

ABSTRACT

On the path to UHC, it is important to develop health financing systems that ensured access to adequate health care at affordable cost for all citizens. These should include the removal of direct payment, particularly user fees, and the introduction of pre-payment schemes with tax-based funding or compulsory voluntary health insurance contribution. This cross-sectional comparative study was an effort to assist in developing an alternative health financing mechanism in the form of health insurance in Myanmar especially for civil servants (formal sector). The present study assessed the existing knowledge and perception on health insurance system in study populations, potential constraints for introducing prepayment financing methods for health insurance and determined preferences on benefit package and prepayment methods. In this study, multi-stage random sampling was used to select 150 civil servants from Pyin Oo Lwin General Hospital and Basic Education High School No (4) and they were interviewed by using standardized pre-tested questionnaires. This study showed that there was less awareness/knowledge on health insurance among school staff group compared with hospital staff. Regarding with appropriate type of health insurance scheme for civil servants (formal sectors), national or social health insurance (as government scheme) was chosen by majority of both groups. Most of the respondents interested to join health insurance scheme (if it is introduced and implemented) through regular prepayment from salary and majority of respondents believed that health insurance is more or less beneficial for them. The potential constraints for not interested to join in health insurance were no/less awareness, affordability, administrative complexities and lack of trust on the system due to incomplete information. Most of staff in both groups preferred prepayment with percentage of salary rather than fixed amount for everyone.