

ABSTRACT

This cross sectional descriptive study was a conduct to find out the existing knowledge, acceptability towards the health insurance, preference on benefit package and amount of willingness to pay for health insurance among inpatients in North Okkalapa General and Teaching Hospital. One hundred and fifty six inpatients among four major wards were selected and face-to-face interview using standardized pre-tested questionnaire. Regarding awareness and knowledge of health insurance, 23 percent heard about the health insurance and only 17 percent currently enrolled in health insurance in their family. However, 93.4 percent were willing to join the hypothetical model of health insurance through regular prepayment from income. National or social health insurance (as government scheme) was chosen by majority of respondents when introduction scheme and majority of respondents believed that health insurance is more beneficial for them. Regarding with preference on benefit package, 98 percent of the respondents wanted inpatients service to be included in the package and most of respondents preferred prepayment with percentage of income rather than fixed amount (less than twenty five thousand MMK per annual) for everyone. As an implication of this study, knowledge of the health insurance in inpatients was little but almost all of the patients have willing to pay for future health insurance scheme and they understand the purpose of this scheme, so raising awareness on health insurance should be encouraged to enhance community understanding on health insurance. Inpatients service is the most demanding service in benefit package, so this essential service must be included in future health insurance scheme. And then, positive and negative list of benefit package for whole Myanmar into adequate and equitable insurance level should be analyzed.