

SUMMARY

This descriptive cross-sectional study was carried out in a Teaching hospital, a District hospital and two private hospitals in the Gampaha district during the month of November in the year 2006. The objective of the study was to assess the availability and usage of health insurance policies and their benefits among patients who seek in-ward treatment at government and private hospitals in the Gampaha District.

A total of 550 in-ward patients participated in the study and data were collected using a pre-tested Interviewer administered questionnaire.

Samurdhi health insurance (SHI) was the most common type of insurance in the public sector (13%). In the private hospital, 38% of patients had health insurance cover and Employer sponsored health insurance was the most common type (24%). It was found that the availability of Private health insurance (individual and group) and Agrahara health insurance (AHI) among in-ward patients in the public hospitals were 5.4% and 4.4% respectively.

The demographic and socio-economic characteristics of the insured patients showed that Private Health Insurance (PHI) and AHI were mainly restricted to the middle and upper income groups, and the working age (19-60 years) population in the work force. They had achieved an educational level equal or above the GCE Ordinary Level and rated among the higher grade of employment categories. Samurdhi insurance holders were

from lower income groups, had achieved an educational level equal or below the GCE Ordinary level and most of them (77.8%) were from the elementary occupation group.

Older people above 65 years had been excluded from normal insurance coverage.

All of the insured patients in the private hospitals were covered for their hospital stay by an insurance policy. An important finding was that 42.2% of the insured patients in public hospitals had private hospital cover but they had got admitted to public hospitals for treatment as they could not afford the high cost of private hospital care. A significant number of patients with insurance cover (32.7%) had come to public hospitals for treatment as there was more confidence in Public health care.

The benefit claiming rate among in-ward patients in the private hospitals was 96 for 100 episodes of in-ward treatment and it was 12 in the public hospitals. The benefit claiming rate among OPD/GP patients in the private sector was 24 for 100 episodes of OPD/GP care.