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Differences of health expenditure according to the socioeconomic status in mandatory national health insurance system

Soon Chan Kwon^a and **Ki Chun Kim^b**

^aSoonchunhyang University, South Korea

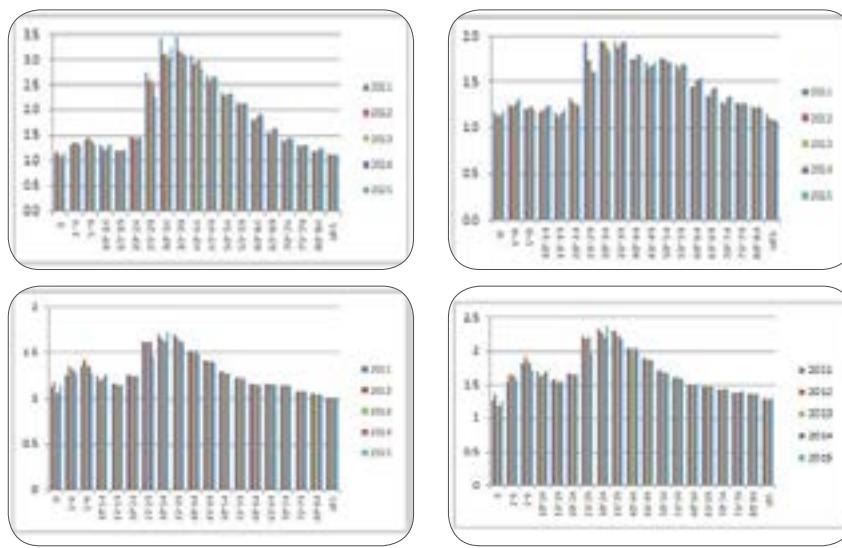
^bSeoul Medical Center, South Korea

Statement of the Problem: For countries with socioeconomic stratification, it is critical to provide people of low socioeconomic status (SES) with access to essential health care services at an affordable cost. South Korea is trying to accomplish this with a mandatory national healthcare system covering the entire citizenship, consisting of the National Health Insurance System (NHIS) and Medical Aid Program (MAP), which respectively represent individuals with non-low and low SES. In this paper, we investigate and compare medical expenses per claim in South Korea according to SES, in order to predict health care expenditure and provide fundamental data regarding care for individuals with limited finances.

Methodology & Theoretical Orientation: The inpatient data on NHIS and MAP beneficiaries were derived from the National Health Insurance Statistical Annual Report of South Korea from 2011 to 2015. Medical expenses per claim of NHIS and MAP by gender and age were investigated and their ratios were calculated.

Findings: The ratios of medical expense per claim of MAP to NHIS from 2011 to 2015 were always larger than 1 and increased at an inconsistent rate with consecutive age group until 30~39, and decreased thereafter (Male: 1.09-3.47, Female: 1.07-1.95). The ratios of medical expenses per day of each claim were lower than that of medical expenses per claim for both genders (Male: 0.99-1.73, Female: 0.98-1.47).

Conclusion & Significance: High medical expenditure and longer duration of claim in the low SES group could become obstacles to developing a sustainable health care system.



Biography

Soon Chan Kwon has graduated from Hanyang University as Medical Doctor, with the specialties including Occupational and Environmental Medicine Diploma in Occupational and Environmental Medicine from Hanyang University. He started working at the Hanyang University Hospital and later on he started working at the Soochunhyang University and Soochunhyang University Hospital in Cheonan-si, Chungcheongnam-do. He has continued his research about occupational accidents and work-related diseases.

91ksc@hanmail.net