

**AWARENESS ABOUT HEALTH INSURANCE SCHEME
OF NEPAL GOVERNMENT AMONG SLUM DWELLERS**

(A Case of Hanuman Basti of Pokhara City)

**A Dissertation Submitted to the Faculty of Humanities and Social
Sciences, Department of Sociology for the
Partial Fulfillment of Master Degree
in Sociology**

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LETTER OF RECOMMENDATION

It is certified that Ms. Binita Shrestha has completed the dissertation entitled " **AWARENESS ABOUT HEALTH INSURANCE SCHEME of NEPAL GOVERNMENT AMONG SLUM DWELLERS: A CASE of HANUMAN BASTI of POKHARA CITY**" under my guidance and supervision. I therefore recommended this dissertation for final approval and acceptance.

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LETTER OF APPROVAL

This Thesis by Ms. Binita Shrestha entitled " **Awareness About Health Insurance Scheme of Nepal Government Among Slum Dwellers: A Case of Hanuman Basti of Pokhara City**" has been accepted as partial fulfillment of the requirement of master's Degree in sociology.

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LIST OF ACRONYMS

CHEs	Catastrophic Health Expenditures
IEC	Information Education and Communication
NGO	Non- Governmental Organization
NHIS	National Health Insurance Scheme
NHP	National Health Policy
OPPS	Out- Of Pocket Payment
WB	World Bank
WHO	World Health Organization

ABSTRACT

“Health insurance is a type of insurance coverage that pays for medical and surgical expenses incurred by the insured. Health insurance can reimburse the insured for expenses incurred from illness or injury, or pay the care provider directly. The cost of health insurance premiums is deductible to the payer, and benefits received are tax-free”. National health insurance policy was first initiated in 2013 which aims to ensure universal coverage by increasing access of health services to the poor and the marginalized and people in hard to reach areas of the country and utilization of the quality health services.

The cross-sectional design that used both quantitative and qualitative methods of data collection was conducted on 157 respondents of Hanuman Basti of Pokhara Metropolitan city. It was selected by simple random sampling technique method. Quantitative data were collected using a semi-structured administration questionnaire and qualitative data were collected by Key Informant interview. Data was analyzed by using Statistical Package for social Sciences version 20.

Out of the 157 respondents one third (37.58%) were from age group 40-55 years. One third (37.58%) of the respondents source of income was Labor while very few (1.9%) have pension for their livelihood. Majority (94.9%) of the respondents worry about the health expenses when they feel sick and majority (95.54%) of the respondents pay through out of pocket for the payment of the health cost. Out of the total respondent (93.8%) of people know about the national health insurance scheme among them 69.42% of respondents have heard from the peers or friends followed by health worker (52.89%) and T.V (44.63%). Among the aware respondent only one third of them were enrolled in the scheme among them only 46.67 percent of the respondent used the scheme for the treatment and among them only 52.38 percent respondent were satisfied with the services. Only 33.37 percent renewed the scheme while 66.67 percent drop out from the scheme. The main reason for never enrollment in the scheme was they had not heard about the scheme which is followed by financial problem.

The study showed that those people who are aware about the national health insurance scheme are not enrolled in the scheme as compared their awareness level.

The people were more aware by the peer/ friends than the health professionals. Those people who were enrolled in the scheme refused to activate the scheme because the facilities are not good and also they had to buy the drugs outside the facility with the out of pocket payment. The people had misconception about the national health insurance scheme which causes the people not to enroll in the scheme.