

## Accepted Manuscript

Title: Supplementary Health Insurance from the consumer point of view

Authors: Giora Kaplan, Yael Shahar, Orna Tal

PII: S0168-8510(17)30095-7  
DOI: <http://dx.doi.org/doi:10.1016/j.healthpol.2017.03.019>  
Reference: HEAP 3725

To appear in: *Health Policy*

Received date: 19-8-2016  
Revised date: 29-3-2017  
Accepted date: 31-3-2017

Please cite this article as: Kaplan Giora, Shahar Yael, Tal Orna. Supplementary Health Insurance from the consumer point of view. *Health Policy* <http://dx.doi.org/10.1016/j.healthpol.2017.03.019>

This is a PDF file of an unedited manuscript that has been accepted for publication. As a service to our customers we are providing this early version of the manuscript. The manuscript will undergo copyediting, typesetting, and review of the resulting proof before it is published in its final form. Please note that during the production process errors may be discovered which could affect the content, and all legal disclaimers that apply to the journal pertain.



# **Supplementary Health Insurance from the consumer point of view**

**Are Israelis consumers doing an informed rational choice when purchasing**

**Supplementary Health Insurance?**

Giora Kaplan, Yael Shahar, Orna Tal

## Corresponded author:

Giora Kaplan, Ph.D, Head of research area of Psychosocial Aspects of Health, the Gertner Institute for Epidemiology and Health Policy Research, Sheba Medical Center, Tel – Hashomer, Israel. E-mail address: [giorak@gertner.health.gov.il](mailto:giorak@gertner.health.gov.il)

## Highlights

- The majority of Israelis voluntarily purchased supplemental health insurance
- The public shows low level of knowledge about the insurance
- Three different measurements were used to evaluate knowledge
- Knowledge is a basic condition to an intelligent use of insurance's benefits

**Abstract:** Background: The National Health Insurance Law in Israel ensures basic health basket eligibility for all its citizens. A supplemental health insurance plan (SHIP) is offered for an additional fee. Over the years, the percentage of supplemental insurance's holders has risen considerably, ranking among the highest in OECD countries. The assumption that consumers implement an informed rational choice based on relevant information is doubtful. Are consumers sufficiently well informed to make market processes work well?

**Objectives:** To examine perspectives, preferences and knowledge of Israelis in relation to SHIP.

**Methodology:** A telephone survey was conducted with a representative sample of the Israeli adult population. 703 interviews were completed. The response rate was 50.3%.

**Findings:** 85% of the sample reported possessing SHIP. This survey found that most of the Israeli public purchased additional insurance coverage however did not show a

متن کامل مقاله

دریافت فوری ←

**ISI**Articles

مرجع مقالات تخصصی ایران

- ✓ امکان دانلود نسخه تمام متن مقالات انگلیسی
- ✓ امکان دانلود نسخه ترجمه شده مقالات
- ✓ پذیرش سفارش ترجمه تخصصی
- ✓ امکان جستجو در آرشیو جامعی از صدها موضوع و هزاران مقاله
- ✓ امکان دانلود رایگان ۲ صفحه اول هر مقاله
- ✓ امکان پرداخت اینترنتی با کلیه کارت های عضو شتاب
- ✓ دانلود فوری مقاله پس از پرداخت آنلاین
- ✓ پشتیبانی کامل خرید با بهره مندی از سیستم هوشمند رهگیری سفارشات