

## Chapter 3



### LITERATURE REVIEWS

#### 3.1 Characteristics of Road Accident Victims

Junjaroen et al (1994) conducted a study of the characteristics of road accident victims and medical treatment expenditure. The result of this study showed that the motorcycle is the biggest cause of accidents (77.3%). The vehicles insured under this Act were just 19.2 %. There were 49% of road victims had income under was 3,000 baht per month, 26.8% had income of 3,001-6,000 baht, 13.8% had income of 6,001-25,000 baht and 9.8% had over 25,000 baht. 44.3% of road victim were aware their right according to this law. 65.2%, 26.5% and 8.3% of victims were drivers, passengers and pedestrians respectively. 60% of drivers had driver license. 19.2% of cars had car insurance contract and 7.2% of motorcycle had insured.

Bhiyapongskul. S.(1995) conducted a study of the reimbursement for medical treatment expenses of the road accident victims and hospital in Udorntani hospital. The results of the study showed that 76.3% of road accidents were caused by motorcycle. 27.8% of drivers had driver license.

#### 3.2 The Reimbursement for Medical Treatment Expense of Road Accident Victim

Junjaroen et al (1994) conducted a study of the characteristics of road accident victims and medical treatment expenditure. The result of this study showed that only 5.7% of road victims claimed medical treatment expenditures. An average medical treatment expenses for outpatient in a public hospitals was 265 baht/case and 4,542 baht/case of inpatient. Hospitals received full payment was 74.93% of the total bill. 41.8% of road traffic accident patients paid medical treatment expenses by out of their

own pocket. This study found that 70% of road traffic accident patients had medical treatment expenses within 10,000 baht.

Bhiyapongskul. S.(1995) conducted a study of the reimbursement of road accident victims and of hospital for medical treatment expenses in Udomtani hospital. The results of the study showed that the average expenses for medical treatment was 119 baht/OPD case, 3,411 baht/IPD case and 10,457 baht/operation cases. There were 94.9%of road accident victims paid medical treatment expenses within 10,000 baht/case. 75% of road victims had medical treatment expense within 10,000 baht. Hospital received medical treatment expenses 61.7% from road accident patients and 57.5% of medical treatment expenses paid from patient's pocket. 23.7% of road accident patients authorized the hospital to claim medical treatment expenses and 14.6% of road accident patients could not pay medical treatment expenses. 52.5% of road accident victims did not authorize the hospital to claim because they paid by health card fund (36.7%), and by low-income card fund (15.8%). Of the 33.6% of cases with medical treatment expenses within 10,000 baht hospital received payment only 16.6%.

The road accident victims disclaimed medical treatment expenses were 66.6%. The reason of disclaim was because of the small amount of money (35.3%), did not know this Act (24.4%) and the complexity of claim (22.7%). 33.4% of road accident victims claimed medical treatment expenses from the insurance company and only 29.5% of road victims could reimburse for medical treatment expenses. 79.2% of road accident victims who could not reimburse medical treatment expenses because they did not have a car insurance contract (35.2%), no driver license (23.5%), time expired (17.6%) and not having police-notice (2.9%).

### 3.3 Factors Related to an Initial Payment Claim for Medical Treatment of Road Accident Victims

#### (1) Sex.

Junjaroen et al (1994) conducted a study of the characteristics of road accident victims and medical treatment expenditure. The result of this study showed that 78.8% of road accident victims were males.

Bhiyapongskul. S. (1995) conducted a study of the reimbursement of road accident victims and of hospital for medical treatment expenses. The result found that 76.6% of road accident victims were males.

#### (2) Age.

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure. The result of this study showed that 87% of road accident victims were under 40 years of age, while 32.6% were under 20 years of age.

Bhiyapongskul. S.(1995) studied the reimbursement of road accident victims and of hospital for medical treatment expenses and found that 37.6% of accident victims were under 20 years of age.

#### (3) Education

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 41.7% of road accident victim were educated on primary school whereas 38% were junior high school and those above high school.

#### (4) Occupation.

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that accident victims were laborer 51%, both student and farmer 15%.

Bhiyapongskul. S. (1995) studied the reimbursement of road accident victims and of hospital for medical treatment expenses and found that 28.3%, 13.5%, and 6.3% of accident victims were laborers, farmers and government officials respectively.

#### (5) Income.

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 49.48% of road victims had monthly income less than 3,000 baht and 26.80% had income between 3,001-6,000 baht.

#### (6) Privilege for healthcare

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 11.96% of road accident victims paid a medical treatment expense from the government official benefit fund, 20.57% from social security fund and 40.67% from patients' pocket.

#### (7) Victim type

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 65.22%, 26.52% and 8.26% of road victims were drivers, passengers and pedestrians respectively.

Bhiyapongskul. S. (1995) studied the reimbursement of road accident victims and of hospital for medical treatment expenses and found that 61.7%, 20.1% and 3.4% of road victims were drivers, passengers and pedestrians respectively

(8) Insurance.

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 19.2% of accident cars had insurance and only 7.21% of accident motorcycles had insurance, according to this Act.

(9) Driver license

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 60%, 37.3% and 2.7% of drivers had driver license, with no driver license and license expired respectively.

(10) Awareness

Nittayarumpong S. (1995) conducted the study of situation of health service provision according to The Protection for Motor Vehicle Accident Victim Act BE. 2535. The result showed that a public education of the Act reached only 26.9%.

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 44.26% of road victims were aware of this Act.

Bhiyapongskul. S. (1995) studied the reimbursement of road accident victims and of hospital for medical treatment expenses and found that 24.4% of the road accident victims did not claim a medical treatment expense because they did not know of this Act.

(11) Patient department

Bhiyapongskul. S. (1995) studied the reimbursement of road accident victims and of hospital for medical treatment expenses and found that 95.8% of road victims who were admitted to outpatient department paid medical treatment from their pocket.

## (12) Charge

Junjaroen et al (1994) studied the characteristics of road victims and medical treatment expenditure and found that 56.15%, 14.65% and 20.21%.of medical treatment expenses of inpatient were lower than 5,000 baht, between 5,001-10,000 baht and between 10,001-15,000 baht respectively.

Bhiyapongskul. S. (1995) studied the reimbursement of road accident victims and of hospital for medical treatment expenses and found that when the charge higher, the percentage of claim would increase. 94.9% of road accident victim had medical treatment expenses less than 10,000 baht.