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Assessment of Perceived and Objective Quality of Care received by Insured versus Uninsured Adult Patients Attending a Tertiary Hospital in Nigeria

Évaluation de la Qualité Perçue et Objective des Soins Reçus par les Patients Adultes Assurés et Non Assurés Fréquentant Un Hôpital Tertiaire au Nigeria

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ABSTRACT

BACKGROUND AND OBJECTIVES: Health insurance relieves problems with out-of-pocket payments. It is uncertain whether equal care is received by insured and uninsured patients. We compared objective and perceived healthcare quality between insured and uninsured adults at the study site to make appropriate recommendations that would improve healthcare quality.

METHODS: We conducted a comparative cross-sectional study at the General Outpatient Clinic of National Hospital, Abuja, Nigeria from February to May 2020. Using systematic sampling, we recruited 238 insured and uninsured adults and interviewed them with a semi-structured questionnaire and an observational checklist (for perceived and objective quality of care respectively). We used the independent t-test and chi-square test to assess the relationship between health insurance status and socio-demographic characteristics, clinical characteristics and perceived and objective quality of care.

RESULTS: The mean age (\pm SD) of participants was 42.0 ± 11.6 years with 131 (55.0%) insured respondents. Overall perceived quality of care was higher among the uninsured ($P < 0.001$). There was no significant difference between insured and uninsured patients concerning the comprehensiveness of objective healthcare quality indicators.

CONCLUSION: We found that the uninsured perceived healthcare quality to be better than the insured, which is unexpected. Since the uninsured patients were fewer in number, paid immediately, and had shorter waiting times, they perceived that: health providers respected them more, drugs were more available to them and consulting rooms and health providers were more sufficient. We recommended that the hospital management should commence regular healthcare quality assessments to improve healthcare quality. This could increase the patients' confidence in the health system. **WAJM 2023; 40(6): 646–653.**

Keywords: Health insurance, Perceived quality of care, Objective quality of care, Insured and uninsured adult patients.

RÉSUMÉ

CONTEXTE ET OBJECTIFS: L'assurance maladie soulage les problèmes liés au paiement direct. Il n'est pas certain que les patients assurés et non assurés reçoivent les mêmes soins. Nous avons comparé la qualité objective et perçue des soins de santé entre les adultes assurés et non assurés sur le site de l'étude en vue de formuler des recommandations susceptibles d'améliorer la qualité des soins de santé.

MÉTHODES UTILISÉES: Nous avons mené une étude transversale comparative au General Outpatient Clinic de l'hôpital national d'Abuja, au Nigéria, de février à mai 2020. En utilisant un échantillonnage systématique, nous avons recruté 238 adultes assurés et non assurés et les avons interrogés à l'aide d'un questionnaire semi-structuré et d'une liste de contrôle observationnelle (pour la qualité perçue et objective des soins respectivement). Nous avons utilisé le test t indépendant et le test chi-carré pour évaluer la relation entre le statut d'assurance maladie et les caractéristiques sociodémographiques, les caractéristiques cliniques et la qualité perçue et objective des soins.

RÉSULTATS: L'âge moyen (\pm SD) des participants était de $42,0 \pm 11,6$ ans et 131 (55,0 %) d'entre eux étaient assurés. La qualité globale perçue des soins était plus élevée chez les non-assurés ($P < 0,001$). Il n'y avait pas de différence significative entre les patients assurés et non assurés en ce qui concerne l'exhaustivité des indicateurs objectifs de qualité des soins de santé.

CONCLUSION: Nous avons constaté que les non-assurés percevaient la qualité des soins de santé comme étant meilleure que les assurés, ce qui est inattendu. Étant donné que les patients non assurés étaient moins nombreux, qu'ils payaient immédiatement et qu'ils avaient des temps d'attente plus courts, ils avaient l'impression que les prestataires de soins les respectaient davantage, que les médicaments étaient plus disponibles et que les salles de consultation et les prestataires de soins étaient plus nombreux. Nous avons recommandé à la direction de l'hôpital de procéder à des évaluations régulières de la qualité des soins afin d'améliorer la qualité des soins. Cela pourrait accroître la confiance des patients dans le système de santé. **WAJM 2023; 40(6): 646–653.**

Mots clés: Assurance maladie, Qualité perçue des soins, Qualité objective des soins, Patients adultes assurés et non assurés.

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CI: Confidence Interval; FCT: Federal Capital Territory; GOPC: General Out-patient Clinic; HMO: Health Maintenance Organisation; IBM SPSS: International Business Machines Statistical Package for the Social Sciences; NHA: National Hospital, Abuja; NHIS: National Health Insurance Scheme; OR: Odds Ratio; WHO: World Health Organisation.