

**IMPACTS OF VOLUNTARY HEALTH INSURANCE SCHEME
ON HEALTH CARE UTILIZATION IN VIETNAM**



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A Thesis Submitted in Partial Fulfillment of the Requirements
for the Degree of Master of Science in Health Economics

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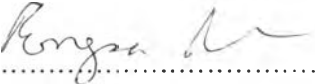
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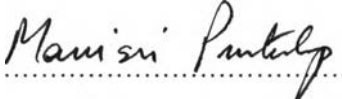
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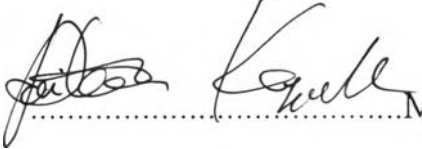
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The objectives of this study are to analyse the impacts of the Vietnamese Voluntary Health Insurance scheme (VHI) on health care utilization, to assess the VHI coverage and to identify the factors influencing the enrollment of the VHI, which expected to be used as one of the means to extend the membership of this program.

This study is a descriptive and modelling study based on secondary data. In the initial stage, it looks at the trends of the VHI members, categories, revenues and expenditures, as well as health care utilization in the whole country for 5 years (1993-1997). Data collected from 8 provinces, i.e. Hanoi, Haiphong, Danang, Binhdin, Khanhhoa, Ho Chi Minh, Cantho and Baria-Vungtau were used to identify the factors effecting the probability of someone joining the VHI scheme. The factors were analyzed by the Least Square model.


Final results of this study showed an increasing trend in the utilization rate of the VHI during 1993-1997. However, the number of visits to a hospital a VHI members were less than the patients who had to pay out of their pocket. The utilization rate, in general, for all schemes was 2.13 per person per year. The factor that affected the probability to join the VHI was the total health expenditures per provincial products, while total revenues of user fees per health expenditures for user fees patients and VHI premium per GDP capita had no significant effect.

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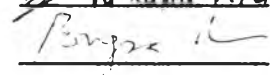
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ABBREVIATIONS

HI	Health Insurance
VHI	Voluntary Health Insurance
CHI	Compulsory Health Insurance
HCF	Health Care Financing
MOH	Ministry of Health
MOF	Ministry of Finance
WHO	World Health Organization
OPD	Outpatient Department
IPD	Inpatient Department
USD	US Dollars
VND	Vietnam Dong (Vietnam currency)
PP	Provincial Products
UF	User fees