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AHMAD ABU JRAI

Al-Hussein Bin Talal University, Jordan

THE EFFECT OF COST SHARING INSURANCE ON THE ENVIRONMENTAL UTILIZATION OF HEALTH CARE SERVICE

Abstract:

This study seeks to compare the utilization of health services and expenditures between two groups and to assess the effect of socioeconomic factors (income, age, gender education and family size) on utilization of medical care services among AHU university. The first one is the staff of Al-Hussein Bin Talal University (under cost sharing plans) and the second one is the staff of Ministry of Education (Under free care). Data on health care services utilization were collected for the periods (2009-2014). Utilization of health services for both groups was measured by several variables including, inpatient care, routine checkups, specialty care, dental care, laboratory tests, X-ray, prescription drugs, and hospital length of stay. In this investigation there were several sources for error. The main error is that some individuals in both samples may be covered through other health insurance plans such as public health insurance, military health insurance, and other private health insurance arrangements. Preliminary analysis of the current research shows that employees' visits under the free care plans provided by the Ministry of Education were around 30% higher than the employees' visits covered by the cost sharing plans.

Keywords:

cost sharing insurance, health insurance, Jordan, health services