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The association between health insurance literacy and participation in supplementary health insurance among low- and middle-income working population in Shandong, China: a cross-sectional study.

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【Background】 Out-of-pocket healthcare spending is likely to become a huge burden in many parts of the world. When general health insurance is insufficient, participating in supplementary health insurance could reduce a person's financial burden. However, the mechanism of participation in supplementary health insurance is not well studied. Among possible determinants of health insurance participation, health insurance literacy (HIL) has not been studied in China and many other low- and middle-income countries. Therefore, to better understand participation in supplementary health insurance, this research aimed to 1) examine the association between HIL and participation in supplementary health insurance and 2) identify other factors associated with participation.

【Methods】 This is a cross-sectional study conducted in Shandong Province, China. The target population in this study was workers. Workers who met the following criteria including 1) lived in Shandong, China, 2) had basic health insurance, including employee health insurance and resident health insurance, 3) had an annual household income of no more than 500,000 Chinese Yuan (74,600 USD), 4) had more than 12 years of education, 5) aged 19 and above were included. Those who work in the insurance industry and those with supplementary health insurance purchased by their workplaces were excluded. A questionnaire with 39 questions consisting of Health Insurance Literacy Measure and socio-demographic questions was used for data collection. Study participants were recruited both online and in person. Data were analyzed using multivariable logistic regression.

【Results】 Among 391 workers, 87.4% had employee health insurance, and 12.6% had resident health insurance, while 39.1% participated in supplementary health insurance. Of all, 55.5% had a lower HIL level. HIL was not associated with participation in supplementary health insurance (adjusted odds ratio [AOR] 0.99, 95% confidence interval (CI): 0.61, 1.61). Other factors associated with participation in supplementary health insurance were responsible for more family members (AOR 1.22, 95% CI: 1.05, 1.43) and having acquaintances who knew insurance well (AOR 1.74, 95% CI: 1.00, 3.02).

【Conclusions】 In this study, higher HIL was not associated with participation in supplementary

health insurance. Workers who had more dependent family members and those who were close to someone who knows insurance well were more likely to participate in supplementary health insurance. Although about half of the workers had high HIL in this study, that might not lead to increased participation in supplementary health insurance. The benefit of supplementary health insurance might be understood more among those in need due to having more dependent family members and those who had chances to know it through personal connections. To promote participation in supplementary health insurance, it is essential to offer reliable information, particularly for those who did not perceive its immediate needs and benefits.