

**AWARENESS AND UTILIZATION OF
SOCIAL SECURITY BOARD SERVICES
AMONG INSURED PERSONS, YANGON**

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Abstract

As health insurance schemes are an increasingly recognized factor as a tool to finance health care provision in low-income countries, the existing Social Security Scheme managed by Social Security Board (SSB) under Ministry of Labour is expanding compulsory social health insurance. Therefore, awareness and utilization of SSB services among insured persons should be studied to improve the services and to increase their coverage towards universal coverage. Multistage random sampling methods were used to select 210 insured persons from all together nine factories including small, medium, and large sized factories in Yangon Division. Purposive sampling of nine key informants from these factories was done for qualitative study. Quantitative study including closed and open-ended questions and qualitative study of key informant interview were done. Awareness of SSB services was higher among government employees than private employees. Employees having more than three years service in their current factory had higher awareness of SSB services than employees having less than three years service. Awareness on how to access the SSB benefits was associated with utilization of SSB services and longer service years in current factory. When the different health seeking behaviour of insured persons were analysed, seeking care from SSB services was associated with socio-economic characteristics of insured person, having chronic diseases, suffering illness that needs to be hospitalized and perceived severity of illness. Although the insured persons had SSB health insurance, the percentage of insured persons seeking care from private health facilities was higher than the percentage of seeking care at SSB health facilities. However, health insurance is important especially for catastrophic illness and for risk pooling as it leads to greater fairness in financing. If comprehensive SSB service networks are provided to cover more types of services, more accessible health care facilities, more informative and convenient services to insured person, and if SSB has well functioning administrative structure with compliance of employers and employees, it will lead to increase their coverage.