The background, social support and behavioural characteristics associated with health insurance coverage among the older population in Kisii County, Kenya. September 2012

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Abstract

Introduction: Universal health coverage has increasingly become the focus for improved health systems worldwide. In Kenya, the older populations are characterized by low health insurance coverage, resulting in either limited access to quality health care services or catastrophic expenditure on health. This paper seeks to assess the background, social support and behavioural characteristics that are associated with being insured among the older population. Methods: A two*level random cluster sampling technique was used to select two rural sites in Kisii County and 1,104 older persons interviewed. The Pearson chi*square and the adjusted odds ratio at 95% confidence interval computed in the binary logistic regression was used to analyze the data. Results: Only 5.9% of the older population had been insured. The multivariate regression model found that health insurance coverage was significantly associated with secondary school level of education (p<0.001, AOR 3.68, 95% CI 1.92*7.07), employment history (p=0.002, AOR 2.64, 95% CI 1.43*4.86); being a member of a social welfare group (p=0.002, AOR 3.03, 95% CI 1.51*6.08) and taking of alcohol (p=0.050, AOR 1.85, 95% CI 1.00*3.33). Conclusion: Health insurance coverage remains low among the older population in rural Kenya. Contrary to previous studies, social support such as from the adult children and relatives do not significantly influence being insured among the older population. There is need

to enhance the number of older persons who are insured through strengthened sensitization of social support and health promotion