all Saudis working in companies, private institutions and the like under employment contracts, regardless of the type of remuneration and their family members as per the provision of the act [2]. Currently almost 7.9 million workers in the private sector (1.04 million Saudis and 6.85 non-Saudis) and 4.05 million dependents (1.71 million Saudis and 2.34 million non-Saudis) are covered [1, 2]. According to the scheme, employer should obtain a health insurance policy from an insurance company to cover all employees thereof who are subject to this Law, as well as their family members. The CHI provides a comprehensive benefit package to its beneficiaries. The policy covers all costs related to medical consultation, diagnosis, treatment and medicines as per the policy schedule, all costs related to hospitalization including surgeries, same-day surgeries or treatment as well as obstetrics and delivery, treatment of dental and gum diseases [3, 4]. Policy also covers preventive measures such as vaccinations including seasonal vaccinations and maternity and child care in accordance with instructions issued by the Ministry of Health, acute psychological disorders and cases of contagious diseases requiring isolation in hospitals as specified by the Ministry of Health.

The premium is determined by the agreement between the insurance company and the employer. The program provides healthcare for the insured population through the authorized network of health services providers accredited by the

council. Healthcare services and medical treatment shall be provided by service providers network specified on the list attached to the insurance policy which is delivered to the beneficiaries and approved by the insurance company and policyholder, provided that the policyholder is notified of any amendments to the policy and list attached thereto. Upon receiving healthcare services, every beneficiary shall pay the agreed upon deductible amount, if any, in accordance with the policy's schedule, except for emergency cases and hospitalization. Health insurance services are provided by accredited cooperative insurance companies licensed to operate in the Kingdom by SAMA [5].

Although health insurance is not a new concept awareness and perception regarding health insurance was still very preliminary in many settings. In any society, lack of awareness of health insurance is connected to delayed or reduced care, reduced competence of the health care sector. The previous studies indicate that the minorities are more likely to lack awareness of health insurance schemes, but the studies did not examine the level to which their lack of health insurance awareness influenced their access to health care. The general objective of the study is to assess the level of awareness on health insurance in general and cooperative health insurance in particular among students of college of health sciences, Qassim University, Saudi Arabia.

2. Review of Literature

Many studies have been conducted across the world on awareness and knowledge of health insurance among population. Most of the authors expressed the view that level of awareness of health insurance scheme is generally low among the poor, illiterate and rural population. A study in India by Reshmi et al. [6] found that awareness of health insurance was there among 64% of the respondents, About 45 per cent of them came to know about health insurance from the media which played an important role in the dissemination of information. Another study by Yellaiah in

Andhra Pradesh, India found that only 33.5% of the respondents were aware of health insurance the awareness of health insurance varied by religion, type of the family, education, occupation, annual income, when considered except type of the family, the other determinants had a statistically significant relationship [7]. The higher education and higher income had positive relation to the awareness of health insurance. Gowda S et al (2015) in rural areas of South India showed that 90% of male respondents were aware about the health insurance in comparison to 77% of female respondents, due to the difference in the education status and economic empowerment in the regions [8]. A recent study on awareness and attitude towards dental insurance, and trends in utilization of dental services among 200 insured and uninsured patients visiting a dental hospital in Bengaluru city in India found that among the insured patients, only 29% had the knowledge about the total dental services covered in their plan [9]. Whereas only, 4% of uninsured were aware of the dental insurance integrated with plan. Almost 84% of the insured patients reported that they were benefitted from dental insurance by reducing the financial problem.

A study in South Africa among 748 adult respondents on new national health insurance found that 80% of the respondents were aware of the national health insurance and 49.8% of the respondents did not have knowledge of how the national health insurance works and 71.8% did not have any awareness about the origin of the development of the national health insurance concept in South Africa [10]. The study recommended an implementation of comprehensive community consultation plan to increase awareness and knowledge of the national health insurance among community members targeting clinics, schools, pension pay points and other community site.

Many studies on health insurance have shown that there has been lack of awareness and knowledge about health insurance programs. Even the people covered with some kind of health insurance have also reported poor knowledge about insurance contributions, coverage of benefit, available provider networks etc. Studies in developed countries also showed that there is limited knowledge of insured population about health insurance. A study of Americans enrolled in private health insurance revealed that only 14% of the respondents were able to answer correctly questions about the basic design elements of traditional health insurance, and many of them could not indicate the cost of basic services covered under their initial health insurance plan [11]. About 89% of them did not know the cost of hospitalization. In view of varied socioeconomic and cultural differences on the part of clients enrolled in health insurance, it is necessary to provide them with knowledge about health insurance. A study of uninsured African Americans showed that most had little or no familiarity with the terminology used in health insurance, and for the majority, cost was the key factor in their decision to purchase health insurance [12].

A study among expatriate workers in the private sector in Saudi Arabia showed that their knowledge of cooperative insurance benefits is very low [13]. The study showed that only 62 percent and 87% of the respondents were aware of

both inpatient and outpatient coverage in the scheme, which reflects the importance of developing a policy to improve health insurance awareness among expatriates in the country. Another study among expatriate workers found that antecedent factors antecedent factors, such as service characteristics, choice of plan, financing were significant predictors of workers' satisfaction with the program [14]. A recent study on the role of service features, customers' knowledge, and the national culture in clients' satisfaction with cooperative health insurance among workers in private sector in Qassim region showed a positive relation between health insurance service characteristics, including availability, acceptability, accessibility, and quality and clients' satisfaction [15]. Evidence from the literature also has indicated that health insurance is beneficial to the population, but from the patients' perspectives, it is not important whether it is managed by the private or public sector.

3. Methodology

Research design: This study was a cross sectional study, conducted with an objective to assess the level of awareness of students in the college health sciences about health insurance in general and cooperative health insurance program in Saudi Arabia in particular.

Study population: The study population was students who are enrolled in different bachelor programs in the two selected college of health sciences, Qassim University.

Sampling technique: 110 respondents were selected by random among those enrolled in different programs in the two selected college of health sciences, Qassim University

Data collection tools: A structured questionnaire was designed and translated into Arabic language. The questionnaire has the information on knowledge about health insurance, its principles, benefits and awareness on cooperative health insurance and its features.

Data collection: The interviews were conducted with the selected students who were enrolled in different programs in the two selected college of health sciences, Qassim University. The data was collected by the student members during first and second weeks of March, 2018. Before conducting interview, an informed consent was obtained from the respondents. The interviewer informed each respondent about the purpose of the research and then asked for his willingness to participate in the study. The respondents were given an option of not participating in the study if they feel like.

Pretesting of questionnaire: The study tools were pretested with 10 randomly selected students and some minor modifications were carried out as per the feedback obtained.

Data analysis: Data was analyzed by Microsoft excel office. Descriptive statistics were used to study the association between independent and dependent variables.

4. Findings

Health Insurance and its principles

Initially, the respondents were asked about their knowledge and awareness about health insurance in general. Out of 110 students surveyed in the study, a majority (90 %) of them heard of health insurance. They came to know about health insurance through family members, friends, newspaper, television and internet. A large number of students (36.66%) heard about health insurance through internet, followed by friends (21.81%). However, the role of newspapers and television as a source of information were much lower with 10.90% for both. Only 12.72 % of students came to know about it through family members.

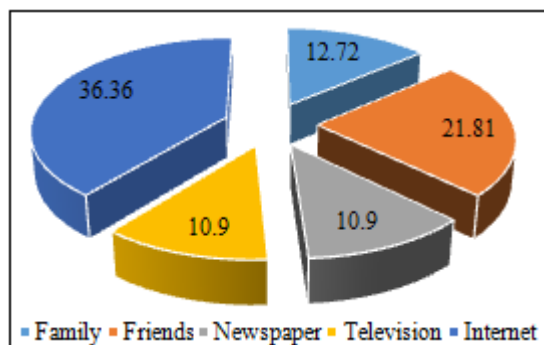


Figure 1: Sources of Information on Health Insurance

Out of all students who were aware about health insurance, 16.36 % did not know the benefits of health insurance. Almost 65% of students (60%) informed that health insurance helps to meet the medical cost of families if any member in the family gets illness. 23.63% informed that health insurance would benefit the people mainly because expenses on treatment are paid from the contributions collected from the members. All students who were aware about health insurance were asked to mention at least one principles of health insurance. The study showed that 21.8 % of them could not mention any of the principles of health insurance. All remaining students mentioned at least one principle on which health insurance has been designed. Almost 31.8 % of students informed that health insurance gives mutual support to target the workers employed in the private sector; 20.0% said that insurance for health provide cross subsidization from the healthy population to sick population; 21% mentioned that under the health insurance programme all people participate and only those who need services will receive services free. Only 10% of students mentioned about pooling of pre-paid funds as a principle of health insurance.

Cooperative health insurance

Out of the all students surveyed in the study, about 81 % of them were aware about the cooperative health insurance in Saudi Arabia. They had received information about cooperative health insurance through family members, friends, newspaper, television, and internet and from their work place. Internet has become a major source of information (38.20%) followed by new papers (19.10%) and family members (15.73%).

Table 1: Knowledge and awareness about cooperative health insurance

Variable		Frequency N=110	Percentage
Awareness of CHI scheme	Heard of CHI	89	80.90
	Not Heard of	21	19.0
Source of Information (N=89)	Family	14	15.73
	Friends	09	10.11
	Newspaper	17	19.10
	Television	12	13.48
	Internet	34	38.20
Objectives of CHI	Poor knowledge	28	31.46
	Good knowledge	61	68.54
Payment of contributions	Poor knowledge	33	37.08
	Good knowledge	56	62.92
Coverage of preventive care	Poor knowledge	64	71.91
	Good knowledge	25	28.09

About 68% of students had better understanding about the objectives of the scheme. With regard to coverage of services in the scheme, only 28.09% of students knew that the program covers preventive care of target population.

Table 2: Knowledge about benefits of cooperative health insurance

Benefits	Frequency (N=89)	Percentage
Don't know	06	06.74
Improve access to health care	54	60.67
Improve quality of health care	39	43.82
Improve choice of treatment by engaging the private sector	22	24.72
Improve equity by providing health care to the needy	16	17.97
Facilitate early treatment of care	11	12.35
Other benefits	09	10.11

Note: Figures in this table show multiple responses, so total will be greater than 100%

Table 2 shows the distribution of respondents according to their understanding of the benefits of cooperative health insurance scheme. Table shows that 6.74% did not respond positively. Other had moderate understanding of the benefits of the scheme. Almost 60% of them believed that the scheme would help in improving access to health care of the population, 43.82% believed that the health services provided by the scheme will have better quality, and 24.72% mentioned improved choice of treatment from the private health sector. While about 18% of them believed that the scheme could benefit in improving equity in health care of the poor and the needy, 12.35% of them reported that the scheme could facilitate early treatment of care.

5. Discussion

The analysis of data in the study showed that there is still lack of awareness and knowledge of health insurance among college students. Lack of awareness of health insurance is connected to delayed or reduced care, reduced competence of the health care sector (MOH Team, 2018). The previous studies indicate that the minorities are more likely to lack awareness of health insurance schemes, but the studies did

not examine the level to which their lack of health insurance awareness influenced their access to health care.

In Saudi Arabia, all people need to be aware about cooperative health insurance. Saudi Arabia healthcare insurance is significant, but lack of awareness by the citizens may obstruct the government's effort of ensuring comprehensive healthcare to all. It is essential for the government to encourage the insurance companies to give education to the people including students at schools and college levels in the Kingdom on the benefits and features of health insurance in general and cooperative healthcare insurance in particular.

Educating the people will equip them with the knowledge, and this will increase their access to healthcare services whenever a need arises. They will also have a voice of airing out the problems they encounter when they go to seek healthcare services in the facilities. It will also encourage the government to ensure that all the healthcare facilities are well equipped and have enough healthcare providers to attend to those who require healthcare.

Health insurance companies should be encouraged to provide all details about the cooperative health insurance through internet and other electronic media. The topic on health insurance should be taught to all students at college level. Government may advertise the importance of the cooperative health insurance through electronic and press media. Employers should give all details to workers. The education will help the employees to gain knowledge on the benefits and the importance of the health insurance

6. Conclusion

The initiative of the Kingdom of Saudi Arabia to implement the cooperative health care insurance is an important milestone. The study showed that there are lack of knowledge and awareness about health insurance among students. The knowledge about cooperative health insurance is still poor among the students. There is still a need to educate the citizens on the importance of cooperative health insurance since many even do not know of this. There is a crucial aspect on extending awareness about health insurance on a large-scale. This calls for an effective information, education and communication activities which will improve the understanding of the people about health insurance. Improved knowledge will also encourage them to seek health care services when they need. In conclusion, awareness is vital in the implementation of cooperative health care insurance. All the people who are involved in cooperative healthcare insurance should team up and ensure there is increased knowledge of the healthcare insurance among all the citizens in the country as this will indicate effective implementation of the cooperative health care insurance act.

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