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**FACTORS INFLUENCING DROP OUT IN HEALTH CARD
HOLDERS : A CASE STUDY OF MAE RIM DISTRICT,
CHIANG MAI PROVINCE,
1989-1991**

Miss Jiraporn Suwanteerangkul

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By Jiraporn Suwanteerangkul
Faculty Medicine
Thesis Advisor Asso.Prof. Pichit Suwannaprakorn
Co-advisor Asso.Prof. Charnvit Kotheeranuruk



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Thavorn Vajrabhaya

.....Dean of Graduate School
(Professor Thavorn Vajrabhaya, Ph.D.)

Thesis Committee

Tongchan Hongladarom.....Chairman

(Associate Professor Tongchan Hongladarom, M.D., M.Ed.)

Pichit Suwannaprakorn

.....Thesis Advisor
(Associate Professor Pichit Suwannaprakorn, M.D.)

Chitr Sitthi-amorn.....Member

(Professor Chitr Sitthi-amorn, M.D., Ph.D.)

Charnvit Kotheeranurak

.....Member
(Associate Professor Charnvit Kotheeranurak, M.D., M.B.A.)

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This study aims to analyse the reasons influencing drop out in health card holders, and to determine the rate of drop-out in Maerim District, Chiangmai Province, between 1989-1991.

Qualitative data was collected from field survey by personal interview questionnaire during August and September, 1991. As many as 352 households who bought family treatment card in the previous cycle (1989-1991) were randomly selected from 10 villages which were also randomly selected from 10 subdistricts. In order to get more understand and insight of the reasons of drop-out, focus group discussion was also implemented in 4 villages with a total of 23 villagers who were willing to participate. The study framework was based on the premise of consumer behavior.

It was found that the rate of drop-out is 34 percent. Chi-square technique was used to examine the difference between drop-out group and continued health card membership group on selective socio-cultural and psychological factors variables. Analysis revealed that those variables had significant difference ($p < .05$) between these two groups. T-test has also showed the significant difference of knowledge about the HCP ($p < .01$) and attitude toward the HCP ($p < .001$) between the groups. Multiple logistic regression analysis was revealed these following independent variables which are respectively influence to drop out: (1) Having alternate health insurance (23 percent of drop-out covered by other health insurance), mostly elderly treatment card. (2) Dissatisfaction with health service and its system. (3) Not having heard about the HCP during village-monthly-meeting, persons who reported having heard about the HCP from village-monthly-meeting were more likely to continue health card membership. (4) Having small household size (household with less than 4 family members has rather tendency to drop out than the larger family). (5) Knowledge about the HCP (71 percent of drop-out presents very low knowledge about the HCP), and (6) Attitude toward the HCP, the drop-out group shows lower percentage of positive attitude than the continued membership group.

ภาควิชา.....ศูนย์วิทยาคณาจารย์แพทย์ศาสตร์.....

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