

Universal Health Insurance and the Reasons of not Coverage in Iran: Secondary Analysis of a National Household Survey

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Abstract

Background and objectives: Universal insurance coverage is considered as one of the main goals of health systems around the world. Although Universal Health Insurance Law was legislated with the objective of covering all Iranian population under health insurance coverage in 1994, but imperfect insurance coverage has remained as a threatening dilemma. Heterogeneous statistics reported by insurer in Iran and the lack of appropriate, comprehensive databases have failed any judgments about the number of uninsured people and reasons for it. Present study aims to give better insight on insurance coverage among Iranian people and examine key reasons of imperfect coverage through a deep analysis of a national household survey.

Material and Methods: Data which were collected from a national survey of health care utilization in Iran that covered over 102000 people of Iranians were analyzed. The survey had been implemented in 2007 by Iran's Ministry of Health. In order to identify possible reasons for imperfect coverage, national and international databases like SID, Iranmedex, ISC, Pubmed, Scopus, official statistics of Statistical Center of Iran (SCI), Iranian Social Security Organization (ISSO) and Central Insurance of IRIRAN (CII) were searched. Data management was accomplished in Microsoft Excel software.

Results: Study results showed that, 85% of Iranian households had health insurance coverage, compared to 15% without any coverage. Medical services insurance fund had the greater proportion of coverage (59.27%) and basic private insurance coverage was accountable for the least coverage (0.2%). More than half of households (51%) stated financial inability to pay as the main reason for not getting coverage, followed by the lack of knowledge about insurance (12%), unemployment (12%), bypass by employers(10%). A worthwhile finding was that, 13% of households implied they feel no need to health insurance and 2% found it useless.

Conclusion: Despite the great importance of appropriate data for insurance companies and the role of it for policymakers, there are many challenges associated with accessibility and accuracy of the data. According to our analysis on national survey, 15% of Iranian residents have neither social nor private insurance coverage. The lack of information and coordination among insurance companies has led to double insurance coverage for some people. Financial inability, feeling no need for insurance, unemployment, the lack of insight, employer bypass and uselessness of insurance which had been ranked as main reasons for not coverage, should be taken into consideration by policy makers.

Key Words: social insurance, universal health coverage, secondary analysis, Iran

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