



KEMENTERIAN KESIHATAN MALAYSIA  
INSTITUT PENYELIDIKAN SISTEM KESIHATAN

# Factors Influencing Health Insurance Awareness Among the Middle-Income (M40) Group

PH057

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## INTRODUCTION

- The increasing burden of health care cost may decrease access to quality health care.
- The demand for health insurance and health care is interdependent. Individuals who consume more health care will be more likely to purchase health insurance<sup>1</sup>.
- The National Health and Morbidity Survey (NHMS) 2019<sup>2</sup> reported:

**22% of the population were covered by personal health insurance**

**36% of the population claimed they did not need insurance**

**43% of the population had other financial commitments**

## OBJECTIVE

- To explore factors influencing health insurance awareness among the middle income group (M40) in Malaysia.

## METHODS

- A qualitative study using an in-depth exploratory interview approach, conducted virtually from October to November 2020
- 78 Malaysian adults aged 25 years old and above, who are in the middle-income group (M40)-(monthly household income: RM4850-RM10,959<sup>3</sup>)
- Interviews were transcribed verbatim, and thematic analysis was performed using NVivo 12, guided by the theory planned behaviour framework.

## CONCLUSION

- The four main themes affecting awareness of health insurance among the M40 population can possibly limit the intention of purchasing health insurance.
- The health insurance awareness is important for vulnerable groups, especially the M40 that at present is not supported by the government policy.
- Thus, there is a need to understand the severity of implications of not having one.

## REFERENCES

1. Abu-Bakar A, Samsudin S, Regupathi A & Aljunied S (2016). The Effect of Health Insurance on Health Care Utilization: Evidence from Malaysia. The European Proceedings of Social & Behavioural Sciences, 14:362-368.
2. Institute for Health Systems Research Malaysia (2020). National Health and Morbidity Survey (NHMS) 2019: Vol. II: Healthcare Demand.
3. Department of Statistics Malaysia (2020). Household Income Estimates and Incidence of Poverty Report, Malaysia.



## RESULTS

- The health insurance purchasing intention or decision was influenced by participants' awareness of health insurance.
- Four themes were identified on factors affecting awareness of health insurance.

### Social influence

- Insurance agents
- Peers
- Family
- Reading materials
- Internet



*"I really don't know (about insurance). My sister told me to buy it. She wants to get points from that insurance company."* [Female, 35 years old]

### Knowledge about health insurance

- Inadequate knowledge
- Misinformation



*"... To me, insurance is for sick people who have to be admitted to hospital... If you are only going to the clinic, do you make an insurance claim?"* [Male, 41 years old]

### Economic influences

- Unable to afford/ unstable income
- Having other financial commitments



*"... I have the intention to buy health insurance, but my commitment for other things are quite high, so I can't afford health insurance now."* [Female, 26 years old]

### Exposure

- Family experience of medical hardship or emergency situation
- Experience from friend(s) having illnesses
- Reading materials
- Insurance talks



*"... I'm actually looking for (insurance scheme). I also attended talks about XXX (insurance scheme)... but I haven't decided yet... because I want to look for the best (scheme)..."* [Female, 25 years old]