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Suggestions for Establishing Reasonable Insurance Benefit Standards based on the Questionnaire

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Purpose

To reflect the current status of the use of artificial limbs for amputees, and to provide essential basic data for more effectively improving the corresponding health insurance welfare system.

Methods

The questionnaire survey was conducted for grasping the status quo of prosthetic users in this study. The respondents are those who currently receiving insurance and welfare support from the National Health Insurance Company. With the assistance of agencies an interview questionnaire was conducted for 103 users who used prosthetics. For minors under the age of 19, the guardian agreed to conduct a survey with the guardian. The questionnaire includes personal information, the type of prosthesis currently in use, the purchase of prosthesis, additional expense, the cost of maintenance, satisfaction with the quality of the prosthesis, service expectations et al.

Results

The statistical analysis showed that 95.15% of the disability causes are posteriority, and 82.47% caused amputation are due to accidents. Among them, men accounted for 83.75% of the population, with the sociodemographic characteristics that men are more likely to be exposed to dangerous accidents such as driving, labor, and sports. The statistical analysis of the situation of prosthetics exhibited that, the proportion of calf prostheses are as high as 45.45%, and 81% of users average daily use time are more than 6 hours. Which suggested that prosthetics play an essential role in walking of the daily life and social activities. However, since the hand prosthesis is aesthetically pleasing only, it is urgently needed to develop a functional hand prosthesis. They all received various kinds of support including National Health Insurance (56.57%) Except 21.21% were paid by individuals for purchase of artificial limbs. And, 71.6% of the person with an extra costs of more than 1 million won, and an average of 667,500 won is required for maintenance, excluding free maintenance every year. 71.11% of the respondents felt that the burden of the additional charge was very heavy, and 65.22% of the respondents were generally satisfied with the quality. This indicated that its support is not high relative to the generalization of insurance benefits. In terms of service improvement, 47.19% of the objects expected to increase the insurance benefits amount, 20.22% expected improve the quality, followed by 16.29% who expected to simplify the procedure, which suggested that the general issue for prosthetics is the economic burden.

Conclusion

The study indicated that, the technology in the prosthetic limb area needs to be developed, the quality and service details needs to be improved, and the cost of the prosthetic limbs must be reduced. We think it is most urgently to raise the amount of the insurance benefit standard by considering the price increase and production environment change.

Keywords

Prosthesis, amputee, questionnaire survey, insurance benefit, improve