ABSTRACT

The health card program (HCP) in Thailand is a voluntary health insurance scheme. It is used to regulate the referral flow of health services and also to mobilize the financial resources through community participation.

The purpose of this study was to identify the factors affecting acceptance of the health card program among people in Suphanburi Province. The main variable factors taken in this study were socio-demographics (age, sex, marital status, family size, education, occupation, income), knowledge about HCP, attitude towards HCP, perception of benefits and barriers of HCP.

A cross-sectional survey was conducted in eight villages of Maung and Nong-Ya-Sai districts of Suphanburi Province. A pretested questionnaire was used for data collection. One hundred and sixty household heads or spouses (Health card holders and Non-health card holders) were selected by systematic random technique.

Descriptive statistical analysis was used to determine the frequency and percentage of variables. Chi-square, Pearson's correlation coefficient, Fisher's Exact Test were used to identify the relationship between independent and dependent variables. The significance level was set up at 0.05.

The results of the study showed that family size had a statistically significant relationship with the acceptance of the HCP. The other socio-demographic factors such as age, sex, marital status, education, occupation and income had no statistically significant relationship with the acceptance of HCP.

Knowledge about HCP, attitude towards HCP and perception of benefits had a statistically significant association with the acceptance of the HCP. The perception of barriers had an inverse correlation with the acceptance of HCP. The long waiting time at district hospitals was perceived to be the main barrier to accept HCP. On the other hand the price of a health card was not found too high to accept the HCP.

An effective educational program on HCP is recommended for the community. Strengthening of the quality of health services and retaining the present benefits of HCP are also recommended.