Complementary health insurance, out- of- pocket expenditures, and health services utilization: A population-based survey

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Abstract:

Background: Studies have shown that people using complementary health insurances have more access to health services than others. In the present study, we aimed at finding the differences between out- of- pocket payments and health service utilizations in complementary health insurances (CHIs) users and nonusers.

Methods: Propensity score matching was used to compare the groups. First, confounder variables were identified, and then propensity score matching was used to compare out- of-pocket expenditures with dental, general physician, hospital inpatient, emergency services, nursing, midwifery, laboratory services, specialists and rehabilitation services utilization.

Results: Our results revealed no significant differences between the groups in out- of- pocket health expenditures. Also, the specialist visits, inpatient services at the hospital, and dental services were higher in people who used CHIs compared to nonusers.

Conclusion: People did not change their budget share for health care services after using CHIs. The payments were equal for people who were not CHIs users due to the increase in the quantity of the services.

Keywords: Complementary insurances, Propensity scoring matching method, Out- of- pocket expenditures, General physicians, Dental services, Specialists