

Contents

1	Understanding a Paradox in the Social Health Insurance Reform in China	1
1.1	Social Health Insurance in China	1
1.2	An Emerging Paradox	3
1.3	A Call for Investigating the Mediating Mechanisms of the Institutional Arrangement	7
1.4	The Purpose of the Study	11
2	A New Institutional Approach of Healthcare Reform	13
2.1	Effects of Welfare Institutions on Social Outcomes: The Perspective of Determination	15
2.1.1	A Conceptual Framework of Institutional Arrangements	16
2.1.2	Developing a Hypothesized Model	20
2.2	The Relationship Between Institutions and Actors: The Perspective of Strategic Interaction	23
2.3	Methodology: Postpositivism and a Mixed-Methods Design	25
2.3.1	Paradigm Shift and Postpositivism	26
2.3.2	A Mixed-Methods Design	27
2.4	Summary	28
3	Effects of Social Health Insurance Participation on Patients' Out-of-Pocket Spending	31
3.1	Method 1: Testing the Effect of SHI Participation on Patients' Medical Expenditure	32
3.1.1	Data	32
3.1.2	Measures	33
3.1.3	Statistical Analysis	36

3.2	Method 2: Testing the Mediating Effect of Institutional Arrangement in the Relationship Between SHI Participation and Hospitalized Patients' OOPS	37
3.2.1	Data	37
3.2.2	Measures	37
3.2.3	Statistical Analysis	39
3.3	Result 1: The Effect of SHI Participation on Patients' Medical Expenditure	40
3.3.1	Descriptive Statistics	40
3.3.2	Effects of SHI Participation on Medical Expenditure Indicators	42
3.4	Result 2: The Mediating Effect of Institutional Arrangement in the Relationship Between SHI Participation and OOPS	46
3.4.1	Descriptive Statistics	46
3.4.2	Test of Measurement Model	47
3.4.3	Test of Structural Model	47
3.5	Summary of Findings	55
4	Why Did Social Health Insurance Become a Care-Seeking Behavior Booster?	59
4.1	Methods of the Qualitative Study	59
4.1.1	Data Collection	60
4.1.2	Thematic Analysis	66
4.1.3	Reflexivity as Trustworthiness	67
4.2	Strategies for Adjusting Patients' Care-Seeking Behaviors	69
4.3	The Healthcare Provider: Undisciplined Competition with Asymmetrical Development	74
4.3.1	The Improving Facility Sophistication of Primary Care Facilities	74
4.3.2	The Outdated Technical Competence of Primary Care Facilities	76
4.3.3	The Undisciplined Competition Between Health Facilities	76
4.4	The Patient: A Health-Prioritizing and Facility-Sophistication-Oriented Consumer	79
4.4.1	The Combined Effects of Patients' Health Consciousness and Economic Status	79
4.4.2	The Facility-Sophistication-Oriented Care-Seeking Behavior	81
4.4.3	Social Relations as an Intermediary/Warrantor	82

4.5	SHI and Its Agency: A Behavior Booster Rather Than Manager	82
4.5.1	Inefficient Referral System and Tiered Copayment and Deductibles.	83
4.5.2	SHI and Its Agency as a Behavior Booster Rather Than Manager.	84
4.6	Summary of Findings	85
5	The Purchasing Mechanism: A Game Between Purchasers, Patients, and Doctors	87
5.1	Strategies for Purchasing	88
5.2	The SHI Agency: A Weak Purchaser	103
5.2.1	Incentive Problems	103
5.2.2	Scarce Resources.	106
5.2.3	Unaffordable Transaction Cost	110
5.3	The Patient: The Weakest “Cheater”	112
5.3.1	Moral Hazard	113
5.3.2	The Weak Role of Patients Compared with that of Doctors.	115
5.3.3	The Weak Role of Patients Compared with that of the Healthcare System	116
5.4	The Doctor: An Unhappy Reactor	118
5.4.1	Doctors’ Concern	119
5.4.2	Doctors’ Attitudes.	120
5.4.3	Doctors’ Reactions	121
5.5	The Disenabling Institutional Surroundings	124
5.5.1	The Poor Compensation System	124
5.5.2	The Distorted Centralized Pharmaceutical Tender and Procurement System.	127
5.5.3	The Fragmented SHI Schemes	129
5.5.4	The Inequitable Allocation of Healthcare Resources	132
5.6	Summary of Findings	133
6	A Call for a Single Payer Model?	137
6.1	Summary of Findings	138
6.2	Theoretical Implications: Elaborating on the Determinants of the Efficiency of Welfare Institutions	140
6.2.1	A Three-Way Model for the Institutional Arrangement of Welfare Institutions.	141
6.2.2	A Strategic Interaction Perspective of Determining the Efficiency of Welfare Institutions	143
6.3	Policy Implications: Establishing a Single Payer Model	145
6.3.1	Establishing a Strong and Unified SHI Purchaser	145
6.3.2	Ensuring the Responsibility of the Unified Purchaser	147
6.3.3	Formulating an Active SHI Governance System	149

6.4 Limitations of the Study 150

6.5 Conclusion 151

Appendix A 153

Appendix B 163

Appendix C 169

Appendix D 173

References 175

Index 183

The Effects of Social Health Insurance Reform on
People's Out-of-Pocket Health Expenditure in China
The Mediating Role of the Institutional Arrangement

Liu, K.

2016, XXII, 184 p. 10 illus., Hardcover

ISBN: 978-981-10-1776-6