ASSESSMENT OF THE SWASTHYA SATHI SCHEME

A West Bengal Government led Health Insurance Scheme

Spandan Dutta
ECON004

Introduction

Swasthya Sathi is a health initiative launched by the Government of West Bengal on 30th December 2016. The main features of the scheme are as follows:

- Basic health cover for secondary and tertiary care up to Rs. 5 lakh per annum per family.
- All pre-existing diseases are covered.
- There is no cap on the family size and Parents from both the spouse are included. All dependent physically challenged persons in the family are also covered.
- The entire cost is borne by the State Government and no contribution from the beneficiary.
- Online Swathya Sathi Smart card is provided to each family on the day of Enrolment. Smart Card captures the details of the family members, Photographs, biometric, address, Mobile Number, SECC ID.

This report is based on the survey conducted by the students of the Economics Department, Presidency University between August 2024 and September 2024 using a structured questionnaire. The Recruitment Criterion of the survey was the following:

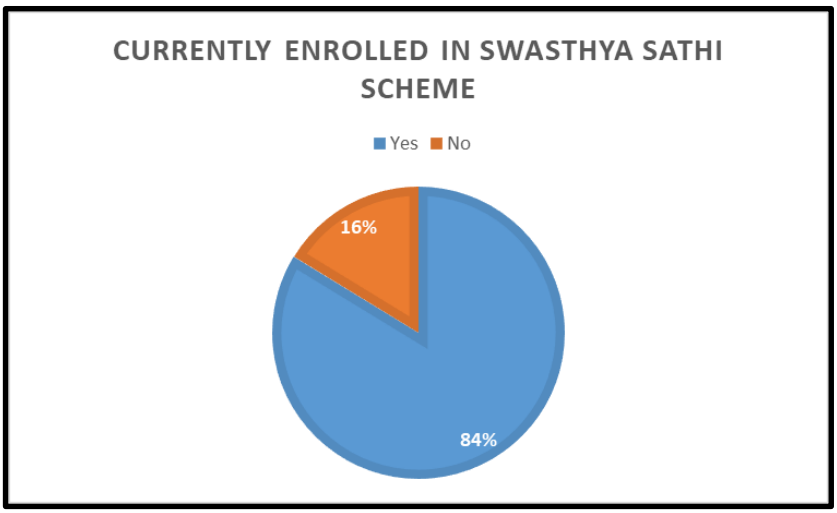
- Whether or not any family member had been admitted to hospital in the past 2 years?

  If at least one of the family members had been hospitalized within two years they are included in the study.

- Was aid under the Swasthya Sathi scheme used for their treatment?

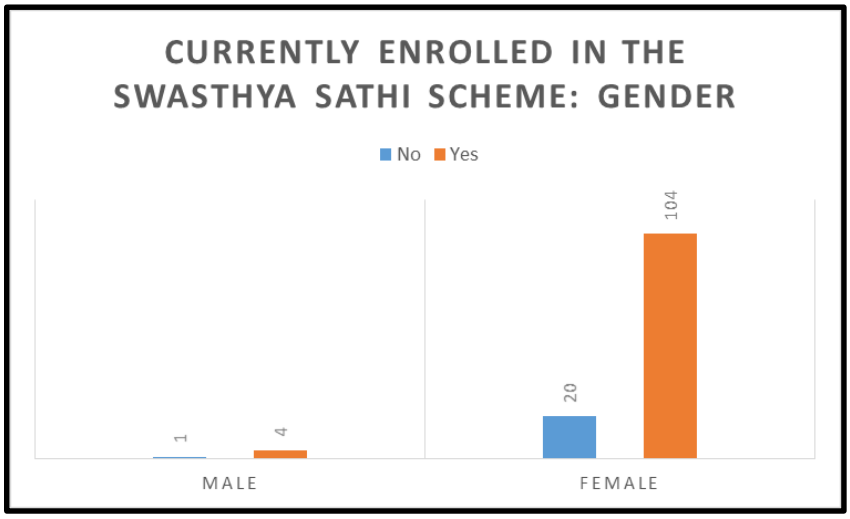
EXPLORATORY ANALYSIS OF THE SAMPLE

We start our exploration by looking at the proportion of people in our survey who are currently enrolled in the Swasthya Sathi scheme. We find that 108 people out of 129 people in our survey which is nearly 84% are enrolled under the scheme.



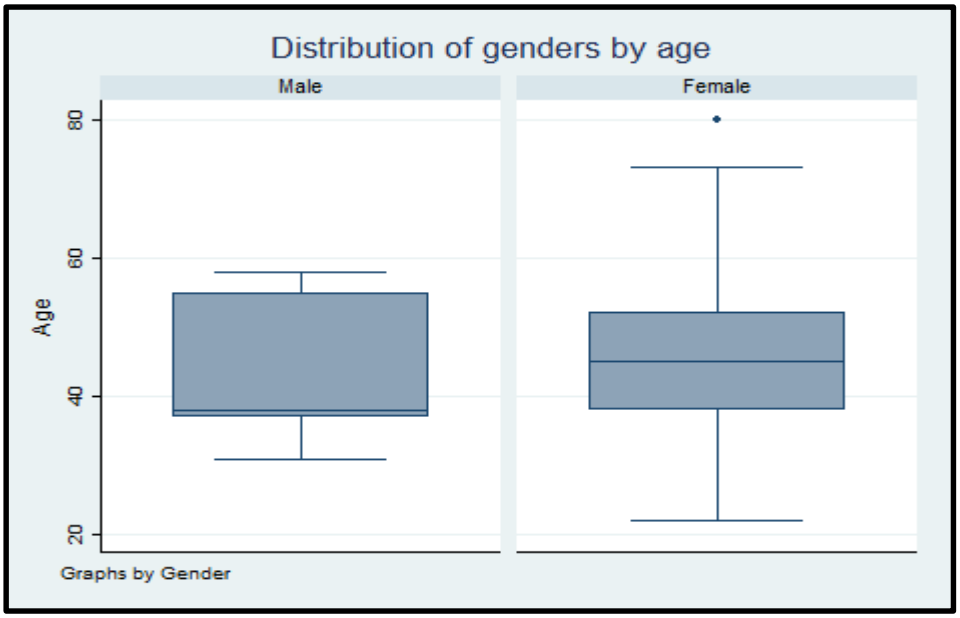
currently enrolled in the SS Scheme	Freq.	Percent	Cum.
No	21	16.28	16.28
Yes	108	83.72	100.00
Total	129	100.00	

We found that in our survey among the 108 people who are currently enrolled under the scheme 104 were women (about 96.30%) and 4 were men. Alternatively, among the 124 women in our survey about 104 women (about 84% of the total female) were enrolled under the scheme.

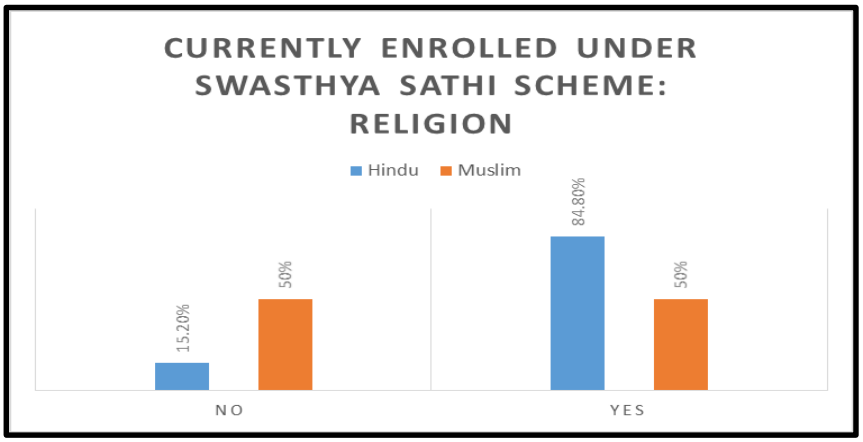


currently enrolled in the SS Scheme	Gender Male	Female	Total
No	1	20	21
	4.76	95.24	100.00
	20.00	16.13	16.28
Yes	4	104	108
	3.70	96.30	100.00
	80.00	83.87	83.72
Total	5	124	129
	3.88	96.12	100.00
	100.00	100.00	100.00

By age we find that females show much larger range than men and has a much higher median age compared to men. This shows that the scheme has affected females across a wider spectrum of ages than men.

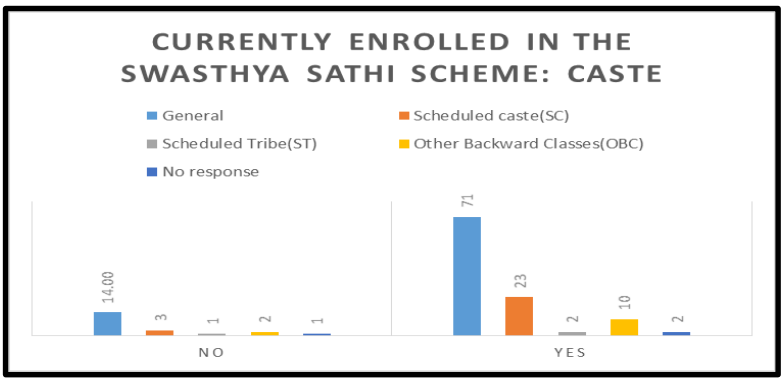


In our survey, majority of the sample is Hindu (comprising 96.90% of the sample) with the rest 4 individuals being Muslim. Among Hindu's 85% were covered under the scheme.



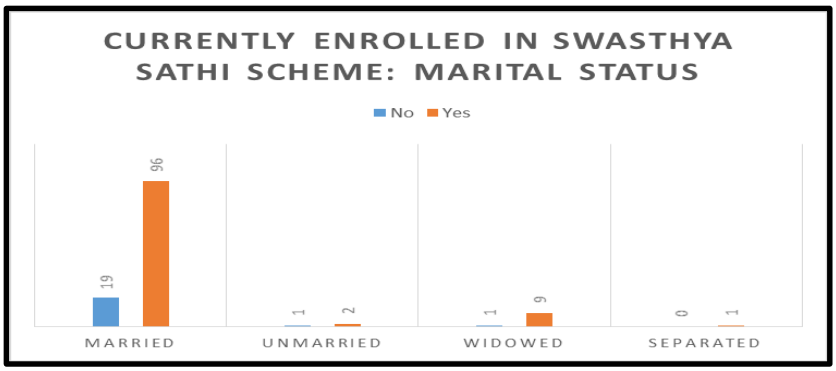
currently enrolled in the SS Scheme	Religion		
	Hindu	Muslim	Total
No	19	2	21
	90.48	9.52	100.00
	15.20	50.00	16.28
Yes	106	2	108
	98.15	1.85	100.00
	84.80	50.00	83.72
Total	125	4	129
	96.90	3.10	100.00
	100.00	100.00	100.00

If we decompose our sample by caste, we find that General (65.89%) and Scheduled Caste (20.16%) dominate our sample. We find a similar distribution of caste when we compare between the group of people who are covered and the group of people who are not covered under the scheme.



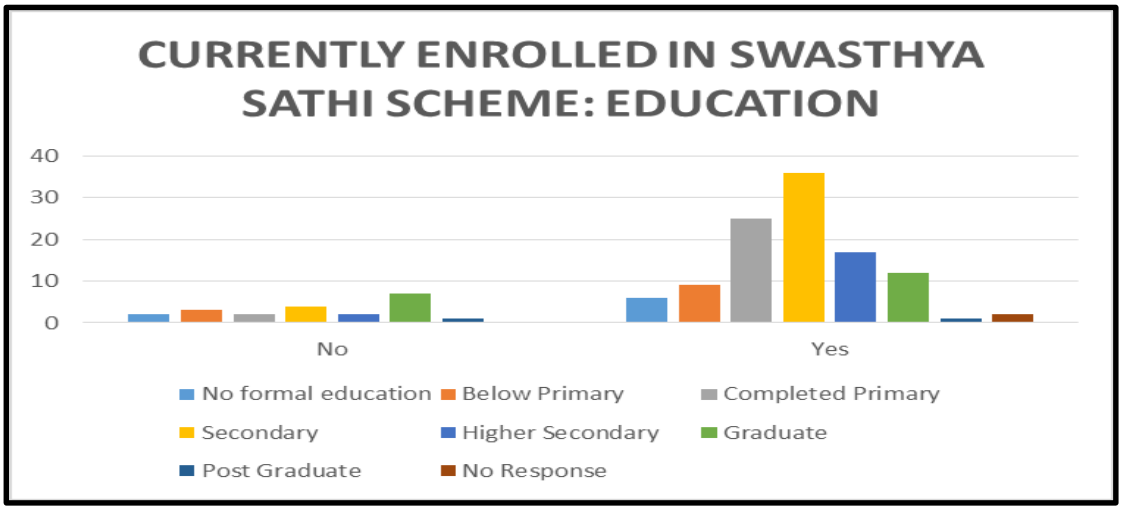
currently enrolled in the SS Scheme	Caste					
	General	Scheduled	Scheduled	Other Bac	No Respon	Total
No	14	3	1	2	1	21
	66.67	14.29	4.76	9.52	4.76	100.00
Yes	71	23	2	10	2	108
	65.74	21.30	1.85	9.26	1.85	100.00
Total	85	26	3	12	3	129
	65.89	20.16	2.33	9.30	2.33	100.00

We find that of 108 people who are enrolled in the scheme 89% are married and 8.33% are widowed whereas among the people who are not enrolled, married occupy more than 90% and the rest is equally divided between unmarried and widowed.



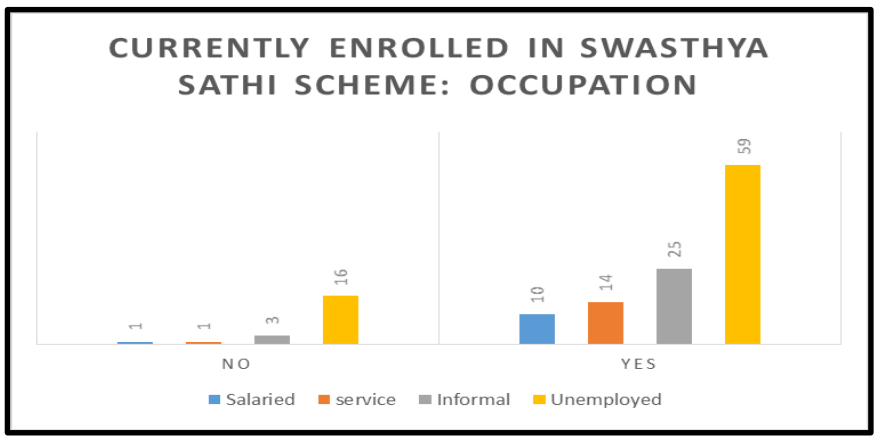
currently enrolled in the SS Scheme	Marital Status				
	Married	Unmarried	Widowed	Separated	Total
No	19	1	1	0	21
	90.48	4.76	4.76	0.00	100.00
	16.52	33.33	10.00	0.00	16.28
Yes	96	2	9	1	108
	88.89	1.85	8.33	0.93	100.00
	83.48	66.67	90.00	100.00	83.72
Total	115	3	10	1	129
	89.15	2.33	7.75	0.78	100.00
	100.00	100.00	100.00	100.00	100.00

By educational qualification, we find that among the people who are enrolled under the scheme 76.37% of them have at most a secondary level education whereas among the people who have not enrolled only 52.38% of them have at most a secondary level education. **This hints at the possibility of difference in enrollment due to the level of education**. We also notice that the sub sample of enrolled people form a bell shaped curve.



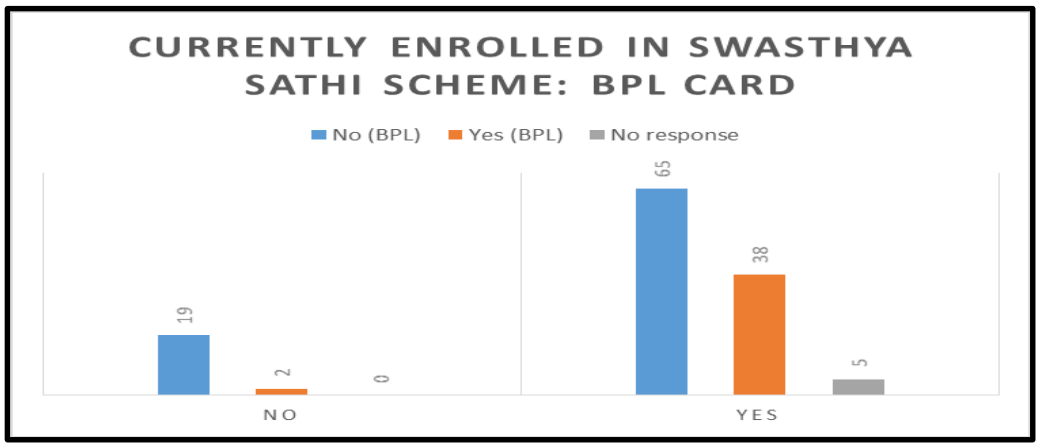
currently enrolled in the SS Scheme	Educational Qualification								
	No Formal	Below Pri	Completed	Secondary	Higher Se	Graduate	Post-Grad	No Respon	Total
No	2	3	2	4	2	7	1	0	21
	9.52	14.29	9.52	19.05	9.52	33.33	4.76	0.00	100.00
	25.00	25.00	7.41	10.00	10.53	36.84	50.00	0.00	16.28
Yes	6	9	25	36	17	12	1	2	108
	5.56	8.33	23.15	33.33	15.74	11.11	0.93	1.85	100.00
	75.00	75.00	92.59	90.00	89.47	63.16	50.00	100.00	83.72
Total	8	12	27	40	19	19	2	2	129
	6.20	9.30	20.93	31.01	14.73	14.73	1.55	1.55	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Occupation could play an important factor in determining whether a person enrols for the scheme or not. In our sample we find that, majority of people in both the categories were unemployed. Alternatively among the unemployed people 78.67% respondents were enrolled in the scheme and the other 21.33% were not.



currently enrolled in the SS Scheme	Occupation				
	Salaried	Service/S	Informal	Unemploye	Total
No	1	1	3	16	21
	4.76	4.76	14.29	76.19	100.00
	9.09	6.67	10.71	21.33	16.28
Yes	10	14	25	59	108
	9.26	12.96	23.15	54.63	100.00
	90.91	93.33	89.29	78.67	83.72
Total	11	15	28	75	129
	8.53	11.63	21.71	58.14	100.00
	100.00	100.00	100.00	100.00	100.00

About 35.19% of the respondents who are enrolled in the scheme have a BPL card compared to only 9.52% of the respondents who are not enrolled have a BPL card. **This could hint at a relationship between holding BPL card and enrollment in the scheme.**



currently enrolled in the SS Scheme	BPL Card Holder No	Yes	No Respon	Total
No	19	2	0	21
	90.48	9.52	0.00	100.00
	22.62	5.00	0.00	16.28
Yes	65	38	5	108
	60.19	35.19	4.63	100.00
	77.38	95.00	100.00	83.72
Total	84	40	5	129
	65.12	31.01	3.88	100.00
	100.00	100.00	100.00	100.00

So does holding a BPL card or the level of education significantly affects enrollment under the scheme?

In case of BPL card, we find that BPL, we do find a significant relationship and the estimated relationship shows that for a one-unit increase in BPL card holding (in other words, going from no to yes), we expect a 1.711 increase in the log-odds of the enrollment under the scheme.

```
. logit e1 i.p13

note: 9.p13 != 0 predicts success perfectly
      9.p13 dropped and 5 obs not used

Iteration 0:   log likelihood = -56.402857
Iteration 1:   log likelihood = -53.087655
Iteration 2:   log likelihood = -52.850709
Iteration 3:   log likelihood = -52.849708
Iteration 4:   log likelihood = -52.849708

Logistic regression                             Number of obs     =        124
                                                LR chi2(1)        =       7.11
                                                Prob > chi2       =     0.0077
Log likelihood = -52.849708                     Pseudo R2         =     0.0630

------------------------------------------------------------------------------
          e1 |      Coef.   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
        p13  |
         Yes |   1.714491   .7709293     2.22   0.026     .203497    3.225484
No Response  |          0  (empty)
             |
       _cons |   1.229948   .2607991     4.72   0.000     .7187914    1.741105
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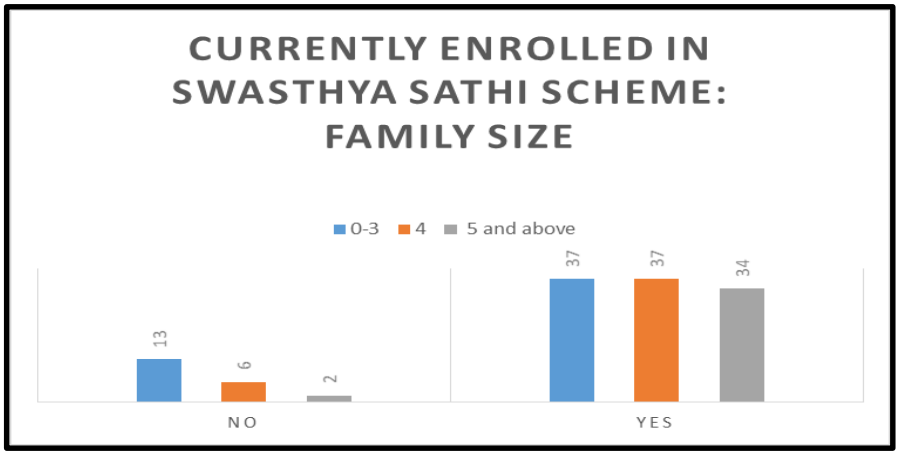
But we don't find any statistically significant relationship between level of education and enrollment.

el	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
p7						
Below Primary	-1.70e-15	1.054093	-0.00	1.000	-2.065983	2.065983
Completed Primary	1.427116	1.098484	1.30	0.194	-.7258724	3.580105
Secondary	1.098612	.9718253	1.13	0.258	-.8061303	3.003355
Higher Secondary	1.041454	1.107019	0.94	0.347	-1.128263	3.21117
Graduate	-.5596158	.9449112	-0.59	0.554	-2.411608	1.292376
Post-Graduate	-1.098612	1.632993	-0.67	0.501	-4.29922	2.101995
No Response	0	(empty)				
_cons	1.098612	.8164966	1.35	0.178	-.5016916	2.698916

Family Information

An important factor which determines the enrollment into the scheme is the size of the family, generally larger the family sizes, higher the chances of enrolling into the scheme because the probability of going to the hospital for any operation increases with the increase in the number of family members.



currently enrolled in the SS Scheme	Recode of number of family members 0-3	4	5 and abo	Total
No	13	6	2	21
	61.90	28.57	9.52	100.00
	26.00	13.95	5.56	16.28
Yes	37	37	34	108
	34.26	34.26	31.48	100.00
	74.00	86.05	94.44	83.72
Total	50	43	36	129
	38.76	33.33	27.91	100.00
	100.00	100.00	100.00	100.00

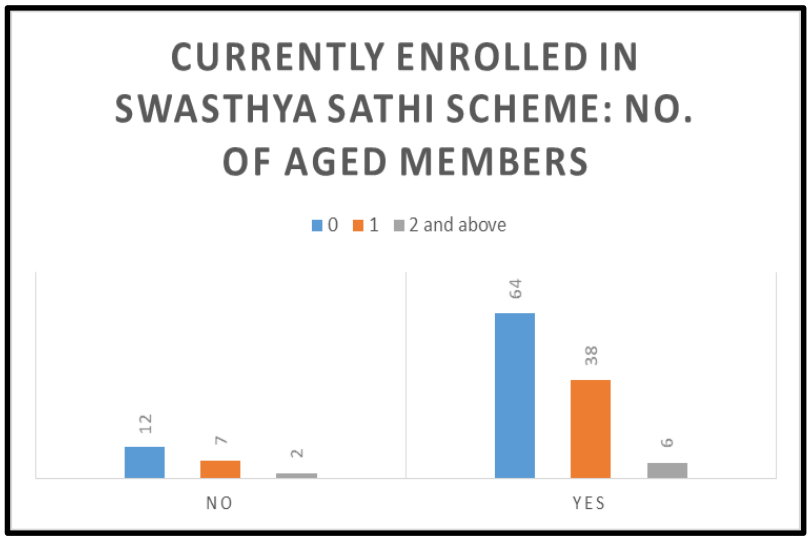
We find that the people who are enrolled under the scheme are almost equally distributed among the three family classes, 34% of the surveyed belong to a family of size 4 and 31% belong to a family size of 5 and above. Whereas people who are not enrolled, 62% of them belong to a family size of 3 and below.

We find that as the number of family members' increases to 5 or more, we expect a 1.787 increase in the log-odds of the enrollment under the scheme.

Logistic regression — Number of obs = 129; LR chi2(2) = 7.11; Prob > chi2 = 0.0285; Log likelihood = -53.754061; Pseudo R2 = 0.0621

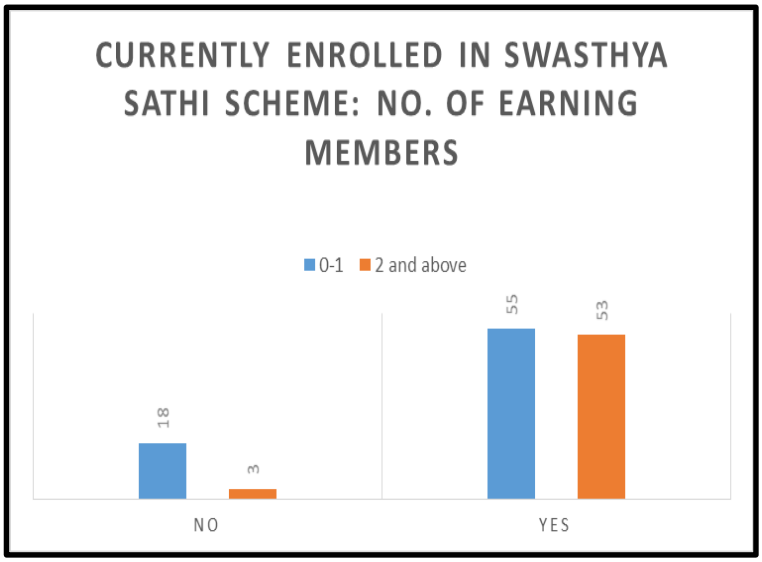
el	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
p91						
4	.7731899	.5455674	1.42	0.156	-.2961026	1.842482
5 and above	1.787245	.7958403	2.25	0.025	.2274264	3.347063
_cons	1.045969	.3224129	3.24	0.001	.4140508	1.677886

Similarly as the number of aged members in the family increases, they are more likely to enrol under the scheme. But here we don't find any evidence for that. 59% of the people who have enrolled under the scheme don't have any aged members in the family. Only 6% of the people who have enrolled also have 2 or more aged members in their family.



currently enrolled in the SS Scheme	Recode of number of aged family members			
	0	1	2 and abo	Total
No	12	7	2	21
	57.14	33.33	9.52	100.00
	15.79	15.56	25.00	16.28
Yes	64	38	6	108
	59.26	35.19	5.56	100.00
	84.21	84.44	75.00	83.72
Total	76	45	8	129
	58.91	34.88	6.20	100.00
	100.00	100.00	100.00	100.00

Among the people who have enrolled, we find that almost equal number of people 53 people have 2 and above earning members in their family, whereas 55 people have 0 to 1 earning in their family.



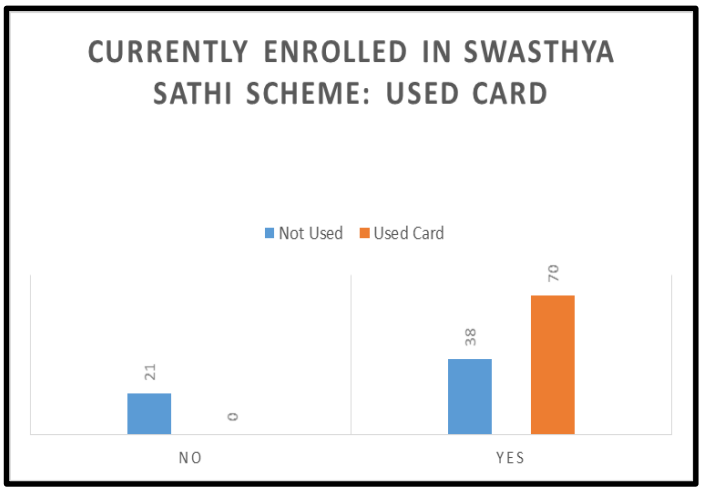
currently enrolled in the SS Scheme	Recode of number of earning family members		
	0-1	2 and abo	Total
No	18	3	21
	85.71	14.29	100.00
	24.66	5.36	16.28
Yes	55	53	108
	50.93	49.07	100.00
	75.34	94.64	83.72
Total	73	56	129
	56.59	43.41	100.00
	100.00	100.00	100.00

Logistic regression — Number of obs = 129
LR chi2(1) = 9.68
Prob > chi2 = 0.0019
Log likelihood = -52.471909 — Pseudo R2 = 0.0844

el	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
pl2ll						
2 and above	1.754718	.6526397	2.69	0.007	.4755678	3.033869
_cons	1.116961	.2715463	4.11	0.000	.5847405	1.649182

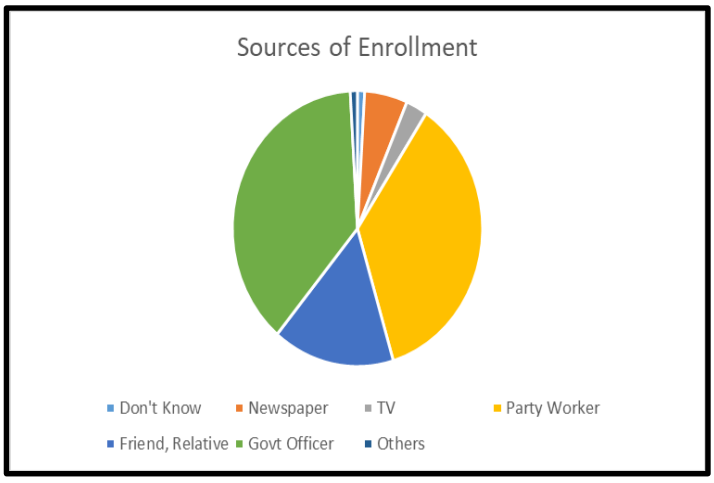
We find that as the number of earning members in the family increases to 2 or more, we expect a 1.755 increase in the log-odds of the enrollment under the scheme.

But even if 108 people enrolled, 38 people (35% of the enrolled people) didn't use the card.



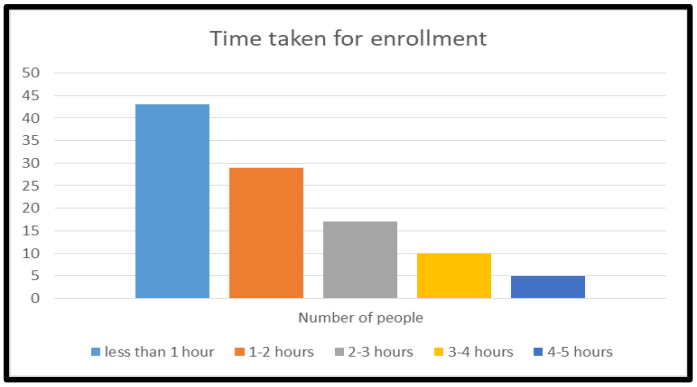
Enrolment Procedure

We find that Party Workers (36%) and Government Officers (38%) are the main sources of information about the scheme. And the most popular place of enrollment is Duare Sarkar, about 97% of the enrolled people are enrolled from Duare Sarkar.



Source of information about SS card	Freq.	Percent	Cum.
Don't know	1	0.93	0.93
Newspaper	6	5.56	6.48
TV	3	2.78	9.26
Party worker	39	36.11	45.37
Friend,Relative or neighbor	17	15.74	61.11
Government officer\Campaign	41	37.96	99.07
Others	1	0.93	100.00
Total	108	100.00	

For 70% of the people in our survey, the enrollment procedure was completed within 2 hours and for 40% of the people it was done in less than an hour.

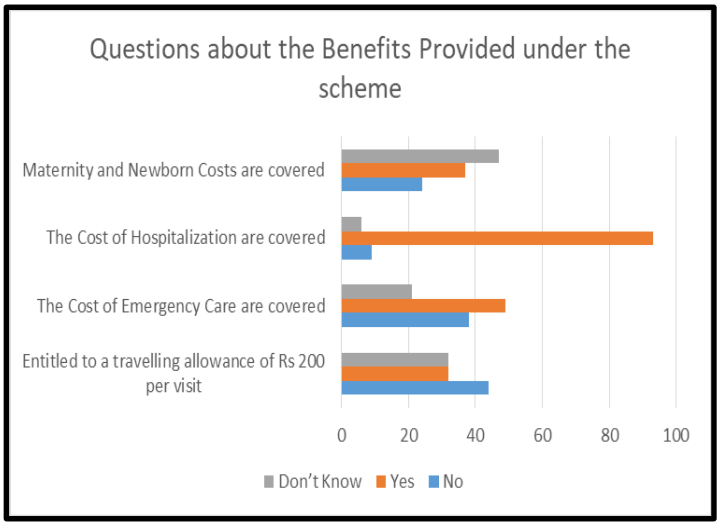


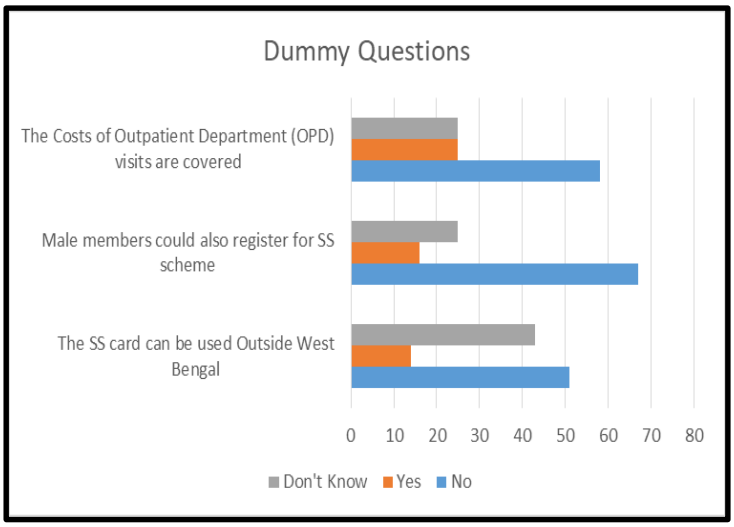
Recode of time spent on enrolment	Freq.	Percent	Cum.
less than 1 hour	43	41.35	41.35
1-2 hours	29	27.88	69.23
2-3 hours	17	16.35	85.58
3-4 hours	10	9.62	95.19
4-5 hours	5	4.81	100.00
Total	104	100.00	

We also find that 44% of the husbands were interested and had a positive attitude towards the enrollment whereas 38% were indifferent.

Awareness of the Benefits of the Swasthya Sathi Scheme

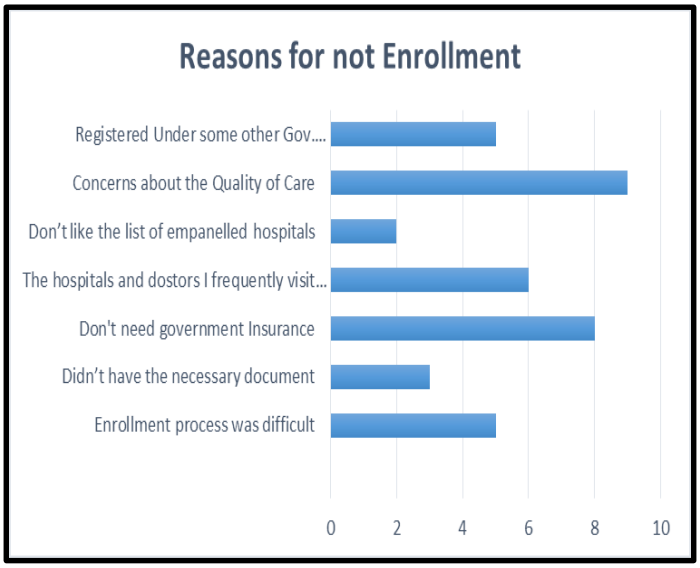
To test the awareness among people about the Swasthya Sathi Scheme, we provide them with a set of questions about the benefits provided under the scheme, some of the questions were dummy questions which were related to the benefits not provided under the scheme. For example, we find that among questions which are related to the benefits provided under the plan, most of the people knew that cost of hospitalisation is covered, followed by Cost of emergency care are also covered under the scheme. Whereas among the dummy questions, the biggest area of misinformation is that the costs of Outpatient Department visits are covered.





Reasons for Non Enrollment

53% of cases were concerned about the quality of the care and 47% of the cases didn't need government medical insurance and another 46% of the cases were concerned about the coverage of the scheme (i.e. the scheme either didn't include the hospital they frequently visit or they didn't like the list of empanelled hospital).

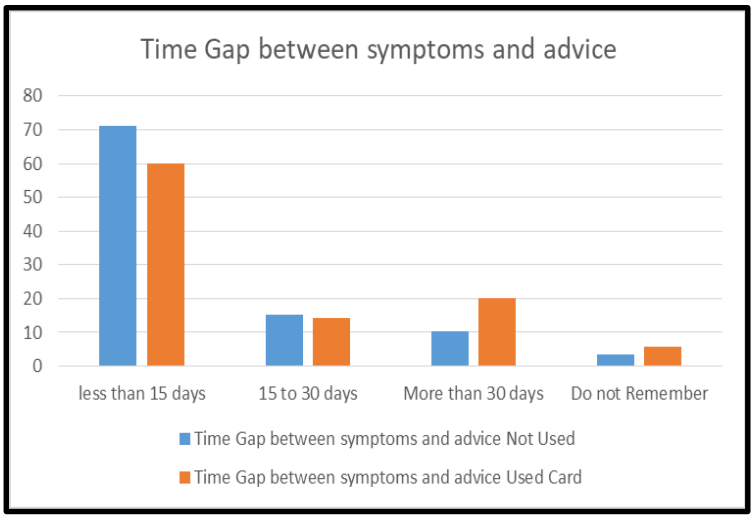


. mrtab r1-r7

		Frequency	Percent of responses	Percent of cases
r1	enrolment process was difficult	5	13.16	29.41
r2	Didn?t have the necessary documents.	3	7.89	17.65
r3	Don?t need government medical insurance.	8	21.05	47.06
r4	The hospitals/doctors I frequently visit are not included	6	15.79	35.29
r5	Don?t like the list of empanelled hospitals.	2	5.26	11.76
r6	Concerns about the quality of care.	9	23.68	52.94
r7	Registered under some other government health insurance scheme.	5	13.16	29.41
	Total	38	100.00	223.53

Hospitalisation Episode

We find that 122 family had 1 member who was hospitalised, while comparing the instances between when people have used cards and when they haven't we find that, under the time gap between symptoms and advice, 60% of the people have used the card when the gap is less than 15 days and 20% have used when the gap is more than 30 days. And among the people who have not used card 71% have not used card when the time gap is less than 15 days



time gap between symptoms and advice	Recode of used ss? Not Used	Used Card	Total
less than 15 days	71.19	60.00	65.12
15 to 30 days	15.25	14.29	14.73
More than 30 days	10.17	20.00	15.50
Do not remember	3.39	5.71	4.65
Total	100.00	100.00	100.00

By conducting the kruskal wallis test which has the null hypothesis that the mean rank of the groups are the same, we accept the null hypothesis that the mean ranks between the two groups (Used Card and not used card) are the same.

```
. kwallis h5, by(hs1) /*Time gap between symp and  advice*/

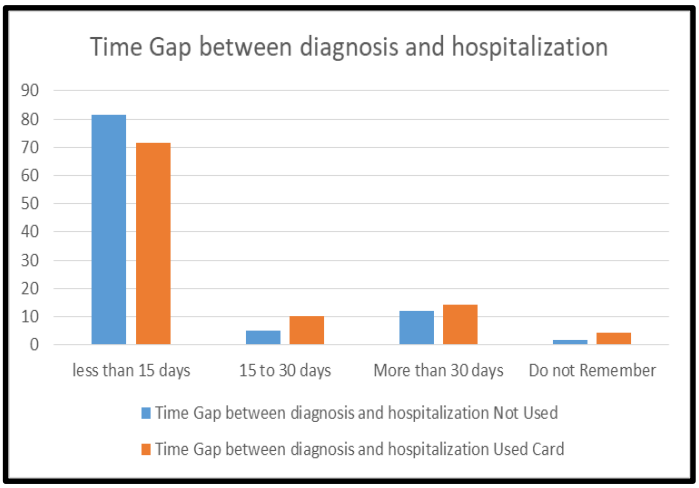
Kruskal-Wallis equality-of-populations rank test
```

hs1	Obs	Rank Sum
Not Used Card	59	3565.00
Used Card	70	4820.00

```
chi-squared =     1.629 with 1 d.f.
probability =     0.2018

chi-squared with ties =     2.273 with 1 d.f.
probability =     0.1317
```

When we compare this with the time gap between diagnosis and hospitalisation, we find a similar distribution: 71% of the people who have used cards used it for the time gap less than 15 days followed by 14% for more than 30 days, and for people who have not used card 81% have not used the card when the time gap is less than 15 days



time gap between diagnosis and hospitalization	Recode of used ss? Not Used	Used Card	Total
less than 15 days	81.36	71.43	75.97
15 to 30 days	5.08	10.00	7.75
More than 30 days	11.86	14.29	13.18
Do not remember	1.69	4.29	3.10
Total	100.00	100.00	100.00

Similarly the under time gap between diagnosis and hospitalisation, we accept the null hypothesis and conclude that the mean rank is same for the groups.

```
. kwallis h6, by(hs1) /*Time gap between diagnosis and hospitalisation*/

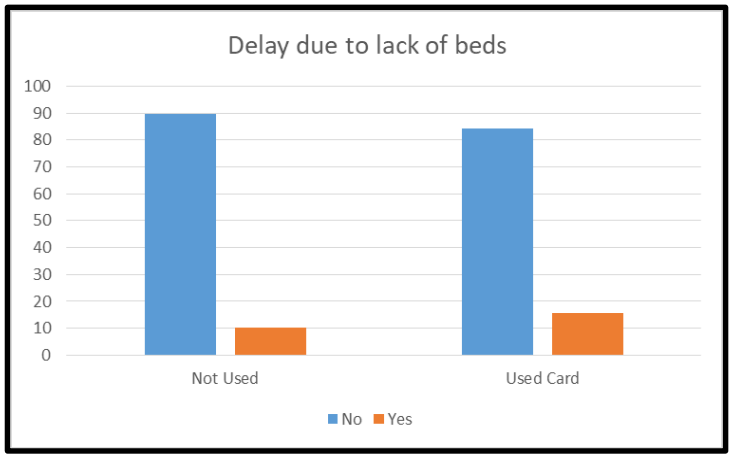
Kruskal-Wallis equality-of-populations rank test
```

hs1	Obs	Rank Sum
Not Used Card	59	3633.00
Used Card	70	4752.00

```
chi-squared =     0.912 with 1 d.f.
probability =     0.3396

chi-squared with ties =     1.632 with 1 d.f.
probability =     0.2014
```

16% of the people who have used card experienced delays due to lack of beds compared to 10% of people who have not used the card.



delay due to lack of beds	Recode of used ss? Not Used	Used Card	Total
No	89.83	84.29	86.82
Yes	10.17	15.71	13.18
Total	100.00	100.00	100.00

Conducting the kruskal wallis test we accept the null hypothesis,

```
. kwallis h7, by(hs1) /*Due to lack of beds*/

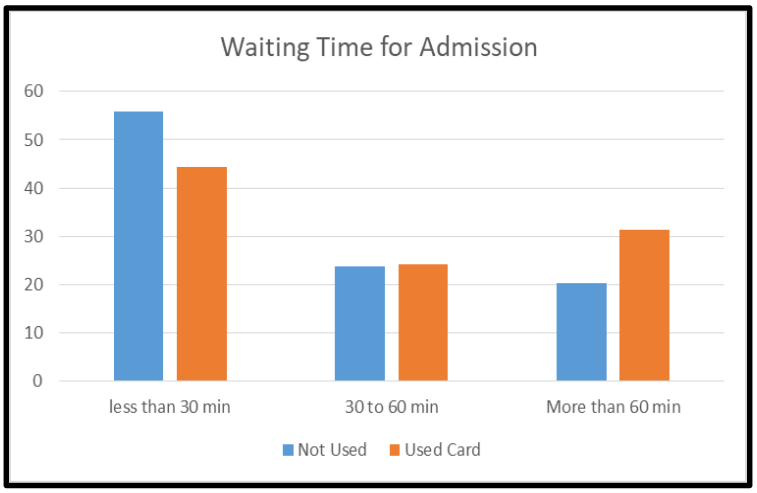
Kruskal-Wallis equality-of-populations rank test
```

hs1	Obs	Rank Sum
Not Used Card	59	3720.50
Used Card	70	4664.50

```
chi-squared =     0.293 with 1 d.f.
probability =     0.5883

chi-squared with ties =     0.854 with 1 d.f.
probability =     0.3555
```

Finally for the waiting time, we find a very similar distribution between two groups as most of the members in each group, 56% of the people from not used card and 44% of the people among those who used card experienced a waiting time of less than 30 min



waiting time for admission	Recode of used ss? Not Used	Used Card	Total
Less than 30 minutes	55.93	44.29	49.61
30 to 60 minutes	23.73	24.29	24.03
More than 60 minutes	20.34	31.43	26.36
Total	100.00	100.00	100.00

And kruskal wallis test confirms our hypothesis that there is no significant difference between mean ranks of the two groups.

```
. kwallis h8, by(hs1) /*Waiting time for admission*/

Kruskal-Wallis equality-of-populations rank test
```

hs1	Obs	Rank Sum
Not Used Card	59	3542.50
Used Card	70	4842.50

```
chi-squared =     1.912 with 1 d.f.
probability =     0.1667

chi-squared with ties =     2.261 with 1 d.f.
probability =     0.1327
```

Furthermore, we also don't find any significant difference between mean ranks on the basis of provision of clear instruction for post discharge care.

```
. kwallis h9, by(hs1) /*provision of clean instruction for post discharge care */

Kruskal-Wallis equality-of-populations rank test
```

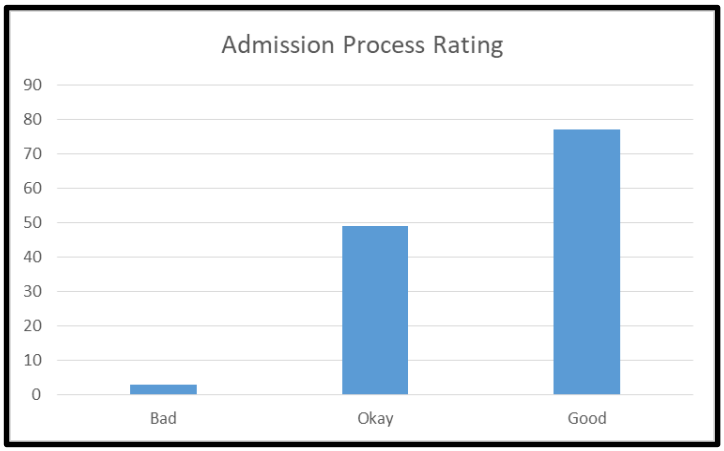
hs1	Obs	Rank Sum
Not Used Card	59	3861.00
Used Card	70	4524.00

```
chi-squared =     0.015 with 1 d.f.
probability =     0.9021

chi-squared with ties =     0.052 with 1 d.f.
probability =     0.8195
```

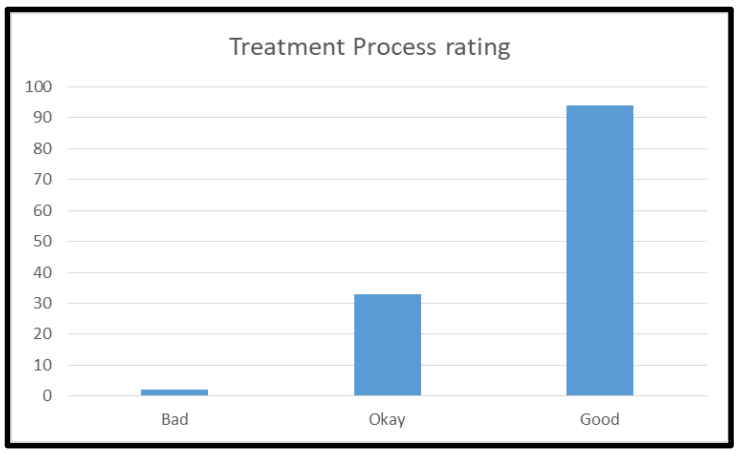
Rating Hospital Services

Finally in our survey 60% of the people rated the survey “Good” and 38% rated it “Okay”.



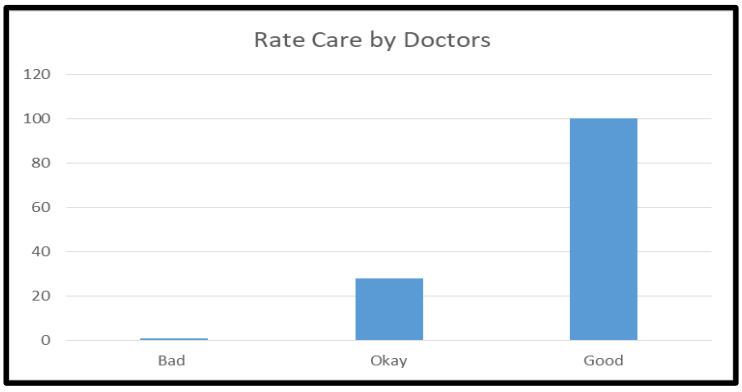
rate admission process	Freq.	Percent	Cum.
Bad	3	2.33	2.33
Okay	49	37.98	40.31
Good	77	59.69	100.00
Total	129	100.00	

In our survey we found that 72% people rated the treatment process ‘Good” and 25% rated it “Okay”



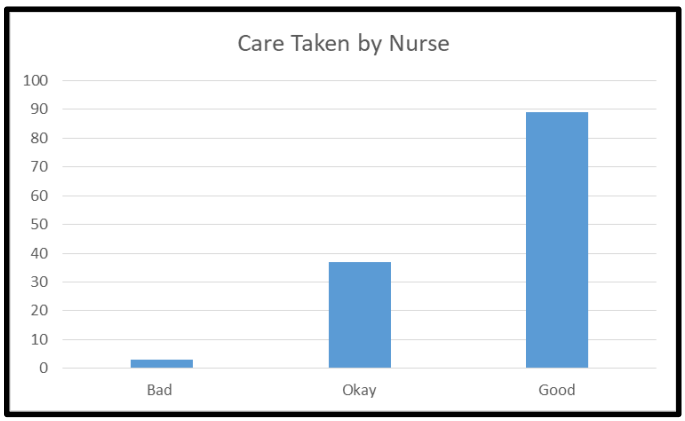
rate treament process	Freq.	Percent	Cum.
Bad	2	1.55	1.55
Okay	33	25.58	27.13
Good	94	72.87	100.00

77% of the people in our survey rated the care by doctors as “Good” and 21% as “Okay”



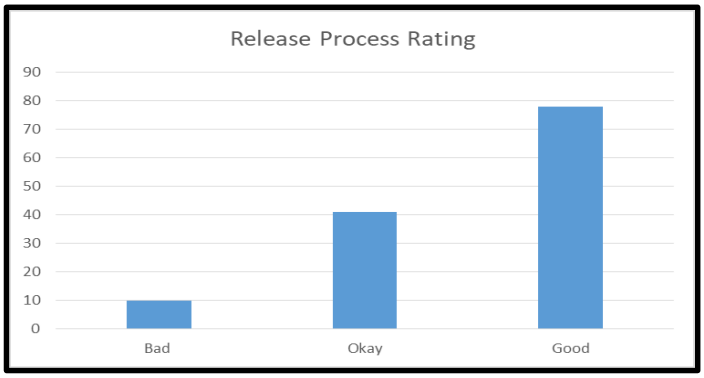
rate care by doctors	Freq.	Percent	Cum.
Bad	1	0.78	0.78
Okay	28	21.71	22.48
Good	100	77.52	100.00
Total	129	100.00	

68% considered the care taken by nurses as “Good” and 28% considered it as “”Okay”



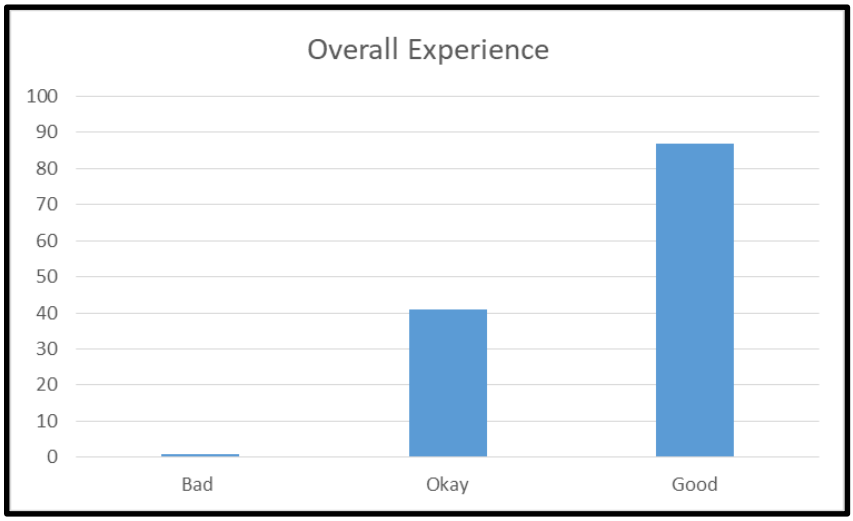
rate care by nurse	Freq.	Percent	Cum.
Bad	3	2.33	2.33
Okay	37	28.68	31.01
Good	89	68.99	100.00
Total	129	100.00	

60% of the people considered the release process to be “Good” whereas 32% considered it “Okay”.



rate release process	Freq.	Percent	Cum.
Bad	10	7.75	7.75
Okay	41	31.78	39.53
Good	78	60.47	100.00
Total	129	100.00	

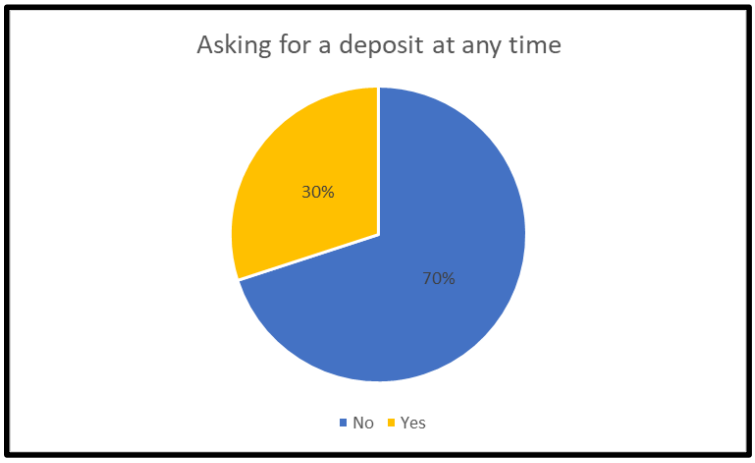
67% of the people voted the Overall Experience to be “Good”.



rate overall experience	Freq.	Percent	Cum.
Bad	1	0.78	0.78
Okay	41	31.78	32.56
Good	87	67.44	100.00
Total	129	100.00	

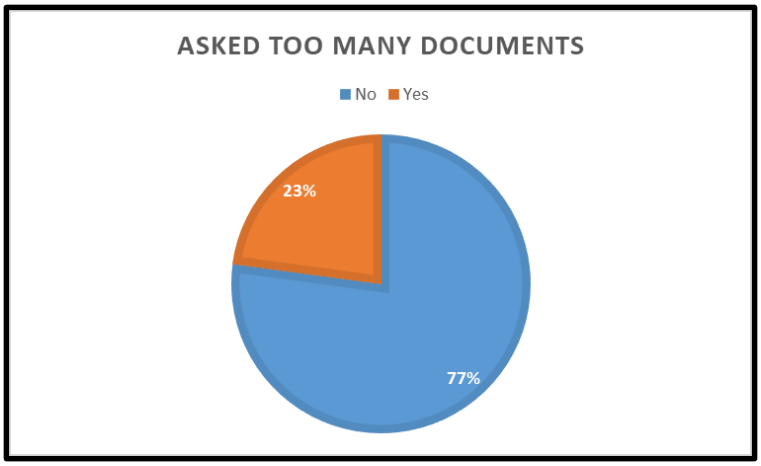
All of the above showed insignificant differences between mean ranks of the two groups under the .kruskal wallis test. In conclusion we find that **more than 90%** did not have any major problem with the services provided by the hospital.

We found that 70% of the people were not asked for any deposit at any time.



asking for deposit at any time	Freq.	Percent	Cum.
No	49	70.00	70.00
Yes	21	30.00	100.00
Total	70	100.00	

Only 23% of the people felt that they were asked for too many documents.



asked for too many documents	Freq.	Percent	Cum.
No	54	77.14	77.14
Yes	16	22.86	100.00
Total	70	100.00	

Therefore nearly 30% of the population faced some level of difficulty like asking for deposits and too many documents, therefore this could be a potential spot for improvement in the spread of information, so that people already know which documents are required.

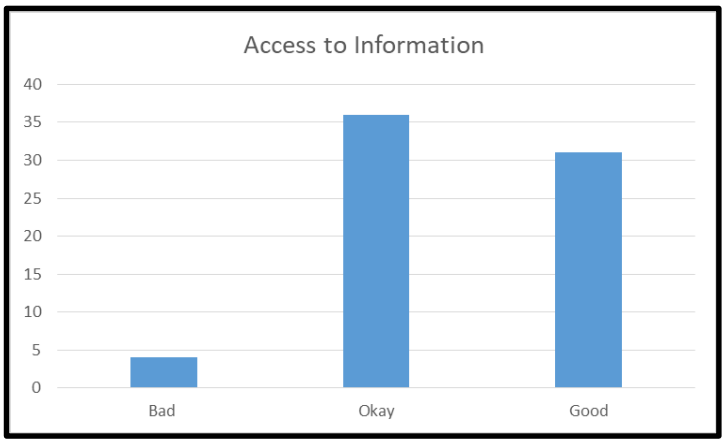
Experience with Swasthya Sathi Scheme

90% were satisfied with the swasthya sathi scheme whereas only 7 people in our survey are not happy

satisfaction with SS	Freq.	Percent	Cum.
No	7	9.86	9.86
Yes	64	90.14	100.00
Total	71	100.00	

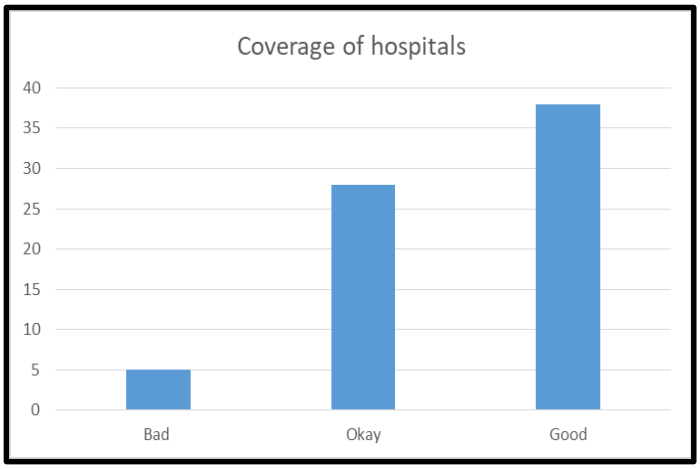
Rating the Services

44% considered access to information under the scheme was “Good” and 51% as “Okay”



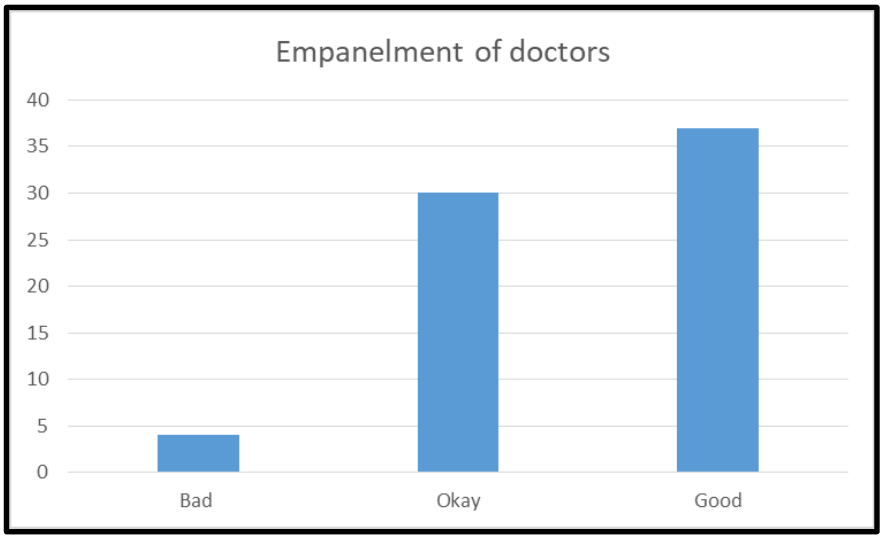
rate access to information	Freq.	Percent	Cum.
Bad	4	5.63	5.63
Okay	36	50.70	56.34
Good	31	43.66	100.00
Total	71	100.00	

Under the coverage of hospitals 53% people thought it was “Good” whereas 39% though it was “Okay”



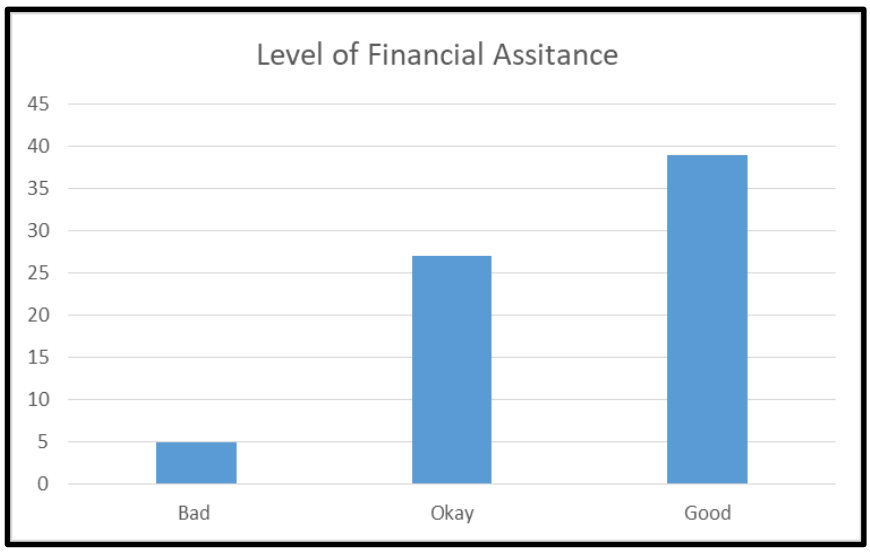
rate coverage of hospitals	Freq.	Percent	Cum.
Bad	5	7.04	7.04
Okay	28	39.44	46.48
Good	38	53.52	100.00
Total	71	100.00	

52% thought the empanelment of doctors under the scheme to be “Good” whereas 42% found it to be “Okay”



rate empanelment of doctors	Freq.	Percent	Cum.
Bad	4	5.63	5.63
Okay	30	42.25	47.89
Good	37	52.11	100.00
Total	71	100.00	

And finally 55% felt that the level of financial assistance was “Good” while 27% found it to be “Okay”

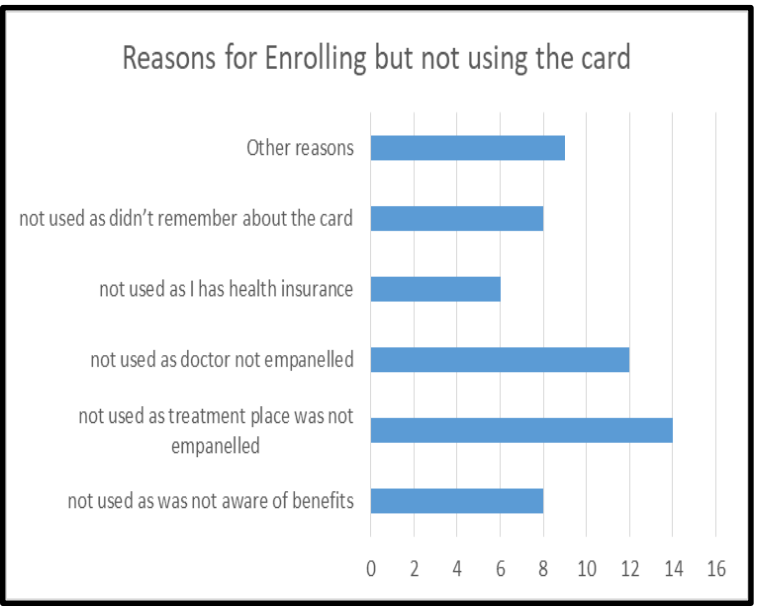


rate level of financial assitance	Freq.	Percent	Cum.
Bad	5	7.04	7.04
Okay	27	38.03	45.07
Good	39	54.93	100.00
Total	71	100.00	

From the above we find, access to information, empanelment of doctors and coverage of hospitals could be improved further.

Reasons for enrolling but not using the card

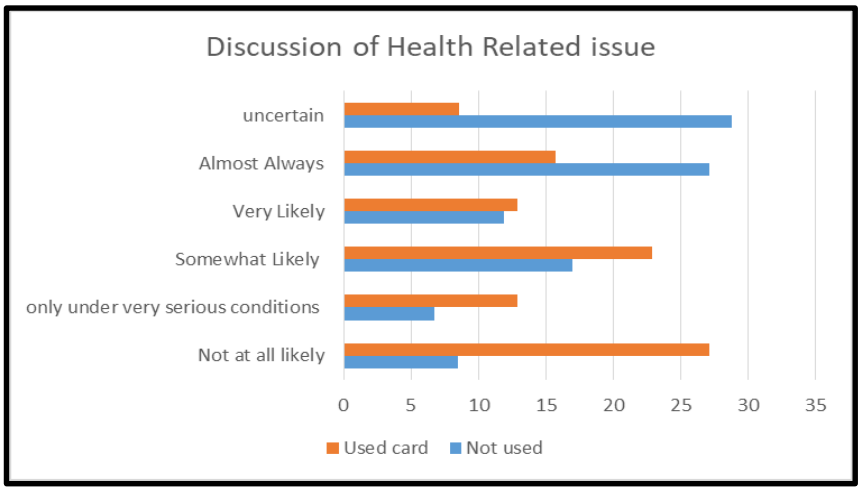
The most common reasons were:
Treatment place not empanelled (38%) and doctor not empanelled (33%)



	Frequency	Percent of responses	Percent of cases
not used as was not aware of benefits	8	14.04	21.62
not used as treatment place not emplanelled	14	24.56	37.84
not used as doctor not emplanelled	12	21.05	32.43
not used as i had health insurance	6	10.53	16.22
not used as did not remember about the card	8	14.04	21.62
other reason	9	15.79	24.32
Total	57	100.00	154.05

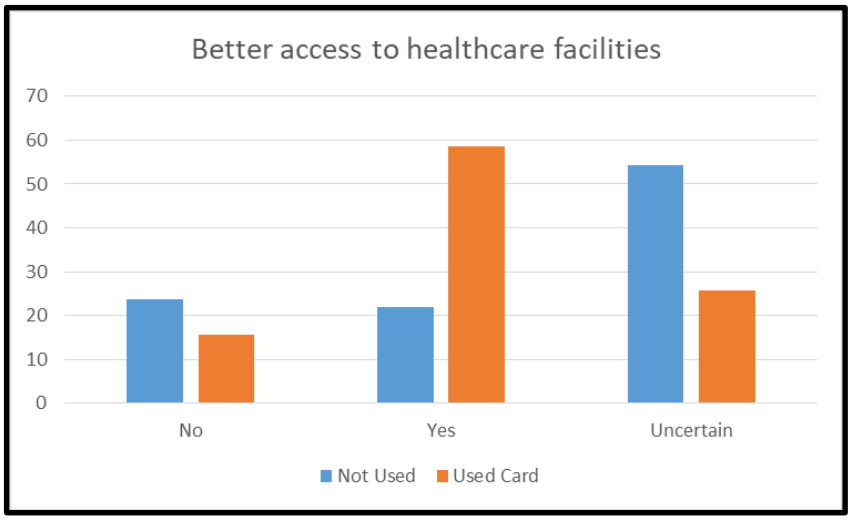
Status and Role of Respondent

27% of the people who have not used card experience "almost always" discussion of health related issues after the scheme compared to only 16% of the people who have used the card.
Whereas we find that 27.14% of the people who have used a card experiences "not at all likely" discussion compared to only 8% of people who have not used the card



discussion of health-related issues after SS	Recode of used ss? Not Used	Used Card	Total
not at all likely	8.47	27.14	18.60
only under very serio	6.78	12.86	10.08
somewhat likely	16.95	22.86	20.16
very likely	11.86	12.86	12.40
almost always	27.12	15.71	20.93
don't know/uncertain	28.81	8.57	17.83
Total	100.00	100.00	100.00

And finally 59% of the people who used the card found access to better health care facilities compared to 22% of the people who did not use the card.



better accessibility after SS	Recode of used ss? Not Used	Used Card	Total
No	23.73	15.71	19.38
Yes	22.03	58.57	41.86
Uncertain	54.24	25.71	38.76
Total	100.00	100.00	100.00