

Health Insurance Utilization among Undergraduate Students of Canadian University of Dubai

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Abstract: This research study investigated the utilization of health insurance services among undergraduate students of the Canadian University of Dubai in order to test the hypothesis that young adults are indifferent to coinsurance rates and insurance benefits, as they perceive themselves to be generally healthy and as a result have a low utilization for health insurance. Three questions guide this research. First, how often do the students seek healthcare services? Second, how much do the students pay as coinsurance for healthcare services, and third, are the students aware of the services covered and not covered by their health insurance plans? A 9-item survey questionnaire was administered to a sample size of the undergraduate student population (N=200). Results show that majority of the survey respondents (44%) rarely sought healthcare services, 71.5% paid less than 1,000 dirhams as coinsurance and 55.2% responded to being aware of their health insurance benefits. This supports the hypothesis that young adults are indifferent to coinsurance rates and insurance benefits and as a result have a low utilization for health insurance.

Keywords: Health insurance, insurance, utilization, coinsurance, young adults, healthcare, policy, perception.

I. INTRODUCTION

Health is among the leading factors that affect the academic performance of students across various levels of education. This is especially so in the case of university students as they face increased stress, sleeping disorder, substance abuse and risky behavior.^[1] Access to healthcare services then becomes crucial for them; however, in some cases they cannot afford it.

Young adults face financial barriers when it comes to accessing healthcare services as they are at an age when they are often dropped off their parents' health insurance coverage and are only able to redeem the coverage either through college or employment programs.^[2] The probability of regaining insurance coverage is also determined by the existence of health insurance policies.

In the case of educational institutions, several countries have mandated health insurance policies in order secure health coverage for students and faculty and as a result, have witnessed increase in academic performance.

In the United States, the Affordable Care Act was revised in 2014 with a legal mandate to provide new health insurance options; including student health insurance policies. Under the new reform, student health insurance plans are required to maintain minimum standards for coverage^[3].

An increase in the percentage of young adults with health insurance coverage due to the legislation of the Affordable Care Act was realized which depicts the gradual progress of the policy in ensuring universal health coverage for consumers.^[4]

Another example of increased health access due to health insurance policy is the Canada Health Act, which was established in 1984. The Act is a socialized health insurance system which offers comprehensive healthcare coverage for all of its residents across all provinces and territories.^[5] In 2007, the Canada Health Act was revised to include international students and their dependents; thereby increasing health care access as well as outcome to a larger population of young adults in the country.^[6]

The Dubai Health Insurance Law of 2013 is an effort to promote the wellbeing of the population by securing access to essential health care services through insurance coverage.

The Dubai Health Insurance Law of 2013 provides a list of minimum benefits that all health insurance providers marketed in Dubai are required to maintain. Currently, there appear to be no benefit policies that are specific to any age groups or socioeconomic status.

The positive health status of college students does not directly imply their reluctance to purchasing health insurance with the reason being that they are healthy and do not need it. Even though young adults are less likely to suffer from chronic ailments, they still require health coverage in order to access health services especially for injuries which require emergency room visits. A study found young adults represented up to 21.6% of emergency room visits.^[7,10]

Although health insurance plans cover the cost of healthcare services, it is important to note that not all health insurance providers offer full coverage of healthcare services. The consumer may be required to pay co-insurance for some healthcare services. In cases where co-insurance amounts are high, consumers tend to decrease their utilization of healthcare, which in turn negatively impacts their health.^[8] Health consumers are then susceptible to forfeiting their health needs or even in some cases, using self-medication, all of which may carry heavy consequences on their health.

Knowledge of health insurance benefits helps consumers to make informed decisions when seeking healthcare. Utilization of healthcare services is positively impacted when there is pre-existing knowledge of health insurance benefit policy.^[9]

This research will investigate the following questions:

- How often do the students seek healthcare services?
- How much do the students pay as coinsurance for healthcare services?
- Are the students aware of the services covered and not covered by their health insurance plans?

II. METHODS

To explore the research questions, a nine-item survey questionnaire was developed with an online survey tool “kwiksurveys” to determine the utilization of healthcare insurance among undergraduate students of the Canadian University of Dubai. The survey questionnaire contained demographic information, which included items such as age, gender, level of study and health insurance status. The survey also included dependent variables, which reflect on utilization of healthcare services, coinsurance rates and knowledge of insurance benefits.

The participants for this research survey were the undergraduate students of Canadian University Of Dubai during the fall semester of 2014. The sample size of the survey was a total of 200 undergraduate students; 100 male and 100 female undergraduate students were randomly selected and approached with the survey questionnaire.

The survey was carried out on the university campus during the university hours (between 9 am and 9 pm) and at the university accommodation. All students were randomly selected and approached with a laptop computer or ipad and were requested to fill out the online survey.

The survey participants did not receive any compensation for completing the survey. Identifying information such as student name or student identification number was not obtained, as the survey results were kept anonymous.

III. RESULTS AND DISCUSSION

A total of 200 students completed the online health insurance utilization survey. The respondents were 100 males and 100 females ranging in age from below 18 to above 25 years old (4.5% were below 18 years old, 77% were within the age range of 18-25 years and 18.5% were above 25 years old).

Majority of the survey respondents (82.5%, n=165) had insurance coverage, while 11% (n=22) responded to being uninsured and 6.5% (n=13) responded to not knowing at the time. Of the insured students, 43% were covered through the university, 20% were covered through their parents' insurance plan, 12.1% were covered through their employment plan and 24.9% indicated “other” insurance plan.

When the participants were asked how often they seek healthcare services on average, 0% responded “weekly”, 8.5% responded “monthly”, 38.5% responded “every 6 months”, 6% responded “yearly” and 47% responded “rarely” (Table 1 & Figure 1). In response to the question asking on average of how much they paid out of pocket for healthcare in the last

12 months, 71.5% reported “less than 1,000 dirhams”, 22.5% responded “up to 1,000 dirhams” and 6% responded “more than 1,000 dirhams” (Table 2 & Figure 2).

Table 1: Percentage of total responses to survey question “on average, how often do you seek healthcare services?”

Survey option	Insured (N=165)	Uninsured (N=22)	Don't know (N=13)
Weekly	0%	0%	0%
Monthly	9.1%	4.5%	7.7%
Every 6 months	34.5%	59.1%	53.8%
Yearly	7.3%	0%	0%
Rarely	49.1%	36.4%	38.5%

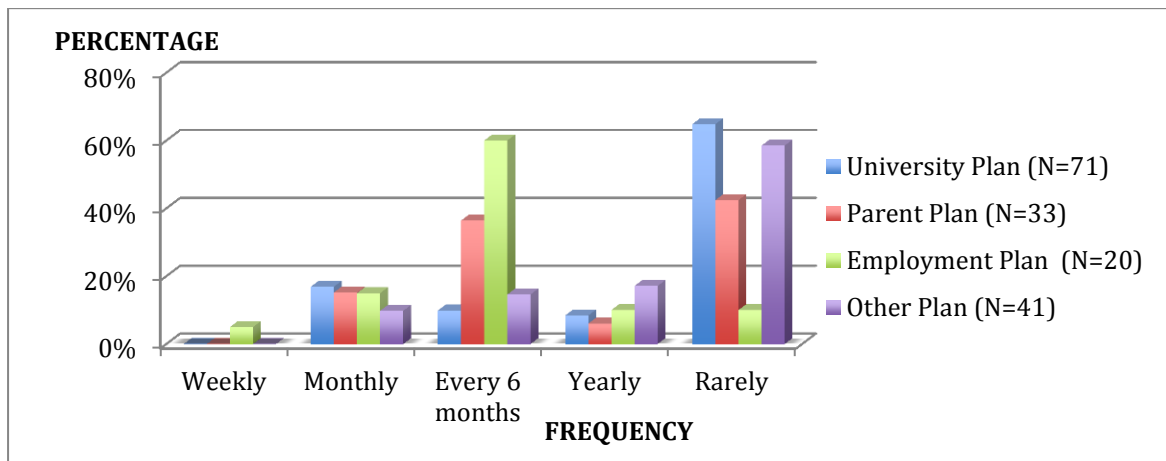


Figure 1: Percentage of insured students’ responses to survey question “on average, how often do you seek healthcare services?”

Table 2: Percentage of total responses to survey question “on average, how much did you pay as coinsurance for healthcare in the last 12 months?”

Survey option	Insured (N=165)	Uninsured (N=22)	Don't know (N=13)
Less than 1,000 dirhams	78.8%	36.4%	38.5%
Up to 1,000 dirhams	17.6%	36.4%	61.5%
More than 1,000 dirhams	3.6%	27.2%	0%

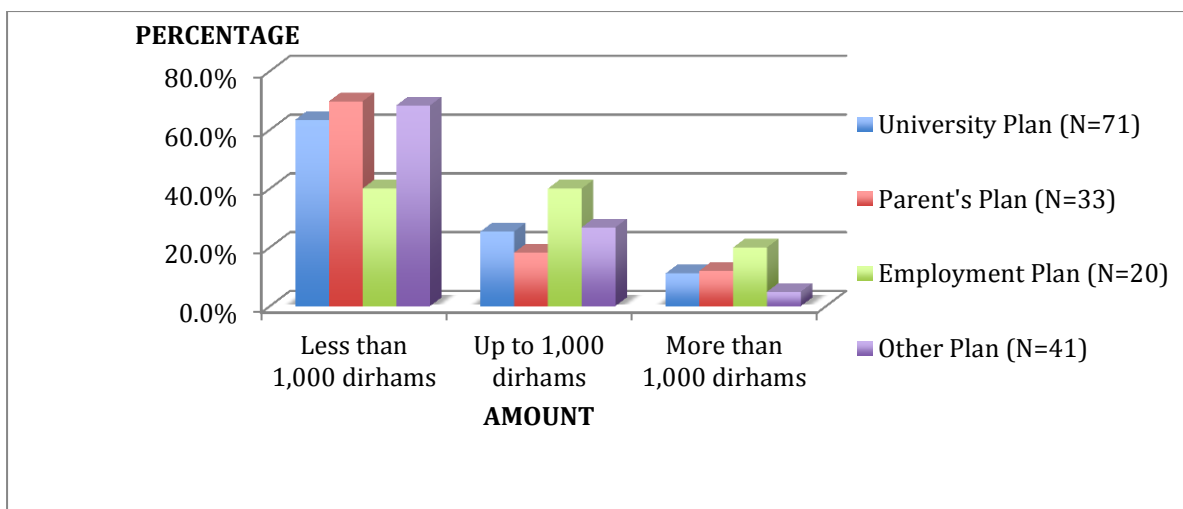


Figure 2: Percentage of insured students’ responses to survey question “on average, how much did you pay as coinsurance for healthcare in the last 12 months?”

Majority of the students covered by the university plan paid “less than 1,000 dirhams” out of pocket for healthcare services (63.4%).

The third research question investigated the students’ knowledge of their respective insurance benefit policies. Majority of the survey participants (55.2%) responded to being aware of their insurance benefits (Figure 3).

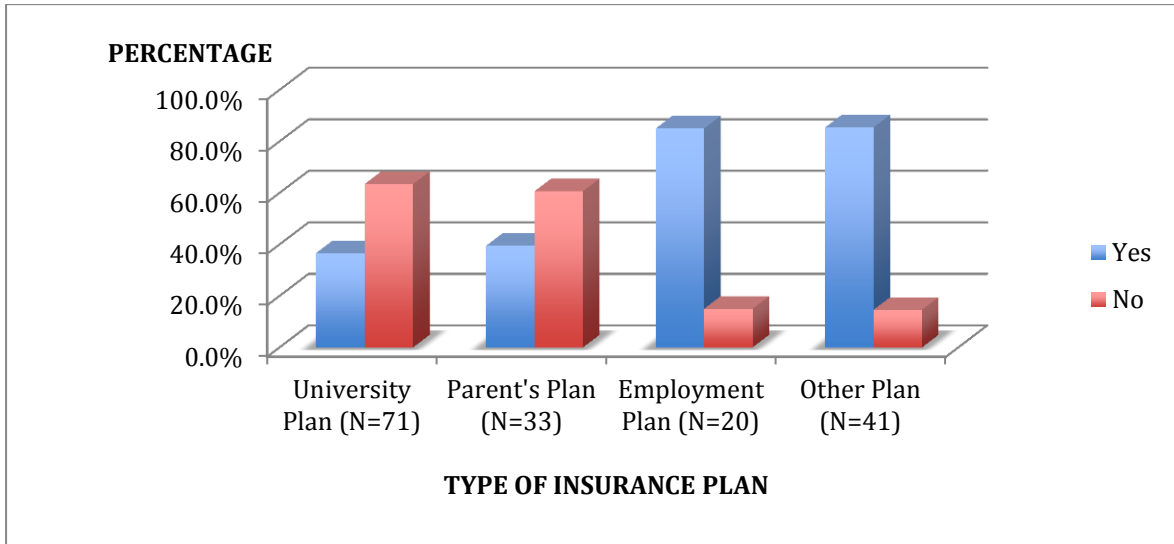


Figure 3: Percentage of insured students’ responses to survey question “are you aware of services covered and not covered by your health insurance plan?”

Age was one of the primary variables used in capturing the research data. Majority of the survey respondents (62.2%) that chose seeking healthcare services “every 6 months” were above 25 years old (Figure 4). This may be attributed to mature understanding of the importance of preventive healthcare. An interesting finding was that majority (44.4%) of the survey participants who responded to seeking healthcare services monthly were below 18 years old (Figure 4). This may be attributed to the prevalence of younger adults in emergency rooms as a result of injuries associated with risky behavior. [10] Survey participants within the age range of 18 and 25 represented 41.6% of those who responded to seeking healthcare services “every 6 months” (Figure 4).

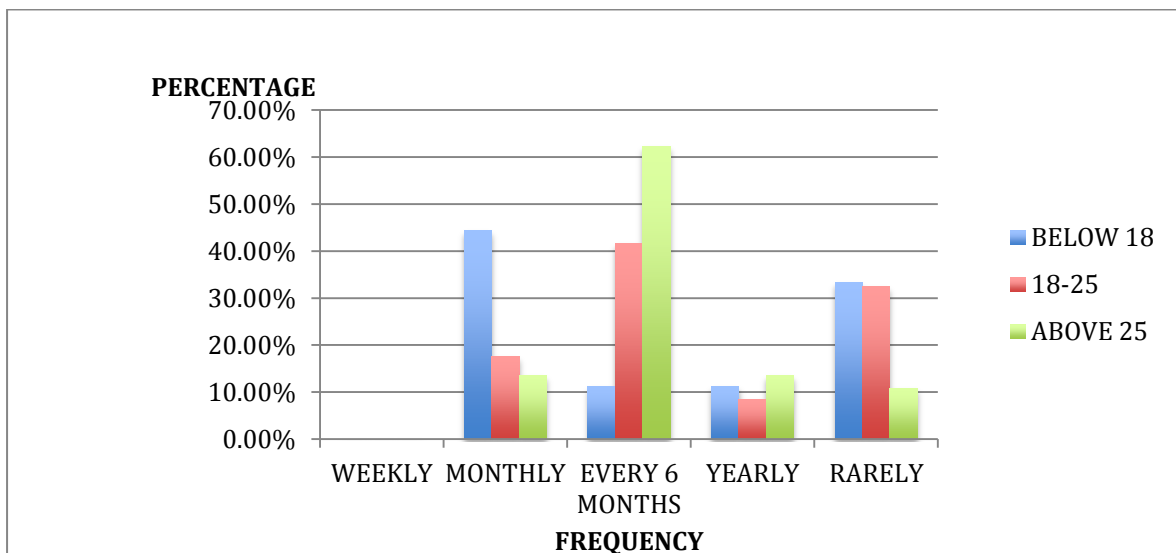


Figure 4: Percentage of total responses to age range and survey question “on average, how often do you seek healthcare services?”

This research study found that majority of the students that participated in the survey questionnaire had a low utilization of healthcare services (44%), low rate of coinsurance payment (71.5%) and were aware of health insurance benefit policy (55.2%).

IV. CONCLUSION AND RECOMMENDATIONS

The above results reflect indifference among the undergraduates with regards to the coinsurance rates offered by their respective health insurance providers as well as the services covered. Ideally, low costs of commodities or services reciprocate high demand of those commodities or services. However, young adults can be said to be indifferent to low coinsurance rates and benefits, as they perceive themselves to be generally healthy which supports the hypothesis. Students below the age of 18 and those above 25 years can be seen to represent a trend of healthcare utilization, which is dependent on maturity and health behavior.

In North America, certain health and educational institutions conduct researches and reports on young adult health. These reports reflect health behavior, access to healthcare, utilization patterns, affordability and overall wellbeing of the age group. These statistics help in resource allocation and support decision-making at governmental and managerial levels especially with regards to policy development.

The Centers for Disease Control and Prevention used a survey carried out by the National Health Interview Survey from January to September 2011 in the United States to investigate healthcare utilization among young adults. The research findings showed that the uninsured respondents had lower percentages of emergency room visits, doctor visits and having a usual place for meeting their health needs. This promulgates the importance of health insurance coverage in meeting health demands.^[11]

While and to our knowledge, there are no similar researches carried out in Dubai among the young adult age group, comprehensive health finance data have been published by regulatory bodies and have reflected the contribution of household out-of-pocket-payment to overall health expenditure.

The Dubai Health Authority released its first annual health accounts report in January 2014. The Health Accounts System of Dubai 2012 developed a detailed analysis of healthcare expenditure in Dubai among households, private and governmental health insurance schemes.^[12]

The following are some recommendations proposed in order increase utilization of health insurance among young adults in Dubai:

- Awareness of the importance of preventive healthcare by primary healthcare organizations in tertiary institutions.
- Carrying out similar researches in the emirate in order to get a bigger picture of utilization patterns. Such researches could help to implement or revise health-related practices such as in the case of the Affordable Care Act in the United States.^[3]

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