

# COMMUNITY SATISFACTION WITH THE DANGME WEST HEALTH INSURANCE SCHEME AND IMPLICATIONS FOR SUSTAINABILITY

## Core questionnaire

Date .../.../2003

Time Interview Started .....

Sub District .....Area Council .....

Community .....

House ID.....

House Name.....

Name of Interviewer .....

INTRODUCTION: Good Morning My Name is ..... I am Administering this questionnaire on behalf of the Ghana Health Service (Dodowa) and the Dangme West District Assembly. We are trying to gain a better understanding of the Community's Perception of and Experience with the Dangme West Health insurance scheme. We would therefore be very grateful if you could take a few minutes to answer some questions for us. The information will help us to know where enough is being done, and where more needs to be done and all answers given will be kept confidential.

Thank you.

NB: Interview only *Head of Households*, otherwise interview his representative if he (i.e. head of household) does not live in the Community. Please update attached census form.

### BACKGROUND INFORMATION

- Age of Respondent ..... (In completed Years)
- Status of Respondent    1) Head    2) spouse    3) child    4) others
- Sex of Respondent  
0 = male                      1 = female
- Marital Status of Respondent  
1) Married                      2) single  
3) Divorced                      4) separated                      5) widowed
- What is your Highest Educational level?  
1) Primary                      2) Middle school/Jss  
3) Secondary/ SSS              4) Technical/Vocational/Secretarial  
5) Tertiary Specify..... (Bsc., HND, etc)  
6) No Education
- How many years of completed schooling have you had? .....
- Can you read at least one of the local Languages?

0 = No                      1 = Yes

8. If yes which of them?  
1) Dangme                      2) Ga                      3) Ewe                      4) Akan  
5) Fante                      6) others specify .....                      99) N/A

9. Can you write at least one of the local Languages?  
0 = No                      1 = Yes

10. If yes which one?  
1) Dangme                      2) Ga                      3) Ewe                      4) Akan  
5) Fante                      6) Others specify ..... ..                      99) N/A

11. Can you Read English?  
0 = No                      1 = Yes

12. Can you Write English?  
0 = No                      1 = Yes

13. How many people are there in your household? .....

**\*Household is defined as people who share economic production and resources.  
i.e. eat together, live together etc\***

DEMOGRAPHIC AND SOCIO-ECONOMIC INFORMATION

14. What is the nearest Health Insurance Participating Clinic from where you live?  
1) Dodowa Health Centre                      2) Asutsuare Health Centre  
3) Pram<sup>2</sup> Health Centre                      4) Ningo Health Centre  
5) Agomeda Comm. Clinic                      6) Doryumu Comm. Clinic  
7) Duffor Comm. Clinic                      8) Osuwem Comm. Clinic  
9) Dawhenya Comm. Clinic                      10) Nyigbenya Comm. Clinic  
11) Ebenezer Clinic                      12) Afienya Clinic.

15. How do you get there?  
1) Walk                      2) Bicycle  
3) Commercial transport                      4) others (specify).....

16. If you take public transport do you have to wait by the roadside for a Car?  
0 = No                      1 = Yes                      99) N/A( does not take commercial transport )

17. How long on the average do you have to wait if you take commercial transport?  
..... (N/A i.e. does not take commercial transport)

INFORMATION ON HEALTH INSURANCE

1. How did you hear about the Dangme Hewaminami Kpe? (Select as many as possible)

- 1) Through friends
- 2) through neighbours
- 3) Through household members
- 4) Through Radio
- 5) Through leaflets/ brochure
- 6) Through Health Staff
- 7) Area Council Committee members/ Community Educators/Drama
- 8) Gongon beating
- 9) Information Van
- 10) Registration officers
- 11) Assembly man
- 13) Teachers
- 14) Others (specify).....

2. Are there any **special reasons** why you renewed your Membership?

- 1) Wanted free medical care
- 2) Wanted Health security
- 3) Affordable/low premium
- 4) Scheme is good
- 5) Save me money
- 6) Can't tell

3. Did you also renew your membership in the third year (2002/2003)?

- 0 = No
- 1 = Yes

4. If No are there any **special reasons** why you did not renew your membership?

- 1) No money
- 2) Good drugs are not given
- 3) Poor reception for those with the Green card
- 4) Travelled outside district
- 5) Other (specify) .....
- 99) N/A

5. In your opinion, are there any **special reasons** why some households did not renew their Membership in 2001/2002 (2<sup>nd</sup> year)?

- 1) No money
- 2) Good drugs are not given
- 3) Poor reception for those with the Green card
- 4) Travelled outside district
- 5) Can't tell
- 6) Other (specify) .....

6. In your opinion are there any **special reasons** why some households have never joined the Scheme since it started?

- 1) Poverty /lack of money
- 2) Large households/dependants
- 3) Not heard about the scheme
- 4) Lack / poor understanding of scheme
- 5) Can't tell
- 6) Others Specify.....

INFORMATION ON HEALTH CENTRE/CLINIC USAGE AND DRUGS

7. Have you or any of your household members ever used their insurance card to seek Medical care?

0 = No, 1 = Yes

8. When was your most recent visit to the health centre / clinic?

- |                         |               |
|-------------------------|---------------|
| 1) This week            | 2) Last week  |
| 3) Two weeks ago        | 4) A month go |
| 5) Others, specify..... | 99) N/A       |

9. Which health facility / community clinic have you or any of your household Members ever used most recently?

- |                                    |                            |
|------------------------------------|----------------------------|
| 1) Dodowa Health Centre            | 2) Asutsuare Health Centre |
| 3) Pram <sup>2</sup> Health Centre | 4) Ningo Health Centre     |
| 5) Agomeda Comm. Clinic            | 6) Doryumu Comm. Clinic    |
| 7) Duffor Comm. Clinic             | 8) Osuwem Comm. Clinic     |
| 9) Dawhenya Comm. Clinic           | 10) Nyigbenya Comm. Clinic |
| 11) Ebenezer Clinic                | 12) Afienea Clinic.        |
| 99) N/A                            |                            |

10. Do you know of any one who is a member of the scheme and have ever visited the Clinic with the card recently?

0 = No 1 = Yes

11. What would you say about the reception given you or any of your household members or any one who is a member during the recent visit to the health centre?

- |                  |               |         |
|------------------|---------------|---------|
| 1) Very good     | 2) Good       |         |
| 3) Somewhat good | 4) Poor / bad | 99) N/A |

12. What do you think about the quality of drugs?

- |                  |               |         |
|------------------|---------------|---------|
| 1) Very good     | 2) Good       |         |
| 3) Somewhat good | 4) Poor / bad | 99) N/A |

**INFORMATION ON PAYMENTS AND BENEFITS RECEIVED**

13. Have you ever been made to pay for some services at a primary care clinic?

0 = No 1 = Yes 99) N/A

14. If yes how much did you pay? .....

15. Which health facility?

- |                                    |                            |
|------------------------------------|----------------------------|
| 1) Dodowa Health Centre            | 2) Asutsuare Health Centre |
| 3) Pram <sup>2</sup> Health Centre | 4) Ningo Health Centre     |
| 5) Agomeda Comm. Clinic            | 6) Doryumu Comm. Clinic    |
| 7) Duffor Comm. Clinic             | 8) Osuwem Comm. Clinic     |
| 9) Dawhenya Comm. Clinic           | 10) Nyigbenya Comm. Clinic |
| 11) Ebenezer Clinic                | 12) Afienea Clinic.        |
| 99) N/A                            |                            |

16. If yes which service(s) did you pay for?

- 1) Lab
- 2) OPD
- 3) drugs
- 4) Others specify.....
- 99) N/A

17. Did you pay any fees for which you demanded for a receipt and you were not given?  
 0 = No                      1 = Yes                      99) N/A

18. If yes which Clinic?

- 1) Dodowa Health Centre
- 2) Asutsuare Health Centre
- 3) Pram<sup>2</sup> Health Centre
- 4) Ningo Health Centre
- 5) Agomeda Comm. Clinic
- 6) Doryumu Comm. Clinic
- 7) Duffor Comm. Clinic
- 8) Osuwem Comm. Clinic
- 9) Dawhenya Comm. Clinic
- 10) Nyigbenya Comm. Clinic
- 11) Ebenezer Clinic
- 12) Afiencya Clinic.
- 99) N/A

19. When? .....

20. Have you been referred to a referral Hospital before?  
 0 = No                      1 = Yes                      99) N/A

21. If Yes, which Hospital?

- 1) Agomenya
- 2) Akuse
- 3) Atua Hospital
- 4) Tema General
- 5) Battor Hospital
- 6) Ridge Hospital
- 99) N/A

22. Did the Insurance paid for your bills?  
 0 = No                      1 = Yes                      99) N/A

23. If no did you have to pay?  
 0 = No                      1 = Yes                      99) N/A

24. If Yes how much? .....

25. Did you get a refund from the Insurance Office?  
 0 = No                      1 = Yes                      99) N/A( did not have to pay)

26. If no what was the reason?.....

27. Have you ever been referred from a Community Clinic to a Health Centre or from one Health Centre to another before?  
 0 = No                      1 = Yes                      99) N/A

28. If yes which Health Facility were you referred from?

- |                                    |                            |
|------------------------------------|----------------------------|
| 1) Dodowa Health Centre            | 2) Asutsuare Health Centre |
| 3) Pram <sup>2</sup> Health Centre | 4) Ningo Health Centre     |
| 5) Agomeda Comm. Clinic            | 6) Doryumu Comm. Clinic    |
| 7) Duffor Comm. Clinic             | 8) Osuwem Comm. Clinic     |
| 9) Dawhenya Comm. Clinic           | 10) Nyigbenya Comm. Clinic |
| 11) Ebenezer Clinic                | 12) Afienya Clinic.        |
| 99) N/A                            |                            |

29. If yes which health facility were you referred to?

- |                                    |                            |         |
|------------------------------------|----------------------------|---------|
| 1) Dodowa Health Centre            | 2) Asutsuare Health Centre |         |
| 3) Pram <sup>2</sup> Health Centre | 4) Ningo Health Centre     | 99) N/A |

30. How would you classify the benefits received by an insured Client at a health centre?

- |                  |               |         |
|------------------|---------------|---------|
| 1) Very good     | 2) Good       |         |
| 3) Somewhat good | 4) Poor / bad | 99) N/A |

31. How would you classify the benefits received by an insured Client at a referral Hospital?

- |                  |               |         |
|------------------|---------------|---------|
| 1) Very good     | 2) Good       |         |
| 3) Somewhat good | 4) Poor / bad | 99) N/A |

32. Does it cause you any problem to have to go to a primary Health Facility first ie. Not to be able to go straight to a Hospital?

- 0 = No                      1 = Yes

33. If Yes, what is the problem? .....

.....

34. What are some of the problem you or any of your household members have encountered since joining the scheme?

.....

35. What would you say about the current premium?

- |          |              |               |
|----------|--------------|---------------|
| 1) Good  | 2) expensive |               |
| 3) Cheap | 4) too cheap | 5) can't tell |

36. Do you consider the payment in installment as good?

- 0 = No                      1 = Yes

37. Do you think registration by Household is good?

- 0 = No                      1 = Yes

38. If No what do you suggest? .....

39. In general, what would you say about the scheme?

- |                  |               |
|------------------|---------------|
| 1) Very good     | 2) Good       |
| 3) Somewhat good | 4) Poor / bad |

Do you have any general comments about how to improve the Scheme?

.....

THANK YOU

TIME ENDED.....