# Perception and Attitude Influencing People's Utilization of Universal Health Coverage Scheme

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#### Abstract

This research aimed to study: 1) the people's perception on universal health-care coverage service, 2) the people's attitude toward universal health-care coverage service, and 3) the factors affecting universal health-care coverage service. The sample size was 400 persons who utilized universal health-care coverage service in Nonthaburi province. The statistical descriptive data included frequency, percentage, mean, and standard deviation. The data were tested by using multiple regression analysis.

The results showed that people's perception on universal health-care coverage service was at a high level ( $\bar{x} = 3.742$ , S.D. = 0.565). People's attitude toward universal health-care coverage service was also at a high level ( $\bar{x} = 3.806$ , S.D. = 0.510). The results also found that people's perception on health promotion and disease prevention services, dental health promotion services, and high cost medical treatment services had an influence on the utilization of universal health-care coverage service of people at the significant statistical level of 0.05. While the attitude of people regarding trust in medical treatment aspect had an influence on people's utilization of universal health-care coverage service at the significant statistical level of 0.05.

Keywords: Perception, attitude, universal health-care coverage scheme

#### **1. Introduction**

Thailand has experience the universal health-care coverage scheme since B.E. 2544 and the parliament has approved the draft of the National Universal Health-care Coverage Act, B.E. 2545 with the important objective of "the provision of necessary public health system that guarantees the quality of life of people." In this respect, the National Health Security Office (NHSO), a cooperative organization between the government and the people, was established to supervise the related matters (Office of the Permanent Secretary, Ministry of Public Health, 2563). So far, the government has been providing a comprehensive health-care services and has been trying to develop and modify the program to be consistent with the National Economic and Social Development Plan that realizes the importance and necessity of a collateral on universal health coverage deserved by the people. According to the budget of B.E. 2565, the total number of people eligible for the universal health-care coverage were 66,841,493 persons (47,469,928 are eligible people, 12,564,560 are using social security rights, and 6,526,801 persons are enjoying civil servant medical benefit scheme and other medical welfare). There were 66,561,289 people or 99.58 percent who registered for the universal health coverage scheme. Out of this number, 47,650,952 has exercised their rights (181,024 are those who have not registered, excluding Thai people abroad, foreigners, and foreigners who bought health insurance) or at the percentage of 99.62 (National Health Security Office, 2022). This is a strong indicator that the Thai government has become successful at a certain level regarding the reduction of health-care disparity resulting from the policy implementation.

However, the utilization of services based on the universal health coverage, the people must register for a regular service unit or a primary care unit within the network or any other units that are transferable from the original unit. For a reasonable cause, the patients can be admitted at any unit as suggested by a medical indication and the jointly agreement and consent among the patient, the regular service unit, and any other unit concerned (National Health Security Office, 2022). From the mentioned operation, the people who utilize the universal coverage scheme still encounter problems arising from the use of services, such as 1) they understand that the universal health-care coverage program covers all of the incurred expenses, and 2) they believe that the hospital provides an incomplete treatment due to an unequal treatment potential of each hospital, some hospitals are lacking medical devices and personnel (Suphan Srithamma. 2022).

From the above incidence, there is an important aspect in the utilization of the universal health-care coverage scheme that has an impact on the image and credibility of the national health-care services. Thus, the study of the perception and attitude of people toward the utilization of universal health-care coverage should provide necessary information for the preparation and modification of such services that are appropriate and consistent with the changing situation. This is for hope that people will have a better quality of life.

### 2. Research Objectives

- 1. To study the perception of people regarding the universal health-care service.
- 2. To study the attitude of people toward the universal health-care coverage.
- 3. To study factors influencing the utilization of universal health coverage scheme.

### 3. Research Hypothesis

- 1. The people's perception of the universal health coverage has an influence on the utilization of the program.
- 2. The people's attitude toward universal health-care coverage has an influence on the utilization of the said project.

# 4. Conceptual Framework



### 5. Research Methodology

### Population

This research is considered as a quantitative research. The population are those eligible people entitled for the universal health-care coverage scheme residing in Nonthaburi province

at the total number of 796,656 persons (Digital Government Development Agency (Public Organization), 2563).

Sample Size

The sample used in this research is drawn from the population eligible for the universal health-care coverage project who reside in Nonthaburi province. By using the Yamane's formula with 95% confidence, the sample size is achieved at 400 persons. To collect the data, a convenience sampling which is the most common form of nonprobabilistic sampling (Edger and Manz, 2017) is undertaken.

Research Tools

The research tool is a questionnaire that comprises of 3 parts as follows:

Part I: The general information that includes 6 items, on a nominal scale, that are sex, age, marital status education, occupation, and monthly income.

Part II: The questions on the people's perception on the universal health-care coverage program regarding: 1) emergency medical service (EMS) aspect, 2) health promotion and disease prevention service aspect, 3) dental health promotion service aspect, 4) high cost medical treatment service aspect, and 5) medicine aspect all at the total number of 25 questions.

Part III: The questions on the people's attitude regarding the universal health-care coverage scheme that are: 1) service communication aspect, 2) trust in medical treatment aspect, and 3) service disparity aspect. The total number in this section is 15 questions.

Part IV: The question about the opinion on the universal health-care coverage project. The question is based on an interval scale ranging from 1-5 of strongly disagree to strongly agree.

Validity and Reliability

The questionnaires were tested by the experts to find out the validity and achieved the index of consistency (IOC) of 0.956. Then, it has been on a try-out process and got a Cronbach Alpha Coefficient of 0.880.

Data Collection and Analysis

The researcher has collected the primary data from the 400 questionnaires distributed to the people who are eligible for the universal health-care coverage scheme. The collected data were then processed by using the SPSS program.

# 6. Research Findings

The results revealed that most of the respondents are females (303 persons or 75.75%), with 50 years and above of age (124 persons or 31.0%), with a married marital status (298 persons or 74.50%), finishing a primary school (194 persons or 48.50%), with a household occupation (179 persons or 44.75), and most of them having no stable income (208 persons or 52.0%).

1. The people's perception on the universal health-care coverage program, the results showed that the overall value of perception on the universal health coverage program is at high level ( $\bar{x} = 3.742$ , S.D. = 0.565). When consider each item separately, it was found that the health promotion and disease prevention aspect is at the highest level ( $\bar{x} = 3.784$ , S.D. = 0.543), following by the emergency medical service aspect ( $\bar{x} = 3.771$ , S.D. = 0.539) and the high cost medical treatment aspect ( $\bar{x} = 3.684$ , S.D. = 0.617) respectively.

2. The people's attitude toward the universal health-care coverage scheme, the results indicated that the overall value of the mentioned attitude is at the high level ( $\bar{x} = 3.806$ , S.D. = 0.510). When consider each item separately, it was found that the service inequality shows the highest value ( $\bar{x} = 3.826$ , S.D. = 0.502) and then followed by the trust upon medical treatment ( $\bar{x} = 3.811$ , S.D. = 0.518) and service communication ( $\bar{x} = 3.780$ , S.D. = 0.509) respectively.

3. The hypothesis testing

From the analysis, it was found that the people's perception on health promotion and disease prevention service, dental health promotion service, and high cost medical treatment service have an influence on the utilization of universal health-care coverage program at the statistical significance value of 0.05.

	coverage scheme							
Variables	В	Std. Error	β	t	Sig.	Toleran ce	VIF	
Constant	0.101	0.631		0.161	0.873			
Emergency medical service $(X_1)$	-	0.096	-0.067	-1.106	0.269	0.621	1.609	
	0.106							
Health promotion and disease	0.434	0.089	0.294	4.869	0.000*	0.632	1.581	
prevention service (X <sub>2</sub> )								
Dental health promotion	0.346	0.107	0.170	3.229	0.001*	0.825	1.213	
service (X <sub>3</sub> )								
High cost medical treatment	0.558	0.118	0.290	4.743	0.000*	0.632	1.581	
(X <sub>4</sub> )								
Medicine (X <sub>5</sub> )	0.276	0.142	0.104	1.946	0.052	0.825	1.213	
$R = 0.317$ , $R^2 = 0.100$ , Adjusted. $R^2 = 0.093$ , $SE_{est} = 1.143509$ , $F = 14.140$ , $Sig. = 0.000*$								

Table 1: The analysis of people's perception on the utilization of the universal health-care

\* statistical significance at .05

The equation can be written as follows:

 $Y = 0.101 - 0.106(X_1) + 0.434(X_2)^* + 0.346(X_3)^* + 0.558(X_4)^* + 0.276(X_5)$ 

For the people's attitude and the utilization of universal health coverage project, the analysis confirmed that the attitude on trust in medical treatment service has an influence on the people's utilization of the universal health-care coverage scheme at the statistical significance value of 0.05.

Table 2: The analysis on the people's attitude and the utilization of the universal health-care

coverage program									
variable	B	Std. Error	β	t	Sig.	Toleran ce	VIF		
Constant	2.071	0.348		5.956	0.000				
Service communication aspect (X <sub>1</sub> )	0.101	0.083	0.085	1.223	0.222	0.515	1.943		
Trust in medical treatment aspect (X <sub>2</sub> )	0.255	0.111	0.158	2.292	0.022*	0.523	1.913		
Service inequality aspect (X <sub>3</sub> )	0.011	0.086	0.009	0.131	0.895	0.532	1.879		

R = 0.228,  $R^2 = 0.052$ , Adjusted.  $R^2 = 0.045$ ,  $SE_{est} = 0.900125$ , F = 6.963, Sig. = 0.000\*

\* statistical significance at .05

The equation can be written as follows:

$$Y = 2.071 + 0.101(X_1) + 0.255(X_2)^* + 0.011(X_3)$$

#### 7. Discussion

The study on the Perception and Attitude Influencing People's Utilization of Universal Health Coverage Scheme has revealed that the people who are eligible for the universal health-care coverage scheme living in Nonthaburi province have a high level of perception ( $\bar{x} = 3.742$ , S.D. = 0.565) about the said program since the people generally realize that the universal health-care coverage program covers the overall health promotion and disease prevention. This government's policy is intended to provide people with security and confidence that when they are ill they can go to see doctors for a proper medication including the dispensary of medicine at free of charge. All of these for a better quality of life. This is in congruence with the research work of Chutima Inta (2020) on "Perception of Public Policy on Health System Development and Social Security in Bangkok and Metropolitan Region" and found that people in Bangkok as well as in the metropolitan area are aware of public policy on health system development and social security at the high level. And also it is in consistence with the research of Pataraporn Yubonpunt (2015) on "The Patients' Perception of the Quality of Private Hospital Health Services" in which it concluded that the overall value of patients' perception toward the quality of health services is at the high level.

Regarding the people's attitude on the universal health care services, the research discovered that the overall value of attitude is at the high level ( $\bar{x} = 3.806$ , S.D. = 0.510) since the universal health care coverage scheme is intended to build confidence among people that they would not be in any trouble when they need a medical health services. The people realize that the services rendered are at acceptable quality and standard. This conclusion is in the same direction of work undertaken by Walaiporn Jiaranairungroj (2011) on "Attitude towards the Universal Health Care Coverage, The Medical and Health Care Services that Affect the Patient Satisfaction at the Pra Nungklao Hospital, Nonthaburi" in which she described that the medical service receivers at Pra Nungklao hospital have a high level of attitude toward the universal health care coverage.

The hypothesis testing showed that the perceptions on health promotion and disease prevention service  $(X_2)$ , dental health promotion service  $(X_3)$ , and high cost medical treatment service  $(X_4)$  all have influence on the people's utilization of universal health care coverage program at the statistical significance value of 0.05. This is because the said program enable people to access the health care services therefore people give a priority on the program since it is necessary for health as well as the living. This conclusion is in the same vain with research done by Nitchanun Suwannakoot (2019) on "Perception and Satisfaction of Stakeholders toward National Health Security System in Health Region 10" where the conclusion was drawn that the perception of stakeholders regarding health security system was at high level.

For the people's attitude, it was found that people's attitude on trust upon the medical treatment services has an influence on the utilization of universal health care coverage system. This is because the government has been carrying such a program for quite some time. This produces a positive feeling among people with regard to the utilization of the program. This tendency is also found in the research work of Mohamad Salim Alkodaymi et al. (2020) on "Knowledge, perception, and attitudes of Universal Health Coverage policies among Alfaisal University students in Saudi Arabia" in which the aim of this study is to measure the knowledge of Alfaisal students and record their perceptions and attitudes about Saudi Arabia's basic health-care coverage structure and UHC policies. This group of researchers concluded that the respondents believe the Saudi system provides effective and sufficient healthcare to all, and 42.7% believe that the system provides financial protection to all.

# 8. Suggestions

**Policy Suggestions** 

1. The government should consider to increase the effectiveness and efficiency of the program especially in term of medical personnel in relation to the number of service receivers.

2. The government should review the policy on health promotion and disease prevention in order to be ready for an aged society with a tendency to increase the medical expenses in the long term period.

Practical Suggestions

1. The public health units should continuously publicize rights and duty based on the universal health care coverage program so the people can enjoy the benefits as designated in the program. This is to make sure that the people entitled for the national health care services would receive the highest benefits from the program.

2. The government should consider add more privileges upon the health promotion and disease prevention efforts.

3. The government should encourage people to pay their attention regarding rights and benefits derived from the universal health care coverage scheme. This can be done through the public relation officers working in the hospital, community leaders, and/or flyers distributed to the people. Since the genuine understanding about health care services is an important matter that would help people to receive the appropriate and suitable medical treatment.

4. The government should improve the medical treatment standard. This is to lift-up the people's attitudes toward the program. These efforts can be done through the medical treatment standard, medical care, including the quality of the medicine.

The suggestion for the research in the future

The future research may focus on the satisfaction of people who receive the health care services based on the universal health care coverage scheme. The discovering new factors may be used in the analysis and designation in the development of the program by related units.

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