AN ANALYSIS OF POTENTIAL HEALTH INSURANCE SCHEMES FOR THE UNINSURED IN THAILAND



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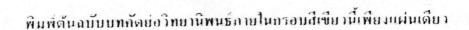
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This study is a descriptive study based on secondary data. The objective is to evaluate the experience of health insurance schemes in Thailand under the equity and efficiency consideration with the aim of suggesting potential schemes out of the current schemes in order to cover the uninsured group of 23.67 million group.

The government is making an effort in seeking a better health care scheme to provide equity in health care for all the population, while at the same time achieving government cost reduction. This systematic and critical study to identify potential schemes, which can achieve equity and efficiency as well as expand to coverage to the uninsured, could be meaningful.

The analysis consists of two stages. First of all, the comprehensive examination of the current health insurance schemes based on secondary data is made. This examination suggests that the Free Medical Care for the Low Income Household (LIC), the Social Security Scheme (SSS), and the Health Card Program (HCP) would have potential of expanding coverage to the uninsured. Secondly, these three schemes are evaluated by the Delphi Survey (Delphi Technique). As a result, SSS is identified as the most equitable and efficient scheme, although it is a little less effective than HCP in terms of possibility of growth in population coverage. HCP is seen as the second most suitable choice. LIC is rated third in rank.

This study concludes that SSS and HCP will continue to play the important role in health care system in Thailand as the potential health insurance scheme which can lead better equity and efficiency for the uninsured population. A further study will be needed to seek an effective way to expand the potential scheme for covering them.

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ABBREVIATIONS

CSMBS Civil Servant Medical Benefit

EC Free Medical care for the elderly (Elderly Card)

HC Health Card

HCP Health Card Program

LIC Free Medical Care for the Low Income Household

IP Inpatient

MOF Ministry of Finance

MOPH Ministry of Public Health

OP Outpatient

PI Private Health Insurance

SHI School Health Insurance

SSO Social Security Office

SSS Social Security Scheme

WCO Workmen Compensation Office

WCS Workmen Compensation Scheme

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