IN-DEPTH UNDERSTANDING ON VALUES AND ISSUES RELATED TO HEALTH INSURANCE AMONG BREAST CANCER SURVIVORS IN LOW AND MIDDLE INCOME SETTING WITH UNIVERSAL HEALTH COVERAGE

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INTRODUCTION

Despite Malaysia’s stellar achievement of Universal Health Coverage in delivery of primary care services, it is still struggling in provision of cancer care. Health insurance therefore plays an important role in alleviating financial toxicity following cancer.

OBJECTIVES

We investigated the motivators/barriers to health insurance ownership, value of health insurance, and issues in navigating health insurance among Malaysian breast cancer survivors.

STUDY DESIGN

STUDY POPULATION

ANALYSIS

METHODS

- In this qualitative inquiry, 9 focus group discussions (FGDs) were conducted with patients from Hospital Kuala Lumpur (tertiary government hospital), University Malaya Medical Centre (public academic hospital) and Pantai Hospital Kuala Lumpur (private hospital).
- Inclusion criteria: Women aged <65 years who are diagnosed with primary incidence of invasive breast cancer within 12-24 months.
- Exclusion criteria: Patients with recurrence. Patients with non-invasive breast cancer.
- All FGDs were audio-recorded and transcribed verbatim
- FGDs were carried out until saturation
- Thematic analysis using Nvivo software

RESULTS

Theme 1: Motivators

- Back-up plan
- Fast treatment

Theme 2: Barriers

- High premium rates
- Low awareness
- Comorbidities
- Financial priorities
- Fatalistic view

Theme 3: Values

- Life saving
- Sense of security

Theme 4: Issues

- Slow claim processes
- Complicated policies
- Pay first, claim-later
- Insurance limits

“when stop working I still need a medical coverage in future” Miza

“Yes, very expensive now...” Joyce

“If not my boss, I would have died now” Kath

“Slow.. very slow.. 5 months only can get..” Siti

“time is more important than the costs right” Loo

“I thought no need” Intan

“Very satisfied and thankful, for me of course.” Lai

“the processes and clauses are not transparent.” Ruby

“ I believe more in destiny.” Mary

“He say I got high blood pressure so I fail already” Chew

I know that there is cap for each year.” Ruby

“but have to come out with money yourself first. So that’s a kind of burden.” Shereen

CONCLUSIONS

While health insurance plays an important role in reducing the financial burden faced by breast cancer survivors, this study highlights the need to increase health insurance literacy, improve insurance regulation and revise existing medical coverage plans in low-and middle-income settings.