

**AWARENESS ON THE BENEFITS OF
HEALTH INSURANCE AND WILLINGNESS TO
PAY AMONG B.NSc BRIDGE COURSE
STUDENTS FROM UNIVERSITY OF NURSING,
YANGON**

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ABSTRACT

The ultimate aim of Myanmar National Health Plan (2017-2021) is to achieve Universal Health Coverage among the public without experiencing financial hardship. Myanmar National Health Account indicated that out-of-pocket spending accounted for well over 70% of total healthcare expenditure in the year 2015 in Myanmar. With the increasing utilization of public healthcare services, government funding just cannot effectively cover the costs anymore. It would be better if a national health insurance system can be developed to avoid financial hardship. Hence, with the aim of assessing the awareness on the benefits of health insurance and willingness to pay among healthcare professionals, this cross-sectional study was conducted from September 2019 to December 2019 in University of Nursing, Yangon. In this study, 180 nursing students from B.NSc bridge course were recruited to assess their awareness on the benefits of health insurance and willingness to pay. Standardized structured and semi-structured questionnaire was used for self-administered approach. Chi-square test was used to find out the association between awareness of health insurance and willingness to pay. Binary logistic regression was used to describe the association between sociodemographic characteristics and willingness to pay. The results were expressed by adjusted odds ratio using 95% confidence intervals. Nearly 90% of the study population had awareness of health insurance and 96.1% of the study population were willing to pay for a hypothetical model of health insurance. Willingness to pay decreases with increasing age (AOR = 0.551, P value = 0.018). Staff nurse population had lower odds of willingness to pay for health insurance compared to trained nurse population (AOR = 0.021, P value = 0.025). In summary, overall awareness and attitude on a hypothetical national health insurance among the study population was good. Willingness to pay among the study population was satisfactory. Hence, existing Social Security Scheme should be expanded for health care staff to reduce out-of-pocket expenditure and subsequent financial catastrophe.