

Research Article

A STUDY TO ASSESS THE AWARENESS AND UTILIZATION OF HEALTH INSURANCE POLICIES AMONG THE PATIENTS VISITING IN SRI MANAKULA VINAYAGAR MEDICAL COLLEGE HOSPITAL (SMVMCH) AT PUDUCHERRY

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ABSTRACT

This descriptive study was conducted on 30 conveniently selected patients who have health insurance policy assess the awareness and utilization of health insurance policies among the patients visiting at Sri Manakula Vinayagar medical college Hospital, finding reveals that the frequency and percentage is none of them inadequate knowledge, 19(63 %) were having moderate knowledge and 11 (37%) were with adequate knowledge, mean and standard deviation is 16 and 6.06 respectively.

Keywords:

Health Insurance Policy,
Awareness and Utilization,
Policy Holder.

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INTRODUCTION

The health insurance policy collectively pool the holder risk, which covers the medical expenses .but still remains limited and add to complaint especially due to variable interpretations of key policy terms are enormous. In order to address the expectation of public more effectively, the authority propose the health insurance policies. The rural and urban areas have accessibility and affordability towards medical care, these services are not reachable to the people belongs to below poverty line

STATEMENT OF THE PROBLEM

A study to assess the awareness and utilization of health insurance policies among the patients visiting at SMVMCH Puducherry

OBJECTIVES

- To assess the awareness and utilization of health insurance policies among the patients visiting at SMVMCH, Puducherry.

- To associate the awareness and utilization of health insurance policies among the patients visiting with demographic variables.

MATERIALS AND METHODS

A Descriptive survey approach was adopted for this resent study. The descriptive Research Design was chosen. Total 30 patients were selected by Non probability technique, those have valid health insurance policies and visited SMVMCH Puducherry.

SELECTION CRITERIA

Inclusion criteria

Patients who are:

- Willing to participate in the study.
- Having at least one health insurance policy.
- Can read and respond either in Tamil or English.

Exclusion criteria

- Patients who are not available during the period of data collection.

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Follow up: Nil

Description of data Collection Instruments

SECTION A: Socio demographic variables which include age, religion, Nature of work, Years of working experience, monthly income, educational qualification, occupation, area of residence, Number of years using health insurance policy and number of health insurance policies using.

SECTION B: Structured Knowledge Questionnaire to assess the level of knowledge regarding health insurance policy, which helps in gaining knowledge by reading it. This questionnaire consists of 25 questions where the each question has score of 0-1 with a maximum total score of 25 and a minimum score of 0. The patients are instructed not to omit any of the questions. The questions were translated in two different languages (Tamil and English) and designed in a manner that they can be self-evaluated by the patient them-self. Based on the total score in the 25 questions, the score interpretation was done

scoring interpretation of the instruments

| LEVEL OF KNOWLEDGE | SCORE |
|----------------------|-------|
| Inadequate knowledge | 0-8 |
| Moderate knowledge | 9-16 |
| Adequate knowledge | 17-25 |

Data Annalysis and Interpretation

Frequency and percentage distribution of level of knowledge regarding the awareness and utilization of health insurance policies among the patients, 19(63%) were having Moderate knowledge and 11(37%) were adequate knowledge on awareness and utilization of health insurance policies.

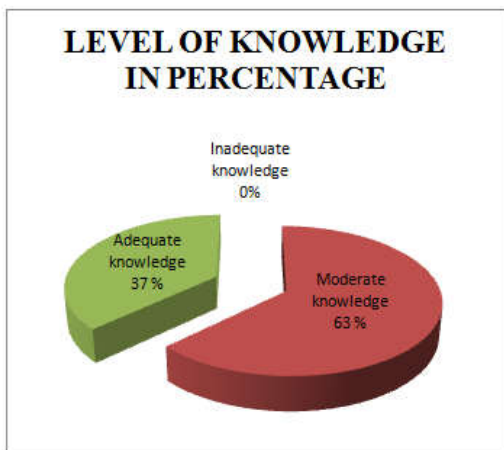


Figure 1. Shows that Frequency and percentage wise distribution of level of knowledge regarding the awareness and utilization of health insurance policies among patients

Figure;1 Reveals that frequency and percentage distribution of level of knowledge regarding the awareness and utilization of health insurance policies among the patients, 19(63%) were having Moderate knowledge and 11(37%) were adequate knowledge on awareness and utilization of health insurance policies.

Table 1. Mean, standard deviation of the awareness and utilization of health insurance policies among the patients visiting SMVMCH at Puducherry

| Overall | Mean | Standard Deviation |
|---------|------|--------------------|
| 30 | 16.0 | 6.06 |

Table: 1 reveals that Mean, standard deviation to assess the awareness and utilization of health insurance policies among the patients visiting SMVMCH at Puducherry. Total no. of patients were 30, the mean score was 16, with standard deviation of 6.06.

DISCUSSION

The result reveals that the frequency and percentage distribution of level of knowledge regarding the awareness and utilization of health insurance policies among the patients is no one having inadequate knowledge,19(63%) were having Moderate knowledge and 11(37%) were adequate knowledge on awareness and utilization of health insurance policies.it was significantly associated with family income and occupation.

Nursing Implications

The present study can help patients to enrich their awareness and utilization of health insurance policies. The study may help the patients to provide effective knowledge regarding the utilization and awareness of the health insurance policy when the nurse deals the patients with health insurance policy.

NURSING PRACTICE

The patients emphasize the activities which promote health and preventive behavior. Since health insurance policy will help in health care, every patient should make use of these results to update their knowledge and make use of every opportunity to improve their knowledge. The nurse also will get adequate knowledge when deal the patients with health insurance.

Nursing Education

One of the leading functions of nursing is imparting education. Nursing curriculum can be included to achieve knowledge regarding the utilization and awareness of the health insurance by the education. The knowledge can help the students by meet the patients with health insurance policy and help to give the health education for the people.

Nursing Research

The investigators need a lot of review materials and one may be obtained by using the study report. Various methods may be used to strengthen the knowledge of the people by the researchers, which should be published for the benefit of those who are not able to participate in these studies.

Nursing Administration

It is the duty of health administration, to make education department aware of existing health care administration. The Public should be made aware of the utilization of such health benefits can be done through making protocol for guideline to meet the patient with health insurance policies and administrative support should be provided to activities.

Summary

This study of preliminary effort that focused on assessing assess the awareness and utilization of health insurance policies among the patients. A descriptive Research Design was used in this study. The data was collected from 30 samples.

Conclusion and Recommendations

Based on findings of the present study, the following recommendations have been made,

- Similar study can be conducted by testing knowledge on utilization and awareness of health insurance policy.
- The study can be done for non policy holder also.
- Similar study can be conducted by providing booklet on utilization and awareness of health insurance policy for 2 weeks.
- The study can be done as a longitudinal study.

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