



Health Insurance and Determinants of Perceived Healthcare Service Quality in Jordan

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ABSTRACT

This study demonstrates the determinants that affect the perception of quality of healthcare services in Jordan. A cross-sectional study was conducted in order to determine the perception of quality of healthcare services and relating variables including availability of health insurance and quality of health insurance. This study supports the findings of other studies that health insurance influences the perception of quality of healthcare services provided. However, it is also clear that Jordanians consider the availability of doctors, ability to obtain specialist care, accessibility to health services, and cooperation of healthcare workers as significant determinants when conceptualizing the quality of healthcare and its services. The amount of premium paid had a significant association, which could reflect on valuing the money they pay and expecting high-quality care in return. Being insured increases the likelihood of perceiving higher quality of healthcare.

KEYWORDS

Health Insurance, Jordan, Quality of Healthcare Services

INTRODUCTION

Health insurance gaps reduce the availability of health services provided, which can result in a lower quality of life and insufficient health care (Bethell et al., 2011; Doty & L Holmgren, 2006; Halterman, Montes, Shone, & Szilagyi, 2008; Short, Graefe, Swartz, & Uberoi, 2012; O. World Health Organization, and International Bank for Reconstruction and Development/The World Bank, 2018), especially among low income population (Cathy Schoen, 2010). The costs of health care services are

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increasing worldwide (Dieleman et al., 2017). Hence, affecting people's quality of life, and it pushes them into the poverty line (O. World Health Organization, and International Bank for Reconstruction and Development/The World Bank, 2018). The gap in the health insurance system affects people especially the lower income and uninsured population due to inability to pay for the medical services. The lack of insurance prevents people from receiving the intended care and to meet their basic needs. As a result, they forgo or postpone medical care. The issue of accessing a high-quality of health care services remains, regardless of the innovation and huge growth in the medical field, patients reported that there is a lack in the quality of health care services provided by the public sector which indicates that the "out-of-pocket" payment method might provide the required quality of care. (MICHELSEN, j. et al., 2011). People who live in low- and middle-income countries are accountable for significant part of their health care expenditures as direct out-of-pocket payment (Arenliu Qosaj, Froeschl, Berisha, Bellaqa, & Holle, 2018; O'Donnell et al., 2008; Spaan et al., 2012; O. World Health Organization, and International Bank for Reconstruction and Development/The World Bank, 2018), this can result in poverty and becoming a barrier to health care (Arenliu Qosaj et al., 2018; O'Donnell et al., 2008; Spaan et al., 2012; World Health Organization, 2019).

Understanding that one size insurance coverage cannot fit all, as there are variations in income, frequency in peoples' illness and the quality of services by provider (Dror, 2007). Health insurance availability impacts the quality of health care services (Flores et al., 2017), and there is a correlation between health insurance and the quality of health care services (Talib, Azam, & Rahman, 2015). The World Health Organization defines quality of care as the degree to which health services for individuals and populations increase the likelihood of desired health outcomes and are consistent with current professional knowledge (O. World Health Organization, and International Bank for Reconstruction and Development/The World Bank, 2018). In many specific conditions, the uninsured had higher financial burden, and the lack of coverage is associated with lower use of required services, and higher mortality (Abuosi, Domfeh, Abor, & Nketiah-Amponsah, 2016; Flores et al., 2017; UNICEF, 2016).

Studies have varying results on the impact of insurance and quality of health care. On one hand, patients who pay-out of their pocket might receive higher levels of cooperation and facilities provided (Duku, Nketiah-Amponsah, Janssens, & Pradhan, 2018). On the other hand, other studies demonstrated that being insured or uninsured has nothing to do with the quality of services and the overall care process received, yet it depends on how patients perceive the quality which indicates that being insured does not guarantee receiving higher-quality of care (Abuosi et al., 2016). According to JAMA's research, most of the time the availability of health insurance in the United States does not guarantee high-quality health care services. Access to health insurance and the choice of plans and companies can affect the services that are provided to patients across the country. (JAMA, 2000)

Fore instance, in Ireland for example, it was reported that health care systems provided higher-quality of care to those who have access to private insurance, "This was the first time in Irish history, when a government committed to end the two-tier system of access to health care, which gives preferential access to hospital care to those who have private health insurance." (Sara Ann Burke et al., 2017)

Although this issue indicates a strong need for further study, there have been very limited studies conducted to study the impact of health insurance availability on the quality of health care services in Jordan (Tamimi, 2014). The 2015 Census showed that 55% of Jordan's population is covered by health insurance, while 68% of Jordanians specifically are covered by health insurance. (Department of Statistics, 2016). Amman, the capital, had the lowest health insurance coverage of 36.3%. However, in Jordan, children under 6 years are given free of charge treatment, regardless of the patient's health insurance status. Hence the increase to 55% in total population, and 68% among Jordanians who have insurance or receive free of charge services (Department of Statistics, 2016). The aforementioned adds another layer to the complexity of the health care system in Jordan, as individuals who are not insured can receive free of charge treatment. This can be achieved if you are under 6 years old or after applying to be included into the Royal Decree from the Hashemite Court (Department of Statistics,

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