

**DEMAND ON HEALTH INSURANCE SCHEME
BETWEEN TWO DIFFERENT POPULATION
GROUPS IN MANDALAY DISTRICT**

BY

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ABSTRACT

As universal coverage is critical in strengthening health systems all over the world, financial risk protection and development of alternative health financing mechanism becomes very important especially for resource limited countries including Myanmar. The present cross-sectional comparative study, conducted in selected communities (school teachers and retailers) of Mandalay District, is an effort to assist in developing an alternative health financing mechanism in the form of health insurance in Myanmar. The present study was conducted to explore how much the selected communities in Mandalay District were having demand for health insurance. One hundred and eleven respondents from each study population were selected by two-staged probability sampling method and were interviewed by the trained interviewers by using standardized pre-tested questionnaires. The present study includes both quantitative and qualitative portions to explore in-depth perception of the respondents on willingness to pay and ability to pay. The questionnaires used in this study were constructed by advises of technical experts: health economist, statistician and social scientist. The present study showed that financial experiences, health seeking behaviors and ability to pay ($p = 0.171$) were not much different between two study populations in spite of some differences in their socio-demographic and economic conditions: $p < 0.001$ for age group distribution, $p < 0.001$ for individual income and $p = 0.006$ for family income. But willingness to pay was different between two study populations ($p=0.0489$) and was higher in the school teachers as compared to those in the retailers. Moreover the present study explored a strong demand for health insurance in middle-class urban worker populations and pointed out some facts that favored feasibility of introducing a health insurance scheme. The major determinants of willingness to pay appeared to be incomes and experience of financial hardship in the present study. The present study recommends the effort to develop a health protection scheme in the form of health insurance by MOH and can give some important policy inputs to the health sector.