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APPENDIX 1

SURVEY QUESTION FORM
ON THE PROBABILITY TO BUY VOLUNTARY HEALTH INSURANCE CARD
IN HAIPHONG, VIETNAM

* Name of interviewee :.....

* Numbering :.....

1. Age :.....

2. Average household's income per month :..... dong

3. Education level (counted by the years studying in school and University) :.....

*Number of dependent you have to take care :.....

4. Number of persons in family (it includes householder, his wife or her husband and dependent)

5. Resident area

Urban (1)

Rural (0)

QUESTIONNAIRE

1. Did you know about Voluntary Health Insurance System in Haiphong with current Premium and Benefit of Insured ?

Yes

No

If the answer is yes, continue to question 2.

2. If yes, suppose that premium is 10,000 dong per card per year per person, are you willing to buy it for you and your dependent ?

Yes (1)

No (0)

APPENDIX 2
Summary Result of Survey

Person Number	Premium 10,000 buy: (1) not: (0)	Income (dong)	Age	Education (year)	Family size	location
1	1	1,000,000	48	16	4	1
2	0	800,000	50	12	5	1
3	0	500,000	34	9	4	0
4	0	700,000	47	9	5	0
5	0	500,000	38	9	3	1
6	0	400,000	29	6	3	0
7	1	2,000,000	45	18	3	1
8	0	700,000	38	12	6	0
9	0	400,000	30	9	3	0
10	0	700,000	37	6	5	1
11	1	700,000	39	16	2	1
12	1	900,000	48	12	4	0
13	0	600,000	40	6	3	0
14	0	1,000,000	38	9	4	1
15	0	500,000	26	12	2	0
16	1	1,800,000	50	17	3	0
17	0	1,000,000	48	6	7	1
18	0	700,000	58	9	4	1
19	1	1,000,000	55	12	4	0
20	0	400,000	31	9	3	0
21	0	600,000	61	9	5	0
22	1	800,000	58	12	4	1
23	0	800,000	29	12	3	1
24	0	700,000	32	16	4	0
25	0	1,100,000	55	9	6	1
26	0	600,000	34	9	5	0
27	0	600,000	41	6	4	0
28	1	700,000	45	12	4	1
29	0	700,000	49	6	3	0
30	0	600,000	28	9	3	1
31	1	900,000	43	12	4	0
32	0	600,000	55	9	5	1
33	0	400,000	40	6	4	1
34	0	500,000	49	9	5	0
35	1	700,000	49	12	4	0
36	0	500,000	37	9	4	0
37	0	500,000	34	9	4	1
38	1	1,500,000	47	18	3	1
39	0	600,000	39	6	5	0
40	0	500,000	42	6	6	1
41	1	800,000	45	16	5	0
42	0	700,000	41	9	4	0

Person Number	Premium 10,000 buy: (1) not: (0)	Income (dong)	Age	Education (year)	Family size	loca- tion
43	0	600,000	32	9	3	1
44	1	700,000	45	12	3	1
45	0	300,000	28	12	2	0
46	0	600,000	43	6	5	0
47	1	1,000,000	53	9	4	1
48	0	600,000	30	9	3	1
49	0	500,000	39	9	4	0
50	0	600,000	36	12	5	1
51	0	800,000	48	9	5	1
52	0	700,000	57	6	8	0
53	0	600,000	31	12	3	0
54	1	700,000	44	12	3	1
55	0	700,000	35	9	5	0
56	0	600,000	46	12	4	0
57	1	1,200,000	50	17	5	1
58	0	900,000	39	9	4	1
59	0	400,000	40	6	6	0
60	0	600,000	39	9	4	0
61	1	800,000	50	16	5	1
62	0	500,000	26	6	3	0
63	1	1,000,000	53	18	3	1
64	1	2,000,000	64	20	6	1
65	0	500,000	37	6	7	1
66	0	900,000	37	12	3	0
67	0	600,000	27	9	2	1
68	0	800,000	35	16	4	0
69	1	1,500,000	48	16	4	1
70	0	900,000	35	12	5	1
71	0	600,000	36	6	5	0
72	1	1,500,000	70	6	6	0
73	0	500,000	34	9	3	0
74	0	500,000	31	9	4	1
75	1	700,000	64	9	2	0
76	0	600,000	34	9	4	1
77	0	600,000	37	12	4	0
78	1	3,000,000	58	17	5	1
79	0	1,000,000	36	12	3	1
80	1	1,500,000	47	17	5	0
81	0	500,000	35	9	4	0
82	1	800,000	49	16	3	1
83	0	400,000	40	9	4	0
84	0	600,000	50	6	5	1

(continue)

Person Number	Premium 10,000 buy: (1) not: (0)	Income (dong)	Age	Education (year)	Family size	locat- tion
85	0	500,000	31	9	4	1
86	0	500,000	40	12	4	0
87	1	1,800,000	63	6	6	0
88	0	700,000	39	9	3	1
89	0	800,000	50	6	8	0
90	1	700,000	70	20	6	1
91	0	600,000	38	9	2	1
92	1	600,000	54	12	5	0
93	1	400,000	62	9	3	0
94	1	2,000,000	53	16	5	1
95	0	500,000	32	12	3	0
96	0	600,000	39	9	4	0
97	1	700,000	43	16	3	1
98	1	1,000,000	52	16	4	0
99	0	400,000	35	12	3	0
100	0	600,000	50	12	5	1
101	0	600,000	38	9	4	0
102	0	600,000	54	9	5	1
103	1	2,000,000	47	16	4	1
104	0	400,000	34	12	3	0
105	1	600,000	55	12	5	0
106	0	500,000	34	9	4	0
107	0	500,000	33	12	3	0
108	1	900,000	43	12	4	0
109	1	1,400,000	65	9	6	1
110	0	500,000	32	9	4	1
111	0	600,000	33	9	5	0
112	1	1,000,000	48	17	4	1
113	0	600,000	35	6	5	0
114	0	400,000	29	9	3	0
115	1	700,000	45	12	3	1
116	1	700,000	42	16	3	1
117	0	400,000	30	6	3	0
118	1	400,000	63	9	3	0
119	0	600,000	37	9	2	1
120	0	600,000	51	6	5	1
121	0	500,000	33	9	3	0
122	0	800,000	36	16	4	0
123	1	900,000	47	12	4	0
124	0	500,000	37	9	3	1
125	0	1,000,000	41	9	4	0
126	1	2,000,000	60	18	5	1

(continue)

Person Number	Premium 10,000 buy: (1) not: (0)	Income (dong)	Age	Education (year)	Family size	location
127	1	1,800,000	51	12	3	1
128	0	700,000	31	16	4	0
129	1	1,000,000	55	12	4	1
130	0	600,000	27	9	2	0
131	1	600,000	62	9	5	0
132	0	600,000	41	6	3	0
133	0	800,000	30	12	3	1
134	0	600,000	38	6	5	0
135	1	1,200,000	55	9	5	1
136	0	900,000	36	12	3	0
137	1	1,500,000	47	17	4	1
138	0	600,000	37	12	5	1
139	0	700,000	48	6	3	0
140	0	600,000	30	9	3	1
141	0	500,000	37	9	4	0
142	0	500,000	32	9	4	1
143	0	400,000	39	6	4	1
144	0	500,000	36	6	6	1
145	1	800,000	46	16	5	0
146	0	500,000	36	9	4	0
147	0	600,000	42	6	5	0
148	1	600,000	48	12	4	0
149	1	800,000	56	12	4	1
150	0	500,000	41	6	6	1
151	1	1,000,000	54	9	4	1
152	0	700,000	40	9	4	1
153	1	1,500,000	46	16	4	1
154	1	1,200,000	52	14	5	1
155	0	300,000	28	10	2	0
156	1	800,000	66	17	5	1
157	0	600,000	35	12	4	0
158	0	600,000	32	9	3	1
159	0	700,000	34	9	5	0
160	1	800,000	48	16	3	1
161	1	700,000	65	9	1	0
162	1	700,000	55	6	7	0
163	1	700,000	40	16	3	1
164	1	2,000,000	50	16	4	1
165	0	700,000	38	9	3	0
166	0	500,000	48	9	5	1
167	0	600,000	30	11	3	0
168	0	800,000	38	9	4	1
169	1	1,000,000	52	1	3	1

(continue)

Person Number	Premium 10,000 buy: (1) not: (0)	Income (dong)	Age	Education (year)	Family size	loca- tion
170	0	700,000	37	8	5	1
171	0	500,000	39	10	4	0
172	1	700,000	50	12	5	1
173	0	400,000	41	9	4	0
174	0	900,000	49	5	7	1
175	0	600,000	33	9	4	0
176	0	900,000	36	12	5	1
177	1	800,000	51	16	5	1
178	1	700,000	46	9	5	0
179	0	400,000	30	9	3	1
180	0	600,000	31	9	4	1
181	1	1,000,000	50	17	4	0
182	0	700,000	44	11	4	1
183	0	600,000	34	9	3	1
184	1	3,000,000	56	16	4	1
185	0	500,000	27	6	3	0
186	0	700,000	57	8	4	1
187	1	1,500,000	49	17	4	0
188	1	2,000,000	64	6	5	0
189	0	500,000	33	9	4	0
190	0	800,000	51	6	7	0
191	0	400,000	26	11	2	0
192	0	700,000	39	11	6	0
193	1	700,000	46	14	3	1
194	0	400,000	39	8	6	0
195	1	800,000	51	12	4	1
196	0	900,000	35	10	4	1
197	1	800,000	49	12	4	0
198	0	600,000	38	9	4	0
199	0	600,000	40	6	4	0
200	0	800,000	46	9	5	1

APPENDIX 3

Estimated Results of Logarithm Odd Ratio-Regression Y by
Using Survey Data to Run Logit Model Software

LOGIT // Dependent Variable is P10,000

Date: ... Time : ...

SMPL range : 1 - 200

Number of observations : 200

Convergence achieved after 6 iterations

VARIABLE	COEFFICIENT	STD.ERROR	T-STAT	2-TAIL SIG.
Constant	-25.173375	5.0531994	-4.9816706	0.0000
Income	5.201E-06	2.340E-06	2.2228190	0.0274
Age	0.3620353	0.0729039	4.9659219	0.0000
Education	0.7819155	0.1818018	4.3009223	0.0000
Family size	-1.0165520	0.4835914	-2.1020889	0.0368
Location	-0.9225018	0.7610556	-1.2121345	0.2269

Log likelihood	-27.303912
Cases with P10,000 = 1	70
Cases with P10,000 = 0	130

VARIABLE	MEAN ALL	MEAN D = 1	MEAN D = 0
Constant	1.0000000	1.0000000	1.0000000
Income	786000.00	1110000.0	611538.46
Age	42.860000	51.985714	37.946154
Education	10.665000	13.600000	9.0846154
Family size	4.1000000	4.1000000	4.1000000
Location	0.4900000	0.6142857	0.4230769

BIOGRAPHY

Nguyen Quang An was born on March 7th in 1955 at Vinh city, and lives in Hanoi, Vietnam.

He earned a Bachelor of Science in Economics at Hanoi's National Economic University in 1981.

He has been working for the Ministry of Health of Vietnam, Department of Planing and Finance, since 1982 up to now.

