

Chapter 6

CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

The primary purpose of this study is concerned with the characteristics of the road accident victim, the accident, the hospital that determine the initial payment claim for medical treatment.

6.1.1 The Characteristics of Determinants of the Initial Payment Claim

The model of an initial payment claim for medical treatment expenses of the road accident victim is consistent with three characteristics. First are the personal characteristics consisting with sex, age, education, occupation, income and privilege for healthcare services. Second are accident characteristics consisting with type of road victim, car insurance contract, driver license, police notice, litigant and awareness. Third are hospital characteristics consisting with hospital size, patient department and the amounts of charge, which are subject to determine the claim.

(1) Personal Characteristics

There are two personal characteristics, sex (male) and the medical welfare (privilege for healthcare services) that effect significantly on the claim and imply that if these variables change, it will affect the claim as much as within the same direction. Therefore, male and social welfare are personal characteristic determinants of the initial payment claim for medical treatment expenses.

(2) Accident Characteristics

There are four accident characteristics consisting with passenger and pedestrian, car insurance contract, driver license and police notice that affect significantly on the claim. Imply that if these variables change, it will affect the claim as

much as within the same direction. Therefore, passenger and pedestrian, car insurance contract, driver license and police notice are accident characteristic determinants of the initial payment claim for medical treatment expenses of road accident victims.

(3) Hospital Characteristics

There is only the inpatient department characteristic that has a significant effect on the initial payment claim in the positive direction. This means that if the number of road accident victims admitted to inpatient department increase, the initial payment claim for medical treatment expense will also increase.

Therefore, there are seven out of twenty three characteristics of road victim, accident and hospital are the determinants of the initial payment claim for medical treatment expense of the road accident victims.

Government established the Protection for Motor Vehicle Accident Victim Act BE 2535 with a purpose of relieving the burden of the medical treatment expenditure of road victims and assigned insurance company and Compensation fund for contribution. After the laws went into enforcement the problems of the impact of the medical treatment expenditures remain burden the road accident victim and the government budget.

6.1.2 Payment Mechanism

From the results of payment mechanism analysis found that insurance companies contributed the initial payment for medical treatment to road victim were only 39.44% of total road victims. There were remainders 39.91% of road victims paid medical treatment expenses from their own pocket. 13.15% of road victims paid the medical treatment expenses from the government budget such as from the government official benefit fund, social welfare fund for low-income and children under 12 years old

and elderly group. And 4.69% and 2.82% of road victims also paid medical treatment expenses from the social security fund and the health card fund respectively.

6.2 Recommendations and Policy Implication

The Protection for Motor Vehicle Accident Victim Act. was established with purpose of contributing help to all road accident victims. The insurance companies and Compensation fund were assigned as funds for contribution. No-fault system was designed for the initial payment claim for medical treatment expenses. This implies that every road accident victims can make a claim and should be contributed by the insurance company or Compensation fund with no-fault system.

To resolve the problem of disclaiming initial payment as found from the results of this study the following;

(1) From the study the coefficient value of variable "government medical privilege" is not significant to influence road victim to make an initial payment claim. However, the positive coefficient value does indicate a rising trend of road victim with "government medical privilege" making the initial payment claim. Therefore it is necessary that government must urge their officials who are accident victims to make higher claims from insurance company.

(2) The social welfare cardholder is explicit increasing of the claim because normally their healthcare financing was determined by the hospital. This evidence means that the hospital was strict to the social welfare cardholder to make a claim. Therefore the hospital must continue their function and be a model for other groups of privilege for healthcare.

(3) Passenger and pedestrian is determinant of claim. This evidence reach the purpose of the Act, that normally the passenger and pedestrian have no chance to ask for claiming because they have not respondent to pay for them. To stabilize and increase a claim, the government should educate the public.

The driver is an evidence of disclaims. The driver is affected by the basic documents required by the insurance company. To solve this problem, the Ministry of Commerce must make a restriction on the insurance company and Compensation fund should pay initial payment with no-fault system. Also the government should promote a claim with active public relation.

(4) The basic documents consist with insurance contract, police notice, driver license where were required by the insurance company are evidence of a claim. But the regulation of Ministry of Commerce relating to documentary requirement for a claim requires just a hospital bill and identification card. This is a contrast of the documentary requirement between The Ministry of Commerce and the insurance company.

Therefore the Ministry of Commerce must be very strict to its regulation or make the active public relation to force the insurance company to implement, as the law requires.

(5) Inpatient department is evidence determinant of claim because the hospitals provide an approval for a claim in this department, to provide conveniency to the road accident victim to pays a medical treatment expenses. To increase the claim of the road accident victims, the hospitals should make a strategy to provide an approval for the claim in outpatient department.

(6) There are many the privilege for healthcare service funds that finance healthcare expenditure for the road accident victims. These funds should encourage their members to claim an initial payment from the insurance company and prevent them making the claim from their privilege for healthcare service funds.(except insurance company and Compensation fund)

The government must concern on the collective financing for the medical treatment expenditure of the road accident victims. At the present time, there are many

funds finance for healthcare expenditure to road victims, but the road victims still pay the medical treatment from their own pocket in the high percentage of the total payment. That means, In the whole picture, the cost for healthcare expenditure of the road victim is very high. Because those funds already collected the premium for medical treatment expenses by whether direct or indirect collection such as, by taxation, car insurance premium from car owner, contribution from social security cardholder, contribution from health card holder and life insurance premium. Some time the people had double payment for healthcare services. For example, the laborer pay a premium to contribute the social security fund and also pay a car insurance premium to insurance company according to this Act, but they can claim the medical treatment expenses from only fund whether insurance company or social security fund.

Therefore the government should policies for the appropriate collective financing of the entire healthcare service of the people in society.