

**DETERMINANTS OF INITIAL PAYMENT CLAIM BY  
ROAD ACCIDENT VICTIMS**



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**A Thesis Submitted in Partial Fulfillment of the Requirements  
for the Degree of Master of Science in Health Economics**

**Department of Economics**

**Graduate School**

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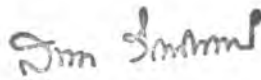
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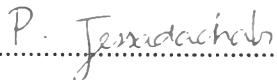
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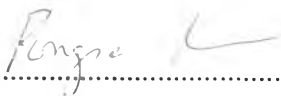


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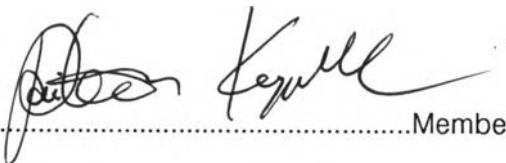
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This thesis concerned with the characteristic of determinants determining an initial payment claim for medical treatment expenses according to The Protection for Motor Vehicle Accident Victim Act BE 2535, and its relation to payment mechanisms. The determinants underlying the analysis is the characteristic of person involved, the actual accident, and some hospital characteristics.

The prospectivel cohort road accident victim interview has been designed for data collection from patients admitted to public hospital in Trang province during 5-19 April 1999. The data is used to estimate by a logit model, (The characteristics that determine an initial payment claim: personal characteristics, accident characteristics, and hospital characteristics), and descriptive analysis to explain their payment mechanisms from several funds.

The main empirical result of the study is that the characteristics that determinate an initial payment claim for the accident victim is responsive to sex, privilege for healthcare service, a car insurance contract, driver license, police notice, type of patient and the patients' department. Only 39.44% of road victim claim an initial payment expense of up to 15,000 baht from the insurance company. The remainder comes from other funds.

The results of this study indicate that the determinants of claim should be concerned to induce more protection for the road accident victims. The insurance company and Compensation fund should also be encouraged to respond by making an initial payment for medical treatment expenses with a no-fault system.

This study has its limitations. The data were collected in a short period of time which may place bias on the seasonal variation of the incidence rate of road accident and the analysis was based only on road victims' perspective, it may therefore not a cover all problems.

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## CONTENTS

	Page
Abstract.....	iii
Acknowledgments.....	iv
Table of Contents.....	v
List of Tables.....	vii
List of Figures.....	ix
Chapter 1. Introduction	
1.1 Rationale.....	1
1.2 Research Questions.....	3
1.3 Research Objectives.....	3
1.4 Expected Benefits.....	4
1.5 Structure of the Thesis.....	4
Chapter 2. Background	
2.1 The Protection for Motor Vehicle Accident Victim Act B.E.2535.....	5
2.2 Policy of Healthcare Services for Road Accident Victim.....	15
2.3 Practical Problem.....	15
Chapter 3. Literature Reviews	
3.1 The Characteristics of the Road Victim.....	20
3.2 The Reimbursement for Medical Treatment Expenses of The Road Victim.....	20
3.3 Factors Related to the Initial Payment Claim.....	22
Chapter 4. Research Methodology	
4.1 Research Design.....	26
4.2 Conceptual Framework.....	26
4.3 Measurement.....	39

## CONTENTS (CONTINUE)

Chapter 5. Result and Discussion	
5.1 One-tabulation Analysis.....	46
5.2 Estimation of Logit Model.....	54
5.3 Payment Mechanism Analizing.....	60
5.4 Discussion.....	71
Chapter 6. Conclusion and Recommendations	
6.1 Conclusion.....	74
6.2 Recommendations and Policy Implication.....	76
References .....	79
Appendix: Questionnaires .....	80
Curriculum Vitae .....	83

## LIST OF TABLES

Table	Page
2.1 The Detailing of Claiming the Medical Treatment Expense .....	17
2.2 The Detailing of Debt, Reimbursement and Claim .....	18
4.1 Description of the Variables.....	39
5.1 Sex and an Initial Payment Claim of Road Accident Victim.....	46
5.2 Age and an Initial Payment Claim of Road Accident Victim.....	47
5.3 Education and an Initial Payment Claim of Road Accident Victim.....	47
5.4 Income and an Initial Payment Claim of Road Accident Victim. ....	48
5.5 Occupation and an Initial Payment Claim of Road Accident Victim. ....	49
5.6 Privilege for Healthcare Services and an Initial payment Claim of Road Accident Victim. ....	49
5.7 Type of Road Accident Victim and an Initial Payment Claim .....	50
5.8 Car Insurance Contract and an Initial Payment Claim of Road Accident Victim. ....	50
5.9 Driver License and an Initial Payment Claim of Road Accident Victims ...	51
5.10 Police Notice Document and an Initial Payment Claim of Road Accident Victim. ....	51
5.11 Litigant and an Initial Payment Claim of Road Accident Victim. ....	51
5.12 Awareness and an Initial Payment Claim of Road Accident Victim. ....	52
5.13 Hospital Size and an Initial Payment Claim of Road Accident Victim.....	52
5.14 Patients Department and an Initial Payment Claim of Road Accident Victim. ....	53
5.15 Charge and an Initial Payment Claim of Road Accident Victim. ....	53

## LIST OF TABLES (CONTINUE)

Table	Page
5.16 Source of Charge and an Initial Payment Claim of Road Accident Victim. ....	54
5.17 The Coefficient, Standard error, t-Statistic and Probability of Variables from Logit Model Testing.....	56
5.18 Age and Source of Paying Medical Treatment of Road Victim.....	61
5.19 Sex and Source of Paying Medical Treatment of Road Victim.....	61
5.20 Education and Source of Paying Medical Treatment of Road Victim.....	62
5.21 Occupation and Source of Paying Medical Treatment of Road Victim.....	62
5.22 Income and Source of Paying Medical Treatment of Road Victim.....	64
5.23 Privilege for Healthcare Services and Source of Paying Medical Treatment of Road Victim.....	65
5.24 Type of Road Victim and Source of Paying Medical Treatment.....	65
5.25 Car Insurance Contract and Source of Paying Medical Treatment of Road Victim.....	67
5.26 Litigant and Source of Paying Medical Treatment of Road Victim.....	67
5.27 Awareness and Source of Paying Medical Treatment of Road Victim.....	68
5.28 The Amount of Charge and Source of Paying Medical Treatment of Road Victim.....	69



## LIST OF FIGURES

Figure	Page
1.1 Rate of Injuries and Death due to all Kind of Accident and Traffic Accident.....	1
2.1 Diagram of The Protection for Motor Vehicle Accident Victims Act BE.2535 .....	13
2.2 Diagram of an Initial Payment Claim for Medical Treatment .....	14
4.1 Conceptual Framework.....	37
4.2 Diagram of Payment Mechanism.....	38