

## Willingness to Pay for National Health Insurance: A Contingent Valuation Methods Study Among Health Sector Employees in Malaysia

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### ABSTRACT

**INTRODUCTION:** National Health Insurance (NHI) is a popular long-term strategy in addressing rising of healthcare costs and household pocket expenditure world widely. The aim of this study is to determine the willingness to pay (WTP) for NHI among health sector employees and factors affecting it. **METHODS:** A cross-sectional study was conducted in April to June 2018 among 122 health sector employees in three health institutions in Bangsar District, Malaysia. A self-administered questionnaire with Cronbach Alpha of 0.78 was used as data collection tool. In estimating WTP value, Contingent Valuation methods technique was used. Factors associated with WTP for NHI were assessed using Chi-Square and Mann-Whitney U test with significance level at 0.05. **RESULTS:** Response rate was 91.8%. Majority (n=96, 85.7%) of respondents willing to pay for NHI. Mean (SD) and medium (IQR) of estimated WTP value for fixed monthly contributions were RM72.00 (RM77.92) and RM50.00 (RM70.00) respectively. If contributions were fixed from percentage of respondent's total monthly income, the mean (SD) and medium (IQR) of estimated WTP value were 1.94% (1.92%) and 1.00% (1.88%) respectively. Age ( $\chi^2=12.088$ ,  $p=0.001$ ), household size ( $\chi^2=5.737$ ,  $p=0.017$ ) and respondent's total monthly income ( $\chi^2=4.978$ ,  $p=0.026$ ) were found significantly influencing the willingness to pay for NHI. **DISCUSSION:** Majority of health sector employees are willing to pay for NHI if it is implemented in Malaysia. Age, household size and monthly income are important factors in developing a successful and sustainable NHI.

**KEYWORDS:** willingness to pay, social health insurance, national health insurance, health sector employees