

Health Insurance Module

Rationale

One key way of reducing inequitable health care that is often the result of high levels of out-of-pocket (OOP) financing is to improve coverage of health care through insurance plans. In order to reduce inequalities in health care it is necessary to monitor simultaneously household OOP payments and health insurance.

Health insurance is monitored in two broad ways, first in terms of coverage of the population (individuals), and second in terms of household expenditures. By definition, household expenditures for private health insurance, such as premiums, contributions and taxes (paid whether health care is received or not) are private sector health expenditures, but they are classified separately from OOP expenditures (ICHA-HF Classification of private health care financing) (DELSA 2009, pp.22-23)¹. Expenditures for private health insurance are comprised in total household health expenditures and total household expenditures (used in the system of health accounts and denominators of key health expenditure indicators).

This module will focus on coverage of health insurance, mainly because measures of total household health expenditures and total household expenditures are currently under study by expert groups.

Experience and evidence

Experience

- The coverage of health insurance has been measured in various household survey programs including the World Bank's Living Standard Measurement Surveys, the WHO World Health Survey and the WHO Study on Global Ageing and Adult Health (Sage), and USAID's Demographic and Health Survey.
- The approach to measure health insurance coverage is not a core module in most or all of these surveys, and it is not standardized.

Evidence

- Health insurance plans vary widely in the services they cover and how much they reduce OOP payments. There is not a common understanding of what is understood by 'health insurance', and this is needed for training interviewers to collect comparable data from respondents.
- Some question sets take into account the types of schemes and systems available in countries e.g., voluntary vs mandatory health insurance; some question sets take into account the type of insurance provider; some take into account both.

¹ Directorate for Employment, Labour and Social Affairs (DELSA) Health Committee. 2009. Report on project for improving the comparability and availability of private health expenditure. OECD, Paris.

- Some questions couple information on coverage with the amount of fixed payments e.g., premiums, taxes, contributions

Core modules

Indicators

The main indicator, which is adapted from the ‘additional indicator’ on the Global Reference List, #207, is:

Health insurance coverage. Number Percentage of people covered by a basic health insurance [that provides access to basic health care and services], ~~by country and region~~

We note that this original indicator definition does not specify what are ‘basic health care and services’, hence we bracketed that out and propose a simpler indicator from self-reported information in household survey questionnaires:

Percentage of people covered by a basic health insurance

Additional indicators may concern the type of insurance plan (e.g., voluntary or mandatory) or insurance provider (e.g., employer, social security, community-based, commercial).

Short module (coverage only)

The shortest module collects information from a single question, for all household members. For example:

PART A - TO BE ASKED OF EACH HOUSEHOLD MEMBER (CONTINUED)

INDIVIDUAL N°	22 Did you purchase medicines in a ...	23 How much have you spent for medicines at public sources, e.g. public hospital, health centre, during the past 4 weeks? Do not include costs paid for by your insurance.	24 How much have you spent for medicines at private sources eg. private doctor, pharmacy, etc. during the past 4 weeks? Do not include costs paid for by insurance.	25 Are you covered by any health insurance?	26 Have you visited a health practitioner for any other reason, during the last 6 months?	27 If yes what for? ENTER ALL THAT APPLY ILLNESS.....1 GENERAL CHECK-UP...2 EYES.....3 TEETH.....4	28 On a scale of 1-5, how satisfied were you with the service?
	Public Facility? YES....1 NO.....2	Private Facility or Pharmacy? YES....1 NO.....2	IF NOTHING SPENT WRITE ZERO AMOUNT JS	IF NOTHING 0	YES...1 NO....2	YES PUBLIC...1 YES, PRIVATE...2 YES, BOTH...3 NO.....4 (*29)	
01							
02							
03							

Source: Household Living Condition Survey Household Questionnaire, Jamaica 2000
<http://siteresources.worldbank.org/INTLSMS/Resources/3358986-1181743055198/3877319-1190214215722/2000-jam00hhq.pdf>

Long modules (coverage and type of coverage)

In addition to asking about coverage, the type of coverage—type of insurance plan or/and type of provider-- is often collected in household survey modules. The type of coverage is not standardized. For example, the SAGE questionnaire, in one question, distinguishes between mandatory and voluntary insurance; while the DHS questionnaire, in two questions, distinguishes between insurance providers:

		Person (HH member) Number				
		01	02	03	04	05
<i>Write initials from Q0403</i>		<i>Respondent initials:</i>				
		Head				
Q0411	Does [NAME] have health insurance coverage?	1	1	1	1	1
	1 = Yes, mandatory insurance*	2	2	2	2	2
	2 = Yes, voluntary insurance**	3	3	3	3	3
	3 = Yes, both mandatory and voluntary insurance	4	4	4	4	4
	4 = No, none.					

*Mandatory health insurance, such as ...[country-specific examples here]

**Voluntary health insurance, such as ...[country-specific examples here]

Source: Study on Global Ageing and Adult Health (Sage) Household Questionnaire (Wave 1)

http://www.who.int/healthinfo/systems/GenericHHQ_NoKish.pdf?ua=1

HOUSEHOLD SCHEDULE						
Line No.	USUAL RESIDENTS AND VISITORS	RELATIONSHIP TO HEAD	SEX	AGE	HEALTH INSURANCE	
					Is (NAME) covered by any health insurance?	What is (NAME)'s main type of health insurance?
					YES 1 NO 2 (SKIP TO 220) ← DONT KNOW ... 8	MUTUAL HEALTH ORGANIZATION/ COMMUNITY BASED HEALTH INSURANCE ... 1 HEALTH INSURANCE THROUGH EMPLOYER 2 SOCIAL SECURITY 3 OTHER PRIVATELY PURCHASED COMMERCIAL HEALTH INSURANCE ... 4 OTHER 6 DONT KNOW ... 8

Source: Demographic and health survey, generic Household Questionnaire

The World Health Survey (WHS 2000) fielded a full health insurance module, asking the household respondent six questions about the health insurance status of each member.

The WHS long form contains the recommended set of three questions from the WHS module, because, if properly adapted to the country, it gives both the type of coverage—type of insurance plan or/and type of provider – as well as basic coverage. It is, in this sense, a synthesis of the modules above, in just three questions.

0600. Health Insurance

Time Begin: _____

I would like to ask you some questions about health insurance. When we say someone is "covered by health insurance", we mean that he or she is enrolled with an organization that pays for health care costs if he or she gets sick or injured.

ASK THE QUESTIONS FOR EACH HOUSEHOLD MEMBER IN THE SAME ORDER AS THE HOUSEHOLD ROSTER, WITH ONE ROW PER HOUSEHOLD MEMBER

Line Number from Household Roster	A Is this person covered by any kind of health insurance plan? 1 = YES 5 = NO If No: Go to next person	B Is this person covered by any mandatory health insurance plans? ENTER code (See below)	C Is this person covered by any voluntary health insurance plans? ENTER code (See below) If None: Go to next person	D How much does your household pay for this person's voluntary health insurance each year?	E Is this person covered by insurance only because of his/her relationship to someone else who has health insurance? 1 = YES 5 = NO If No: Go to Next person	F Who is enrolled in the insurance plan that gives this person health insurance? INDICATE Line Number from Household Roster of Person if he/she is in the Household If Person not in Household ENTER "999"
Q0600 (0400 in roster)						
Q0601 (0401 in roster)						
Q0602 (0402 in roster)						
Q0603 (0403 in roster)						
Q0604 (0404 in roster)						
Q0605 (0405 in roster)						
Q0606 (0406 in roster)						
Q0607 (0407 in roster)						
Q0608 (0408 in roster)						
Q0609 (0409 in roster)						
Q0610 (0410 in roster)						
Q0611 (0411 in roster)						
Q0612 (0412 in roster)						
Q0613 (0413 in roster)						

[USE CATEGORIES APPROPRIATE TO EACH COUNTRY]

CODES FOR B	CODES FOR C
NONE=0	NONE=0
SIGNIFICANT MANDATORY INSURANCE PLANS	SIGNIFICANT VOLUNTARY INSURANCE PLANS
OTHER MANDATORY INSURANCE	OTHER VOLUNTARY INSURANCE

WORLD HEALTH SURVEY – HEALTH INSURANCE

HOUSEHOLD 5

Source: World Health Survey (2000), Household

Questionnaire <http://www.who.int/healthinfo/survey/whslonghouseholdhigh.pdf?ua=1>

The remaining three questions in the WHS household questionnaire can be considered on a country-specific basis but are not recommended for cross-national monitoring of insurance coverage.

Indicator definitions

Main indicator

Name	Health insurance coverage
Definition	Percentage of the population covered by a basic health insurance
Numerator	Number of people with basic health insurance, as reported by the household respondent for each household member
Denominator	Number of household members
Reference period	Year of survey data collection
Data sources	Population-based surveys, household survey questionnaire

Additional indicators

Type of coverage

Name	Health insurance coverage by voluntary health insurance plan
Definition	Percentage of the insured population covered by a voluntary health insurance plan
Numerator	Number of household members covered with a voluntary plan
Denominator	Number of household members covered with basic health insurance

Reference period	Year of survey data collection
Data sources	Population-based surveys, household survey questionnaire

Name	Health insurance coverage by a mandatory health insurance plan
Definition	Percentage of the insured population covered by a mandatory health insurance plans
Numerator	Number of household members covered with a mandatory plan
Denominator	Number of household members covered with basic health insurance
Reference period	Year of survey data collection
Data sources	Population-based surveys, household survey questionnaire

Type of provider

Name	Health insurance coverage by [PROVIDER*]
Definition	Percentage of the insured population covered by [PROVIDER]
Numerator	Number of household members covered by [PROVIDER]
Denominator	Number of household members covered with basic health insurance
Reference period	Year of survey data collection
Data sources	Population-based surveys, household survey questionnaire

* Provider = employer, social security, community-based plan, commercial plan, other country-specific