

**KNOWLEDGE AND WILLINGNESS TO PAY FOR HEALTH INSURANCE
AMONG HOUSEWIVES IN HPA-AN TOWNSHIP**

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ABSTRACT

Myanmar, a country which intend to adopt universal health coverage, it is essential to find out and implement alternative ways to finance the health sector. This cross sectional descriptive study was an effort to find out the prevailed preferences for health insurance of the housewives among Kayin ethnic group to assist the development of health financing mechanism during health sector reform with the birth of the new democratic nation. This study was conducted to explore health needs of the study population as well as the knowledge and willingness to pay for health insurance in Hpa-An, Kayin state. One hundred and seventy housewives of Kayin ethnic group were selected by two-staged sampling method, and were interviewed using standardized pre-tested questionnaire by interviewers and translators. The present study analyses the willingness to pay for health insurance and hence the potential market for national health insurance in Myanmar using contingent valuation method. Regarding awareness and knowledge of health insurance, 20 percent heard about the health insurance and only 17 percent understand health insurance. However, 93.4 percent of the study population were willing to join the hypothetical model of health insurance. On average, respondents were willingness to pay 29,855 kyats per capita annually. The reasons for not willing to join are found as difficulty for regular prepayment, quality care only by direct payment and want to wait and see when introducing the system. However, high willingness to participate in health insurance is a potential to develop health insurance schemes, for protection of the poor as well as a source of income for the health sector.