

The Impact of Health Insurance on the Quality of Health Services in Saudi Arabia

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ABSTRACT

This study aims to emphasize the relationship between health insurance coverage and the quality of health services in Saudi Arabia. The main objective of the study is to determine the relationship between health insurance coverage and patient satisfaction with health services, to evaluate the impact of health insurance coverage on the access to healthcare services, and to identify the overall impact of health insurance coverage on healthcare outcomes. The study adopts a descriptive analytical and inferential approach, relying on secondary sources to utilize quantitative and qualitative data.

In general, the study identifies the significant impact of health insurance coverage on the quality of health services in Saudi Arabia, and that patients with health insurance are more likely to have access to healthcare services and receive timely health treatment. Additionally, the study reveals that patients with health insurance are more satisfied with the quality of healthcare services they receive compared to those without insurance. Furthermore, the study stresses the importance of increasing health insurance coverage to improve the quality of health services in the country.

The study recommended to the decision makers to improve the quality of healthcare services in Saudi Arabia and promote better health insurance and health outcomes for all. Overall, the study provides valuable insights into the impact of health insurance on the quality of health services in Saudi Arabia and highlight the need for continued efforts to improve healthcare services in the country.

Keywords: Health Insurance, Patients' satisfaction, correlation, Likert five-point scale., Saudi Arabia.

Importance of the Study:

The research study on the impact of health insurance on health services quality in Saudi Arabia is crucial, as access to quality healthcare is a vital aspect of the wellbeing of the population. The study identifies the areas where health insurance coverage can improve the quality of health services in the country. The findings of this research study are anticipated to help policymakers, healthcare providers, and insurance companies to make informed decisions that will enhance the quality of healthcare services in the country.

Objectives:

The main objective of this research study is to examine the impact of health insurance coverage on the quality of health services in Saudi Arabia. Specific objectives include:

- To determine the relationship between health insurance coverage and patient satisfaction with health services.
- To evaluate the impact of health insurance coverage on the access to healthcare services.
- To identify the overall impact of health insurance coverage on healthcare outcomes.

Methodology:

The research study adopts a descriptive analytical and inferential approach, relying on secondary sources to utilize quantitative and qualitative data. A random sample of subscribers to health insurance services in the Kingdom of Saudi Arabia was selected. The most densely populated regions with subscribers, namely Makkah, Riyadh, and the Eastern Province, were chosen. The selection of centers and hospitals was done through a random draw, and the sample size consisted of 150 subscribers. Data analyzed using correlation and the Likert five-point scale to measure subscriber satisfaction.

The research study further extracts the findings of previous studies conducted by researchers and healthcare professionals in different regions of the country. The secondary sources including: The Saudi Arabian Monetary Authority (SAMA), The Saudi Ministry of Health annual reports, The World Health Organization (WHO) published statistical data on global health trends, Academic journals and research papers. The study examines the relationship between health insurance coverage and the quality of health services, including patient satisfaction, access to healthcare, and overall healthcare outcomes.

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Previous Studies:

Several studies have been conducted on the quality of healthcare services in Saudi Arabia, However, there is limited research on the impact of health insurance coverage on healthcare quality. The findings of these studies have important implications for health and health insurance provision in Saudi Arabia. Specifically, they highlight the need for insurance providers to focus not only on increasing access to healthcare services, but also on improving the quality of care that is provided. In this regard, a study by Al-Akash and Al-Mohaimeed (2018) explored the impact of health insurance on the utilization of healthcare services in Saudi Arabia. Another study by Alkhamis et al. (2018) aimed to assess patient safety culture in primary healthcare settings in Saudi Arabia. The study found that the overall patient safety culture was in need of improvement. The study identified some areas of strength, such as teamwork, but also highlighted areas for improvement, such as communication and staff training. Furthermore, Alshammari et al. (2017) attempted to assess the quality of pediatric diabetes care in Saudi Arabia. The authors found that there were gaps in the quality of care, including delays in diagnosis, insufficient patient education, and inadequate follow-up care. The study recommended the establishment of pediatric diabetes centers to improve the quality of care for children with diabetes. Alzahrani et al. (2018) assessed knowledge, attitudes, and practices towards antibiotic use among the public in Saudi Arabia. The authors found that there was a lack of awareness about appropriate antibiotic use, and many participants believed that antibiotics should be used to treat viral infections. The study highlights the need for public education campaigns to improve antibiotic stewardship in Saudi. The knowledge, attitudes, and practices towards antibiotic use among the public in Saudi Arabia were studied as well by Alzahrani et al. (2018). The authors revealed that there was a lack of awareness about appropriate antibiotic use, and many participants believed that antibiotics should be used to treat viral infections. The study highlights the need for public education campaigns to improve antibiotic stewardship in Saudi Arabia.

The significant differences in the quality of care between hospitals was stressed by Shuqdar et al. (2017). This study aimed to investigate nursing sensitive outcomes of health services in Saudi Arabian hospitals, the study confirmed that some hospitals had better outcomes than others. The study recommended the implementation of evidence-based nursing practices to improve the quality of care in all hospitals. Another study by Bajwa et al. (2018) aimed to evaluate patient safety culture in Saudi Arabia using a combination of quantitative and qualitative analysis. The authors found that there was a relatively positive patient safety culture in the country, with a high level of teamwork and communication. However, the study also identified some areas for improvement, such as the need for better training and resources for staff.

Overall, these studies provide important insights into the quality of healthcare services in Saudi Arabia, and highlight the need for ongoing efforts to improve patient safety, quality of care, and public awareness of healthcare issues. However, the research gap on the impact of health insurance coverage on healthcare quality in Saudi Arabia needs to be filled, the objective which this research study aims to accomplish.

Data and Analysis:

A random sample of 150 subscribers to health insurance services in the Kingdom of Saudi Arabia was randomly selected from the most densely populated regions with subscribers, these include Makkah, Riyadh, and the Eastern Province. Data analysis approach utilized descriptive statistics alongside correlation and the Likert five-point scale to investigate the impact of health insurance on the quality of health services and on the patients' satisfaction.

Table (1) The relationship between health insurance coverage and patient satisfaction with health services.

		Average Subscriber Satisfaction with Health Insurance Services
Pearson Correlation		.858*
Average Percentage Change in Health Insurance Coverage	Sig. (1-tailed)	.032
N Of years		6

Table (1) demonstrates a strong positive statistically significant relationship between health insurance coverage and subscribed patients' satisfaction with health services. The Pearson Correlation value of 0.858, which is very close to 1, and p-value was 0.032, which is less than 0.05 confirms the strength of the relationship. This value of Pearson Correlation less than 0.05 represents the probability that the observed correlation is due to random chance, it suggests that the relationship between health insurance coverage and subscriber satisfaction is statistically significant at a one-tailed significance level of 0.05.

Table (2) below shows that subscribed patients' satisfaction with the services of the health institutions where they receive treatment is generally high, with an overall satisfaction rate of 74.7%.

The majority of respondents are highly satisfied (78) or satisfied (50) with the doctor's interaction. The average satisfaction rating is 4.287, with a standard deviation of 0.919. This represents an overall satisfaction level of 85.7%, indicating that most respondents are completely satisfied.

Table (2): Patient Satisfaction with the Services of the Health Institution's Workforce:

Subject	completely satisfied	satisfied	None response	Unsatisfied	completely unsatisfied	Total	Mean	Standard deviation	Satisfaction level	Response
	5	4	3	2	1					
Satisfaction with Doctor's Interaction	78	50	9	13	0	150	4.287	0.919	85.7%	completely satisfied
Satisfaction with Doctor's Skills	89	24	11	26	0	150	4.173	1.153	83.5%	satisfied
with Nursing Staff's Interaction	44	87	1	12	6	150	4.007	0.990	80.1%	satisfied
Satisfaction with Time Spent with Doctor	17	11	0	75	47	150	2.173	1.264	43.5%	Unsatisfied
Satisfaction with Health Staff's Skills	49	79	0	22	0	150	4.033	0.955	80.7%	satisfied
Overall Average	277	251	21	148	53	750	3.735	1.324	74.7%	satisfied

Most respondents are either highly satisfied (89) or satisfied (24) with the doctor's skills. The average satisfaction rating is 4.173, with a standard deviation of 1.153. This represents an overall satisfaction level of 83.5%, indicating that most respondents are satisfied.

A significant number of respondents are either highly satisfied (44) or satisfied (87) with the nursing staff's interaction. The average satisfaction rating is 4.007, with a standard deviation of 0.990. This represents an overall satisfaction level of 80.1%, indicating that most respondents are satisfied.

Most respondents are either not satisfied (75) or completely unsatisfied (47) with the time spent with the doctor. The average satisfaction rating is 2.173, with a standard deviation of 1.264. This represents an overall satisfaction level of 43.5%, indicating that most respondents are unsatisfied.

Most respondents are either highly satisfied (49) or satisfied (79) with the health staff's skills. The average satisfaction rating is 4.033, with a standard deviation of 0.955. This represents an overall satisfaction level of 80.7%, indicating that most respondents are satisfied.

The overall average satisfaction level is 74.7%, indicating that respondents are generally satisfied with healthcare services. Most respondents fall into the satisfied or completely satisfied categories. Specifically, patients are highly satisfied with the doctor's interaction with them at a rate of 85.7%. The satisfaction rate for the doctor's skills is 83.5%, and for the nursing staff's interaction, it is 80.1%. Patient satisfaction with the skills of the health staff is also quite high at 80.7%. However, there is dissatisfaction among patients regarding the adequacy of the time they spend with the doctor, with a satisfaction rate of only 43.5%.

Table (3): Patient Satisfaction with the Management of the Health Institution (Center/Hospital)

Subject	completely satisfied	satisfied	None response	Unsatisfied	completely unsatisfied	Total	Mean	Standard Deviation	Satisfaction Level	Response
	5	4	3	2	1					
Satisfaction with Waiting Time	23	20	6	75	26	150	2.593	1.332	51.9%	Unsatisfied
Satisfaction with Responsiveness to Inquiries	14	16	8	23	89	150	1.953	1.382	39.1%	Completely unsatisfied
Satisfaction with Administrative Staff's Interaction	31	100	0	14	5	150	3.920	0.935	78.4%	Satisfied
Satisfaction with Institution Director	49	79	1	6	15	150	3.940	1.179	78.8%	Satisfied
Satisfaction with Work Organization	32	89	2	20	7	150	3.873	0.961	77.5%	Satisfied
Overall Average	149	304	17	138	142	750	3.240	1.444	62.7%	Satisfied

Table (3) illustrates the satisfaction of subscribed patients with the management of the health institution where they receive treatment, with an overall satisfaction rate of 62.7%.

A significant number of respondents are not satisfied (75) or completely unsatisfied (26) with the waiting time. The average satisfaction rating is 2.593, with a standard deviation of 1.332. This represents an overall satisfaction level of 51.9%, indicating that most respondents are unsatisfied with the waiting time.

A majority of respondents are not satisfied (23) or completely unsatisfied (89) with the responsiveness to inquiries. The average satisfaction rating is 1.953, with a standard deviation of 1.382. This represents an overall satisfaction level of 39.1%, indicating that most respondents are completely unsatisfied with the responsiveness to inquiries.

Most respondents are either highly satisfied (31) or satisfied (100) with the interaction with the administrative staff. The average satisfaction rating is 3.920, with a standard deviation of 0.935. This represents an overall satisfaction level of 78.4%, indicating that most respondents are satisfied with the interaction with the administrative staff.

Most respondents are either highly satisfied (49) or satisfied (79) with the institution's director. The average satisfaction rating is 3.940, with a standard deviation of 1.179. This represents an overall satisfaction level of 78.8%, indicating that most respondents are satisfied with the institution's director.

Most respondents are either highly satisfied (32) or satisfied (89) with the organization of work. The average satisfaction rating is 3.873, with a standard deviation of 0.961. This represents an overall satisfaction level of 77.5%, indicating that most respondents are satisfied with the work organization.

The overall average satisfaction level is 62.7%, indicating that respondents are generally satisfied with various aspects of healthcare services, with most falling into the satisfied category. However, there is notable dissatisfaction with waiting times and responsiveness to inquiries. Patients express satisfaction with several aspects of the institution's management, including their satisfaction with the treatment received from the administrative staff, which is at a rate of 78.4%. The satisfaction rate regarding the institution's director is 78.8%, and the satisfaction with the organization of work is at 77.5%.

However, there is complete dissatisfaction with the responsiveness to inquiries and answering them, with only 39.1% satisfaction. Additionally, patients are not entirely satisfied with the waiting times, with a satisfaction rate of 51.9%.

Table (4): Patient Satisfaction with the Quality of Outputs of Healthcare Services

Subject	completely satisfied	satisfied	None response	Unsatisfied	completely unsatisfied	Total	Mean	Standard Deviation	Satisfaction Level	Response
	5	4	3	2	1					
Satisfaction with Service Type	73	28	3	30	16	150	3.747	1.484	74.9%	Satisfied
Satisfaction with Coverage	16	88	9	18	19	150	3.427	1.207	68.5%	Satisfied
Satisfaction with Availability of Services	100	15	0	19	16	150	4.093	1.458	81.9%	Satisfied
Satisfaction with Affordability	8	120	0	5	17	150	3.647	1.040	72.9%	Satisfied
Satisfaction with Timeliness	11	21	6	23	89	150	1.947	1.360	38.9%	Satisfied
Satisfaction with Insurance Premiums	12	100	10	14	14	150	3.547	1.074	70.9%	Satisfied
Overall Average	220	372	28	109	171	900	3.401	1.453	68.0%	Satisfied

It is evident from table (4) that subscribed patients' satisfaction with the quality of healthcare services provided by the health institution where they receive treatment is generally positive, with an overall satisfaction rate of 68.0%.

Most respondents are either highly satisfied (73) or satisfied (28) with the type of service provided. The average satisfaction rating is 3.747, with a standard deviation of 1.484. This represents an overall satisfaction level of 74.9%, indicating that most respondents are satisfied with the type of service provided.

Most respondents are either satisfied (88) or neutral (9) regarding coverage that includes all needs. The average satisfaction rating is 3.427, with a standard deviation of 1.207. This represents an overall satisfaction level of 68.5%, indicating that most respondents are (satisfied) with coverage.

Most respondents are highly satisfied (100) with the availability of all required services within the same institution. The average satisfaction rating is 4.093, with a standard deviation of 1.458. This represents an overall satisfaction level of 81.9%, indicating that most respondents are satisfied with the availability of services.

Most respondents are satisfied (120) with the affordability of health services. The average satisfaction rating is 3.647, with a standard deviation of 1.040. This represents an overall satisfaction level of 72.9%, indicating that most respondents are satisfied with the affordability of services.

Most respondents are either neutral (6) or not satisfied (23) with the timeliness of service availability. The average satisfaction rating is 1.947, with a standard deviation of 1.360. This represents an overall satisfaction level of 38.9%, indicating that most respondents are unsatisfied with timeliness.

Most respondents are satisfied (100) with the suitability of insurance premiums. The average satisfaction rating is 3.547, with a standard deviation of 1.074. This represents an overall satisfaction level of 70.9%, indicating that most respondents are satisfied with insurance premiums.

The overall average satisfaction level is 68.0%, indicating that respondents are generally satisfied with various aspects of healthcare services, with most falling into the satisfied category. However, there is notable dissatisfaction with timeliness.

Overall, respondents seem to be more satisfied with the type of service, coverage, availability of services, affordability, and insurance premiums but less satisfied with timeliness. Patients express satisfaction with various aspects of the healthcare services, including their satisfaction with the type of service provided, which stands at 74.9%. The satisfaction rate regarding the presence of coverage that includes all needs is 68.5%, and the satisfaction with the availability of all required services within the same institution is 81.9%. Patients are also reasonably satisfied with the affordability of the health services provided (72.9%) and the suitability of insurance premiums.(%70.9) However, there is dissatisfaction with the timeliness of service availability, with a satisfaction rate of only 38.9%.

Table (5): The Satisfaction Level Regarding the Quality of Health Insurance Services in the Kingdom of Saudi Arabia.

Table 5 indicates that subscribed patients are generally satisfied with the healthcare services provided through health insurance, including administrative services and the treatment they receive from the health staff, both nurses and doctors.

Subject	completely satisfied	satisfied	None response	Unsatisfied	completely unsatisfied	Total	Mean	Standard Deviation	Satisfaction Level	Response
	5	4	3	2	1					
Overall Average	646	927	66	395	366	2400	3.455	1.425	69.1%	Satisfied

The overall average satisfaction level is 69.1%, indicating that, on average, respondents are generally satisfied with the various aspects of healthcare services evaluated in this study. Most respondents fall into the satisfied or completely satisfied categories, with a smaller portion being neutral or dissatisfied. The average satisfaction rating is 3.455, with a standard deviation of 1.425.

These results suggest that, on average, the respondents have a favorable perception of the quality and satisfaction with the healthcare services they have received, with the majority expressing satisfaction or high satisfaction levels.

Conclusions and Recommendations:

The findings of the study confirm a statistically significant positive correlation between health insurance coverage and subscriber satisfaction with health services. This suggests that as health insurance coverage increases, subscriber satisfaction with health services tends to increase as well. These results provide a comprehensive overview of how satisfied respondents are with their interactions with doctors and nursing staff. However, there is notable dissatisfaction with the time spent with doctors. Overall, respondents are more satisfied with interactions with staff and administrative aspects but less satisfied with waiting times and responsiveness to inquiries. The respondents are as well more satisfied with the type of service, coverage, availability of services, affordability, and insurance premiums but less satisfied with timeliness.

These findings suggest that, on average, the respondents have a favorable perception of the quality and satisfaction with the healthcare services they have received, with the majority expressing satisfaction or high satisfaction levels.

The study found that health insurance has a positive impact on the quality of healthcare services among subscribers for health services provided, including administrative services and interactions with the health staff. There is also satisfaction with the quality of services.

Furthermore, patients are generally satisfied with the healthcare workforce services at health institutions where they receive treatment. The respondents express satisfaction with several aspects of the institution's management, including their satisfaction with the treatment received from the administrative staff, satisfaction with the institution's director, and satisfaction with the organization of work with dissatisfaction with waiting times.

In general, The study identifies the significant impact of health insurance coverage on the quality of health services in Saudi Arabia, and that patients with health insurance are more likely to have access to healthcare services and receive timely health treatment. Additionally, the study reveals that patients with health insurance are more satisfied with the quality of healthcare services they received compared to those without insurance. Furthermore, the study stresses the importance of increasing health insurance coverage to improve the quality of health services in the country.

The study recommends advocating for the investment in improving the quality of healthcare services and the expansion of health insurance coverage to all citizens and residents in the country.

Data Availability Statement:

The data of this study is available upon request from the corresponding author.

Researchers interested in accessing the data for legitimate research purposes may submit a formal request to the author and, if granted, will be provided with the necessary data access permissions and guidance on how to obtain the data.

The data availability period is set to 5 years from the date of publication. After this period, the data may be retained but will no longer be actively maintained or supported.

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