

**PERCEPTION OF HEALTH INSURANCE UPTAKE AMONG UNIVERSITY
STUDENTS: A case study of students undertaking a degree of business administration
from the year 2:1 to 3:2 Uganda Christian University Mukono**

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**A RESEARCH REPORT SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF A BACHELOR'S
DEGREE IN BUSINESS ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY**

August, 2023



STUDENT'S DECLARATION

I INGIMA SANDRA CATHERINE. O. Declare that this research report is of my own investigation and has never been carried out or submitted by anyone else.

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SUPERVISOR'S APPROVAL

This research report has been prepared under my guidance and supervision and therefore I approved it as it meets the requirements for the award of Bachelors of Business Administration of Uganda Christian University.

Dr. Olobo Maurice.

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Signature:  Date: 31/08/2023

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DEDICATION

This report is dedicated to my father, Mr. SIMON OTIM for his love towards me, and support throughout my academic struggles together with my beloved siblings for their love and support.

ACKNOWLEDGEMENTS

Single handedly, it would be impossible for me to compile this report and submit it in time and with uttermost faith. I would like to acknowledge this work to people who dedicated their valuable time, efforts, support, prayers and thoughts that gave me enabled me to write this report.

First, I thank God for making it possible for me to complete this piece of work. Our Lord Jesus Christ has loved and favored me, the Holy Spirit has guided me and gifted with understanding, knowledge and wisdom. I am humbled to acknowledge the efforts of my family particularly my beloved father Mr. Simon Otim together with all my sisters and brothers, for their endless support and encouragement. I take the opportunity to extend my sincere gratitude towards the University (UCU) for availing me with the opportunity to expand my knowledge, skills and experience. I extend my thanks to my academic supervisor Dr. Olobo Maurice for the extensive guidance and supervision during the research process right from the beginning to the end. I extend special thanks to my best friends for the motivation and psychological support they extended to me. Thank you so much for the love and advices you have been useful towards the completion of this research report.

LIST OF ABBREVIATIONS

BBA: Bachelor of Business Administration.

UCU: Uganda Christian University

BBA 2:1: Represents bachelor of business administration year two semester one.

ABSTRACT

The purpose of the study was to assess perception of health insurance uptake among university students a case study of students undertaking a degree of business administration from the year 2:1 to 3:2 at Uganda Christian University Mukono.

The study was guided by the following research questions; determine the effect of awareness levels among students regarding the health insurance packages available to them. To find out the extent to which income affects the uptake of health insurance among students. To determine how attitude affect the uptake of health insurance. To determine how government policies influence the uptake of private health insurance in. To find out whether students' gender has an influence on uptake of health insurance.

The study used a case study of students undertaking a degree of business administration from the year 2:1 to 3:2 at Uganda Christian University Mukono. The total population targeted for the study was 403.110 students from BBA 3:1, 103 from BBA 3:2, 162 from BBA 2:2 and 28 form BBA 2:1.

Primary data was collected using structured questionnaires. Quantitative data was analyzed and the output was presented using a descriptive statistic of percentages. Qualitative data was analyzed and the output was presented by narration.

The respondents agreed that health insurance is important and at a point beneficial for their future wellbeing, but however think it is a risk investment. Many believe it has difficult and undefined processes and also very expensive which makes it hard to maintain. Therefore this study concludes that many university students enjoy having health insurance not from their packets but that of their parents/ guardian and allowances from workplace.

STRUCTURE OF THE DISSERTATION.

This dissertation contains five chapters. Chapter One contains the general introduction of the study topic. It contains the background of the study, problem statement, justification of the study, objectives of the study, research questions, conceptual framework and the scope of study. Chapter Two contains the literature review and the gap in literature.

Chapter Three contains the methodology used in the study. It consists of the research design, study population, sampling procedure, data collection methods, and ethical consideration.

Chapter Four comprises the research findings. It contains univariate data analysis, bivariate data analysis and multivariate data analysis. Chapter Five contains the summary, conclusions and recommendations.

Table of Contents

STUDENT'S DECLARATION	ii
SUPERVISOR'S APPROVAL.....	iii
COPYRIGHT.....	iv
DEDICATION.....	v
ACKNOWLEDGEMENTS	vi
LIST OF ABBREVIATIONS.....	vii
ABSTRACT.....	viii
STRUCTURE OF THE DISSERTATION.....	ix
CHAPTER ONE	1
1.1 Introduction.....	1
1.2 Background study	2
1.3 Statement of the problem.....	3
1.4 Main objective;	4
1.5 Specific objectives	4
1.6 Research question	4
1.7 Justification.....	5
1.8 Scope of study.....	5
1.8.1 Geographical Scope	5
1.8.2 Time Scope	5
1.8.3 Population Scope	6
1.9 Limitation.....	6
1.10 Conceptual model; (Gichuru, K. S., Muturi, W., & Wawire, N. 2015, Pg20).	6
1.10.1 Explanations of the conceptual model	6
CHAPTER TWO	8
LITERATURE REVIEW	8
2.1 Introduction.....	8
2.2 Overview Health Insurance.....	8
2.3 Theoretical framework.....	9
2.3.1 Health Belief Model (HBM)	9
2.3.2 Theory of Planned Behavior (TPB)	9
2.3.3 Social Cognitive Theory (SCT)	9
2.3.4 Diffusion of Innovations Theory.....	10

2.4 Gap in Literature	10
CHAPTER THREE	11
METHODOLOGY	11
3.1 Introduction.....	11
3.2 Research Design.....	11
3.3 Study Population.....	11
3.4 Population Size	11
3.5 Sampling Procedure and Selection	12
3.5.1 Data Sources	12
3.5.2 Sampling Design.....	12
3.5.3 Sample Size Determination.....	12
3.6 Data Collection Methods	13
3.6.1 Data Collection Instrument	13
3.6.2 Reliability and Validity.....	13
3.6.3 Data Collection Procedure	13
3.7 Data Analysis	14
3.8 Ethical Consideration.....	14
CHAPTER FOUR.....	15
4.1 Introduction.....	15
4.2 Univariate Analysis.....	15
4.3 Demographic characteristics of respondents.....	15
4.4 General findings.....	23
SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS	24
5.1 Introduction.....	24
5.2 Summary of Findings.....	24
5.3 Conclusions.....	24
5.4 Recommendations.....	25
5.5 Limitations to the study.	25
APPENDIX	28

CHAPTER ONE

1.1 Introduction

In the Late 19th century when insurance was first started in Uganda, insurance market had a few mainly indemnity schemes most of which were provided by overseas insurers and a few local underwriters and since then the health insurance has grown to be a bigger sector in Ugandan and today it offers a number of schemes. Funding for health care has over the time become a collective responsibility because of the importance of the facility and the rising costs of health services. The Ugandan government has spent over UGX 4,179.2 billion² down from the UGX 4,739.1 billion approved for FY 2022/23 (Wasswa, J. H., Oundo, H., Oteba, M. O 04, 2023) The cuts in the health budget have affected a number of critical sectors of health insurance mostly the government underwritten ones. Despite all that government has come up with a number of factors to increase a number of people under taking health insurance.

Over the last 20 years, the private health sector in Uganda has grown significantly. Any meaningful strategy to improve health outcomes in Uganda must look beyond the public sector and consider the potential of the not-for-profit and the for-profit (commercial) health sector. The current Government of Uganda understands this, and the private sector is very much a part of their Vision 2030 plan for growth in all areas, including health insurance sector.

Despite all offers put in by the government and the private sector to improve health insurance uptake there is still a gap that needs to be covered and this is seen among university students as many have no health insurance coverage.

This chapter therefore talks about the perception of health insurance uptake among university students, this focuses on the significance of the topic of study, the background study of the topic that describes what literature has already been said about the perception of health insurance uptake among university students, the statement problem was made to ensure that a specific problem is defined. Objectives were set accordingly and hence creation of the research question to be answered, In this very chapter the justification of the topic was generated identifying the gaps that the study intends on solving, and it is in this very chapter were the scope of study and the limitation were stated to show how the research was conducted, when, where and for what

period and what seemed to be the likely limiting factors of the study. This has helped us to understand the factors affecting the uptake of health insurance among the students today.

1.2 Background study

According to Lieberthal, R. D. (2016). Health insurance can be thought of mainly as a form of healthcare finance, the mechanism by which people pay for healthcare. The majority of healthcare payments come well after the time that services are rendered, and payments come mainly from third parties. Like any economic service, there is a market for healthcare finance with a demand side and a supply side. Unlike many services that are purchased on credit, healthcare is a highly subjective product owing to the subjective nature of health. Health insurance is also known as medical. (Julia Kagan, August 06, 2023) also defined health insurance as when a corporation and a customer enter into a contract for health insurance. In exchange for the payment of a monthly premium, the corporation offers to cover all or part of the insured person's medical expenses.

The contract, which is typically for a year, outlines the precise costs linked to disease, injury, pregnancy, or preventative treatment that the insurance will be liable for covering.

Medical or health insurance covers all medical and surgical costs paid by covered members as a result of their contracting an illness, disease, or suffering an unintentional physical injury during the insurance period; The health insurance policy can either pay the healthcare provider directly or reimburse the insured for any out-of-pocket expenses; Health insurance helps one's mind to be at ease as a result, it gives access to the top medical centers, encourages a saving culture and raises welfare, the resources and tools for health and wellness are made available to insured people and for group policies, it establishes a "Employer of Choice" situation that boosts employee productivity and reduces absenteeism.

Just like any other developing country Uganda has adopted the use of health insurance and according to Monitor newspaper April 18, 2023 the health insurance uptake in Uganda has grown with its users growing to Shs245b in comparison to when it had just started in 1996. A number of participants have entered in to this game and have ensued the awareness and importance of health insurance to the people of Uganda.

But however the youth must preferable the university students have they different perception on the uptake of health insurance.

1.3 Statement of the problem.

Particularly in low- and middle-income nations like Uganda, health insurance is crucial to providing access to high-quality medical care.(Monitor, May 19, 2023) stated that the uptake of health insurance in Uganda is only 1% of the 45million Ugandans which means only about 500,000 Ugandans are having a health insurance. Although the Ugandan government has taken steps to increase healthcare access and affordability, there is a dearth of detailed information on how the university students perceive and use health insurance. The issue at hand centers on comprehending the variables affecting how university students in Uganda now perceive health insurance and the obstacles preventing their adoption. Despite the potential advantages of health insurance, including better access to medical facilities, financial security from unanticipated medical costs, and enhanced health outcomes, a sizable portion of students lack coverage.

Whereas it is being embraced by some people, insurance uptake in Uganda is generally still low says; (Bandese Walala 2019). The main reasons for this are economic factors and ignorance of how insurance works, with the latter forcing some to opt for out-of-pocket payments (Kasemiire, 2018). Individuals incur heavy costs when it comes to medical care and in most cases these costs are unexpected. Since majority of Ugandans lack health insurance while some do not know what health insurance is or how it works, this means that in case of illnesses requiring medical attention they fall into debt in some cases and their lifestyle is greatly affected (Kasemiire, 2018). University Students are among those who should purchase health insurance to protect themselves from financial damage as over 275,254 students join the universities every year, due to that fact they have a higher than average chance of developing health issues as a result of a change in lifestyle from their earlier years. Because of the strain associated with their studies, they are also susceptible to stress, which might result in various illnesses.Students at universities have access to a variety of dining options, some of which are unhealthy. Some students also reside in dormitories away from the campus, some of which are situated in dusty areas and may cause health issues. Due to all of these dangers, if a student becomes ill without health insurance, they will be forced to pay out-of-pocket, which can occasionally result in debt. Numerous studies

have concentrated on the uptake of health insurance in general rather than on health insurance among teenagers specifically. In order to ascertain the circumstances and conditions under which university students choose to enroll in health insurance, this study will evaluate health insurance among students.

1.4 Main objective;

Examine the perception and uptake of health insurance among university students.

1.5 Specific objectives

The specific objectives of the study will be to;

To determine the effect of awareness levels among students regarding the health insurance packages available to them.

To find out the extent to which income affects the uptake of health insurance among students.

To determine how attitude affect the uptake of health insurance

To determine how government policies influence the uptake of private health insurance in

To find out whether students' gender has an influence on uptake of health insurance

1.6 Research question

What are the information sources that students trust and rely on when making decisions about health insurance?

How do students perceive the affordability of health insurance plans?

How based can health insurance be made valuable in a university student's life?

What are the key factors influencing students' perception of the importance of health insurance?

1.7 Justification

The motivation of this study focuses on an urgent need to document the attributable risk of awareness, affordability, accessibility, and perceived value so us to recognize they impact in the development of the health insurance sector in Uganda mostly among students. There is currently a great number of published studies on this study but however the finding of this study therefore will provide a valuable reference to the health insurance community and body of knowledge as to if Health insurance knowledge among adolescents is low as far as the perception of health insurance uptake among students is concerned.

1.8 Scope of study

The main aim of this study is to determine the perception of health insurance uptake among university students. The study will consider most preferable the BBA students of Uganda Christian University, excluding non-students. He participants will be interviewed through the use of questionnaires. A time period of about 10 minutes will be given to each student to create a more comfortable space for the student in order for the researcher to get their points of view. However, the assumption is that the student will be open to this since there is nothing to fear and they are not under any kind of pressure.

1.8.1 Geographical Scope

This research seeks to investigate the factors that determine uptake among BBA students of Uganda Christian University from 3:3 to 2: 1.

1.8.2 Time Scope

The study is limited and will only be carried out within Uganda Christian University Our geographical scope shall be Uganda Christian University, located Mukono for a period of 2 weeks.

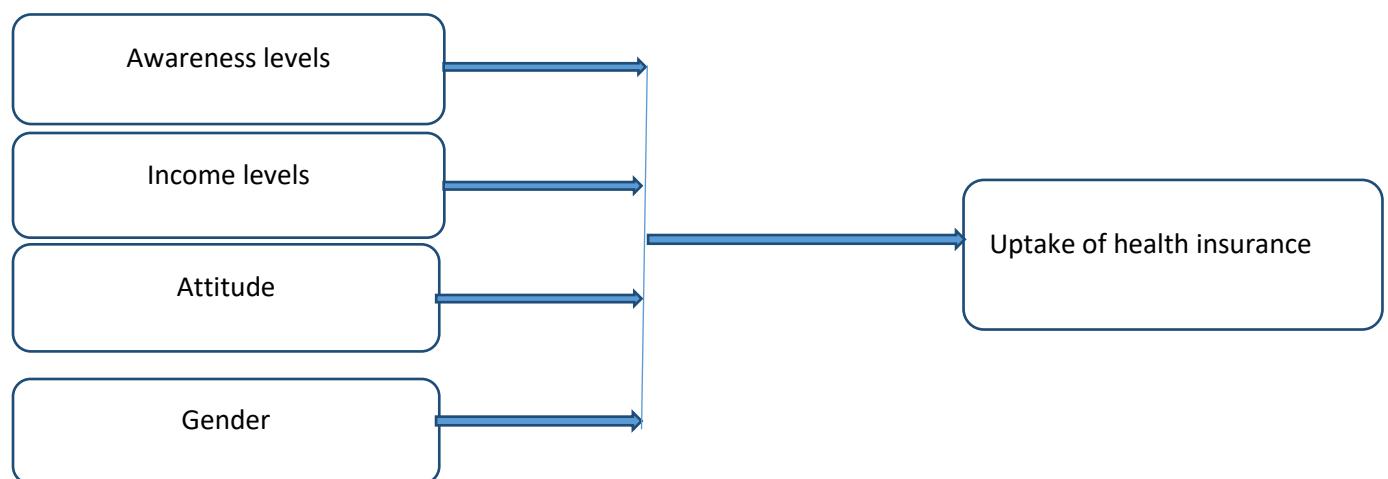
1.8.3 Population Scope

The research shall seek to study BBA students at Uganda Christian University, one of the largest private institution of higher education in Uganda. The study shall mainly target undergraduate students studying at the university.

1.9 Limitation

Due to the nature of the research questions, when carrying out the research, the following factors will hinder data collection: the students may limit the generation of data, resulting in inadequate results since there is historical data pertaining to material specifications. Using questionnaires may make it possible to reach a larger number of students, but they may lack the ability to provide detailed context or explanations for respondents' answers. This can make it challenging to interpret their responses accurately or fully understand the underlying reasons behind their answers.

1.10 Conceptual model; (Gichuru, K. S., Muturi, W., & Wawire, N. 2015, Pg20).



1.10.1 Explanations of the conceptual model

The conceptual model consists of three main components: Awareness Levels, Barriers to Uptake, and Perceived Value. These components interact to shape the perception of health insurance among university students.

Awareness Levels: This component focuses on assessing the awareness levels among students regarding health insurance options available to them. It includes variables such as knowledge about different types of health insurance plans, understanding of coverage benefits, familiarity with insurance providers, and awareness of the enrollment process. The objective is to determine how informed students are about health insurance options.

Cost: The cost factor refers to the financial implications of obtaining insurance. This includes the premium amount that students need to pay to be covered by an insurance plan. The relationship between cost and insurance uptake can be both direct and inverse. As the cost of insurance increases, the likelihood of insurance uptake may decrease. Higher insurance premiums might deter financially constrained students from obtaining insurance coverage. Conversely, if insurance plans are offered at a more affordable rate or with subsidies, the likelihood of students opting for insurance may increase. Lowering the financial barrier makes insurance more accessible and attractive.

Attitudes: Attitudes refer to the beliefs, opinions, and perceptions that individuals have towards insurance. Positive attitudes can encourage insurance uptake, while negative attitudes can discourage it. If students perceive insurance as a valuable protection against unexpected medical expenses or other risks, they are more likely to enroll. Positive attitudes can arise from awareness campaigns, understanding the benefits of insurance, and personal experiences of needing coverage. Negative perceptions, such as thinking insurance is unnecessary, confusing, or a waste of money, might lead to lower uptake. Misinformation or lack of education about insurance could contribute to negative attitudes.

Gender: Gender plays a role in shaping individuals' behaviors and decisions, including insurance. Depending on cultural norms, societal expectations, and personal experiences, gender could impact insurance uptake. For example, if one gender is generally more risk-averse or more health-conscious, it might influence their likelihood of obtaining insurance. In some cases, gender might not directly influence insurance uptake. Students of all genders could make decisions based on factors other than their gender.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter contains the overview of health insurance, the explanations of the effect of the different independent variables on the outcome variable and the gap in research. In order for me as the researcher to address the research problem, understanding of the theoretical dynamics of health insurance uptake among students was necessary. This chapter gives the theoretical review and literature related to the respective objective in my study.

First, health insurance uptake is defined in this chapter and its antecedents and constructs are explored, after which perception and the nature and essence of perception and its link to health insurance uptake are assessed.

2.2 Overview Health Insurance

The main purpose of insurance is to mitigate risk, i.e., to transfer risk from one party, the insured, to the insurer; this does not mean that the loss is prevented from happening, but it does give the insured some measure of financial security and peace of mind; the major financial risk that an individual may face, such as getting into an accident and needing surgery, is transferred to the health insurer and replaced by a smaller known financial risk, such as the cost of the surgery; and the replacement risk is paid for by the money.

Getting health insurance is a crucial responsibility for adolescents making the transition to early adulthood (Charlene A. Wong et al., 2015). Health insurance is a sort of insurance that spreads the risk of a person needing medical expenses among a large number of people. It may cover all or part of the risk. It includes coverage for losses resulting from mishaps, medical bills, disabilities, or unintentional death and limb loss. A health insurance policy is a legal agreement between a person and an insurance company. The individual can be an employer or a local group, and the insurance provider can be the government or an insurance firm. In the case of private contracts, the term may be renewed annually, monthly, or even indefinitely.

2.3 Theoretical framework

Theoretical frameworks provide a basis for understanding the factors that may influence students' perception and uptake of health insurance.

2.3.1 Health Belief Model (HBM)

The Health Belief Model suggests that an individual's perception and decision to adopt health-related behaviors, such as obtaining health insurance, are influenced by their beliefs about susceptibility to health risks, the severity of those risks, the benefits of taking action, and the barriers to adopting the behavior. In the context of health insurance uptake among students, this framework could explore how students perceive their susceptibility to health issues, their perceived severity, the perceived benefits of having insurance, and the barriers they face in obtaining coverage.

2.3.2 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior posits that people's intentions and behaviors are determined by three main factors: attitudes, subjective norms, and perceived behavioral control. Attitudes refer to an individual's positive or negative evaluation of a behavior (e.g., getting health insurance). Subjective norms involve the influence of social pressure and the perception of what others think about the behavior. Perceived behavioral control relates to an individual's belief in their ability to perform the behavior. Applying this framework to the perception of health insurance uptake among students would involve examining students' attitudes towards insurance, the influence of their social environment, and their perceived control over obtaining coverage.

2.3.3 Social Cognitive Theory (SCT)

Social Cognitive Theory emphasizes the interaction between personal factors, environmental factors, and behaviors. It suggests that individuals' behaviors are influenced by their self-efficacy (belief in their ability to perform the behavior), observational learning (learning from others'

experiences), and outcome expectations (anticipated consequences of the behavior). When applied to the perception of health insurance uptake among students, this framework would consider how students' self-efficacy, observations of others obtaining insurance, and expectations regarding the benefits and costs of insurance influence their decision-making.

2.3.4 Diffusion of Innovations Theory

The Diffusion of Innovations Theory explores the process through which new ideas, products, or behaviors spread among individuals and groups. It suggests that the adoption of an innovation (in this case, health insurance uptake) is influenced by the characteristics of the innovation itself, the communication channels through which information is spread, the social system within which individuals interact, and the individual's readiness to adopt the innovation. Applying this framework to health insurance uptake among students would involve examining how characteristics of insurance plans, communication strategies, social networks, and individual readiness influence students' perception and decision to obtain coverage.

2.4 Gap in Literature

Young adult's viewpoints on health insurance are crucial. Their preferences for health insurance can help improve engagement and expand coverage in this community (Charlene A. Wong et al., 2015). The uptake of health insurance among adolescents in particular deserves special attention, even though earlier research offers useful data on the topic generally. Investigating the situations and conditions under which university students get health insurance may therefore be helpful in order to learn about their preferences for health insurance.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter describes the methodology that will be used in the design of this study. This chapter addresses issues concerned with the research design, the study population, the sampling method and the data collection that will be used as well as the data analysis method.

3.2 Research Design

The study's survey design will be cross-sectional. Data from a population or a representative subset are observed in cross-sectional research at a certain time. By interviewing a sample of chosen BBA students at Uganda Christian University Mukono, this study will determine how health insurance is perceived and used by college students.

3.3 Study Population

All of the students that share the trait we're interested in are included in the study population. The study's target population is BBA students at Uganda Christian University at the time of the study. It is believed that the students who will participated in the survey would do so voluntarily. The students who will take part in the survey will do so voluntarily.

3.4 Population Size.

BBA UCU	Population
BBA 3:2	110
BBA 3:1	103
BBA 2:2	162
BBA 2:1	28
Total	403

3.5 Sampling Procedure and Selection

This section covers the target population, sampling frame, sample size estimation, and sampling strategy.

3.5.1 Data Sources

Primary data is the main source of data that is used in this study. Data is collected from a selected sample of students studying at Uganda Christian University using a questionnaire.

3.5.2 Sampling Design

In this research, probability sampling is used meaning selection is random. A two-stage sampling design is used where the population is first divided into strata (subpopulations), namely male and female, from which simple random sampling (without replacement) is used to achieve the desired sample of students from each stratum.

3.5.3 Sample Size Determination

To have confidence in the survey results, the sample must be representative of the study population in terms of selection procedure and number. The total number of students chosen for the study will be determined by Cochran's formula (1963). This formula is used for an infinite population, that is to say, one that is too large or unknown. The formula is shown below:

n – Total sample size selected

z – The standard z-statistic of the normal distribution

p – Degree of variability

q – (1-p)

e – Margin error

We shall set p=0.5 implying q=0.5

The following values were also assumed:

$z = 1.96$ (at 5% level of significance)

$e = 0.1$

Substituting these values into the equation above;

3.6 Data Collection Methods

Self-administered questionnaires will be handed out to the respondents by the researcher. The questionnaires will comprise both closed-ended and open-ended questions aimed at collecting information from the respondents on the different factors affecting their uptake of health insurance. The questionnaire is first piloted by asking a few students to read through it and see if there are any ambiguities which the researcher may not have included.

3.6.1 Data Collection Instrument

The researcher will use a questionnaire to collect. The quantitative questionnaire used will consist of 17 questions in total. There will be one open ended question, which is question 2 asking for the respondent's age. The rest of the questions will be closed ended, most of which are Yes/No type of questions.

3.6.2 Reliability and Validity

Reliability was ensured by paying more emphasis on the BBA 3:2 who are expected to have more reliable information. The validity of the data was ensured by collecting primary data through the use of questionnaires.

3.6.3 Data Collection Procedure

The researcher requested for an introductory letter from Uganda Christian University, which letter was presented to the different class coordinator. The researcher went on to explain what the research is all about, why the research population was chosen and the benefit of the case study. Following, the researcher sought permission to request participants to fill in questionnaires, putting into consideration a high level of confidentiality.

3.7 Data Analysis

The data from the questionnaires was first analyzed by the researcher for any detectable errors. This helped in ensuring consistency of responses, uniformity and accuracy of the data collected. The data was then entered into a Microsoft Excel spreadsheet for editing and coding after which it was exported and analyzed using descriptive and inferential statistics. Univariate analysis was carried out which included frequency analysis of each variable.

3.8 Ethical Consideration

Ethical considerations were taken into consideration by first; requesting for an introductory letter from UCU and then Questionnaires were structured. The respondents were given clear explanations on the objectives and details of the study as well as its benefits. Those who agreed to take part in the study were assured of confidentiality with regard to any information they provide. The respondents' identities remained anonymous and undisclosed at every point in the study. The researcher also made them aware that they were allowed to refuse to take part in the survey in case they felt uncomfortable taking part. This research was self-sponsored and there was no form of compensation for participants of the research. This ensured that the responses from the participants were not biased on account of hope for remuneration.

CHAPTER FOUR

4.1 Introduction

This chapter presents the results obtained from the Univariate analysis and interpretation of data collected from the study, based on the research questions guiding the study.

4.2 Univariate Analysis

The study targeted university students to get their responses on factors affecting uptake of health insurance. This section analyses the information collected from the respondents.

4.3 Demographic characteristics of respondents

This section presents respondents' general background information. The components include the response level, gender, attitude, income levels, and awareness levels.

Response Level.

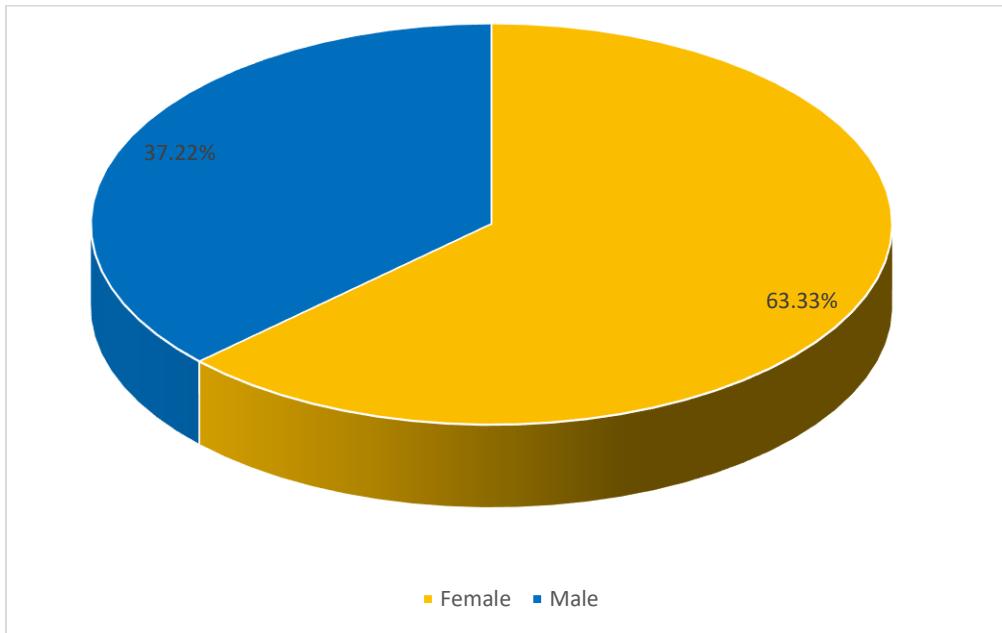
The response rate shows the percentage of the target population that responded to the study against the percentage of those that did not respond this presents the response level of the students to the study. Out of the target population of 403 only 150.

Nature of response	Number of responses	Percentage of responses
Responded	150	37.22%
Non- responded	253	62.77%

Gender

The questionnaire had a section for respondents to indicate their gender and out of the 403 population target only 105 respond, 63.33% were female and 36.66 were male. This means that the respondents of this study were unfairly represented.

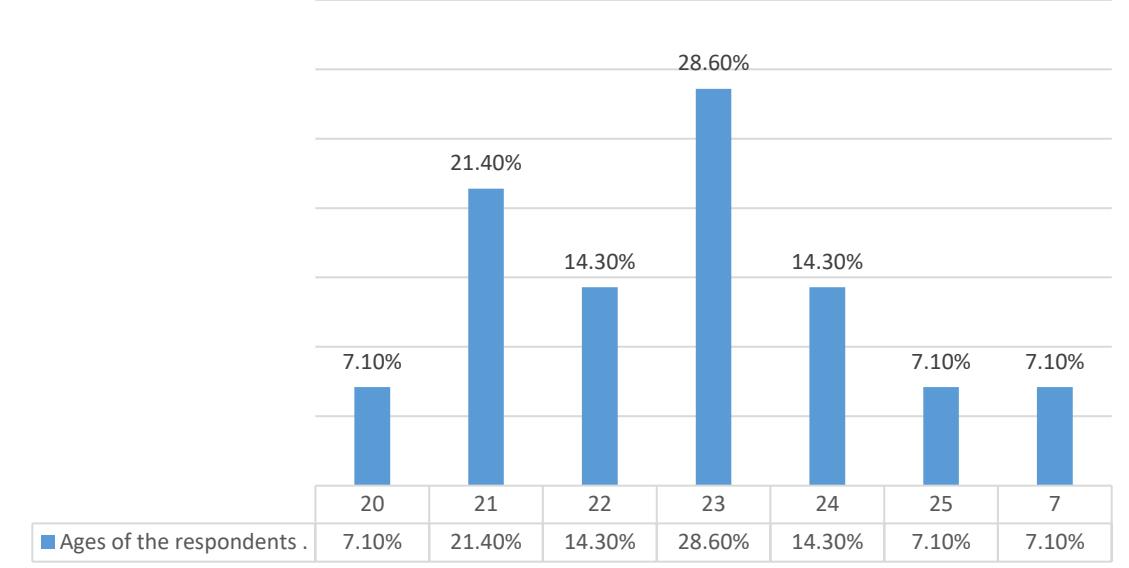
The graph below illustrates the gender response in percentage.



Age

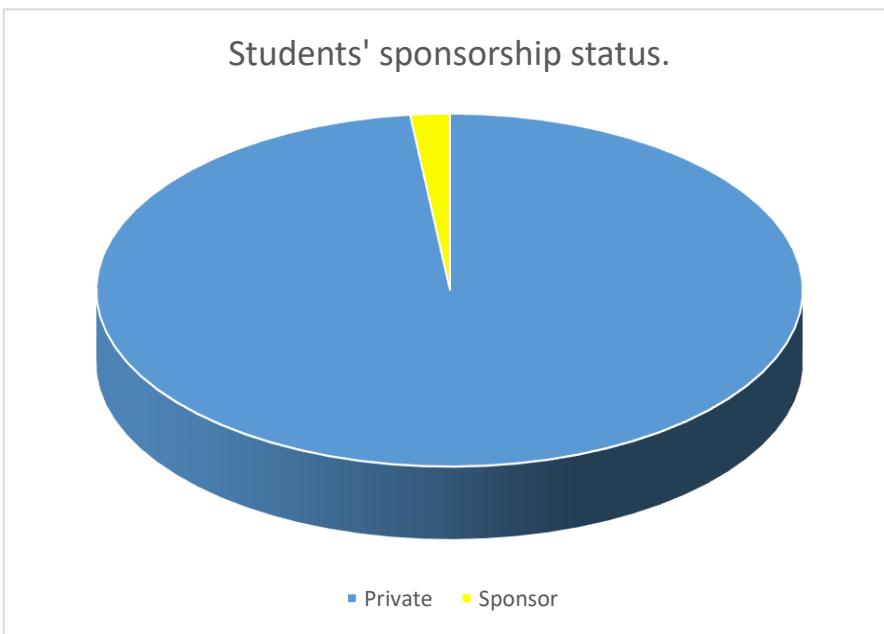
Different ages of students in BBA responded to this study and this was right from 2:1 to 3:2. The knowledge in which they each attended the question was assessed according to their understanding of health insurance.

Ages of the respondents .



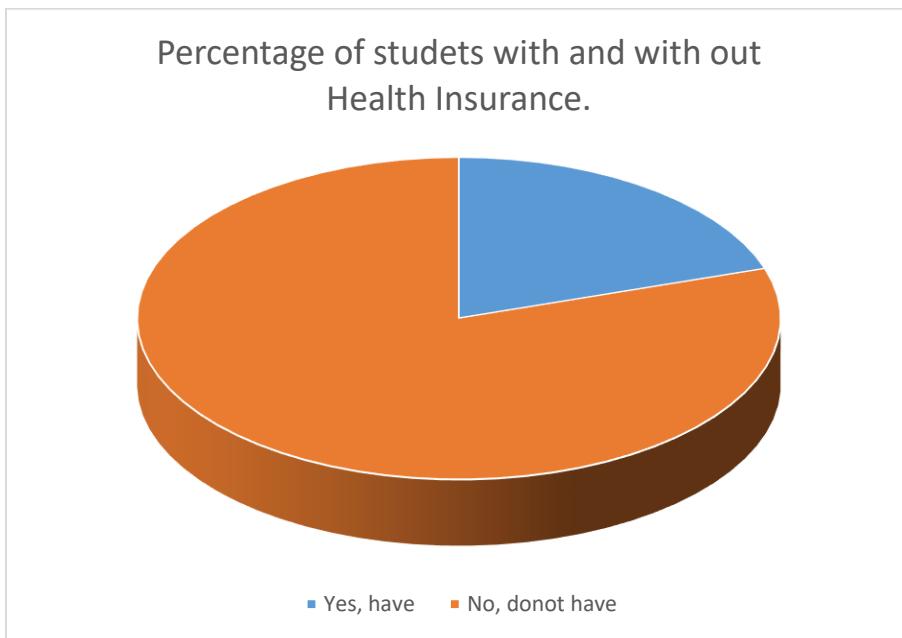
Sponsorship

Most of the respondents of this study were noted to be under private by private we mean are supported by parents and guardians which carries 98.2% and the remaining 1.8% are under sponsors.



Number of students with health insurance.

In the questionnaires a section for respondents to include with they have health insurance was included. Below are the results from the response of the students, only 20% have health while 80% of the students don't have which shows that may of the students don not understand the importance and impact of health insurance.



From the pie chart above we see that only 23.5% of the respondents of this case study have health insurance, in the questionnaire a section of where respondents were required to state their reason for getting health insurance was provided and those were some of their reasons,

- Some stated that they have insurance through their parents' support and employment allowance/ benefits which was not by their choice but by the choice of their parent.
- Some stated that they were gifted by family so had to take it up.
- While as others stated that it is time saving when it comes to seeing a doctor.

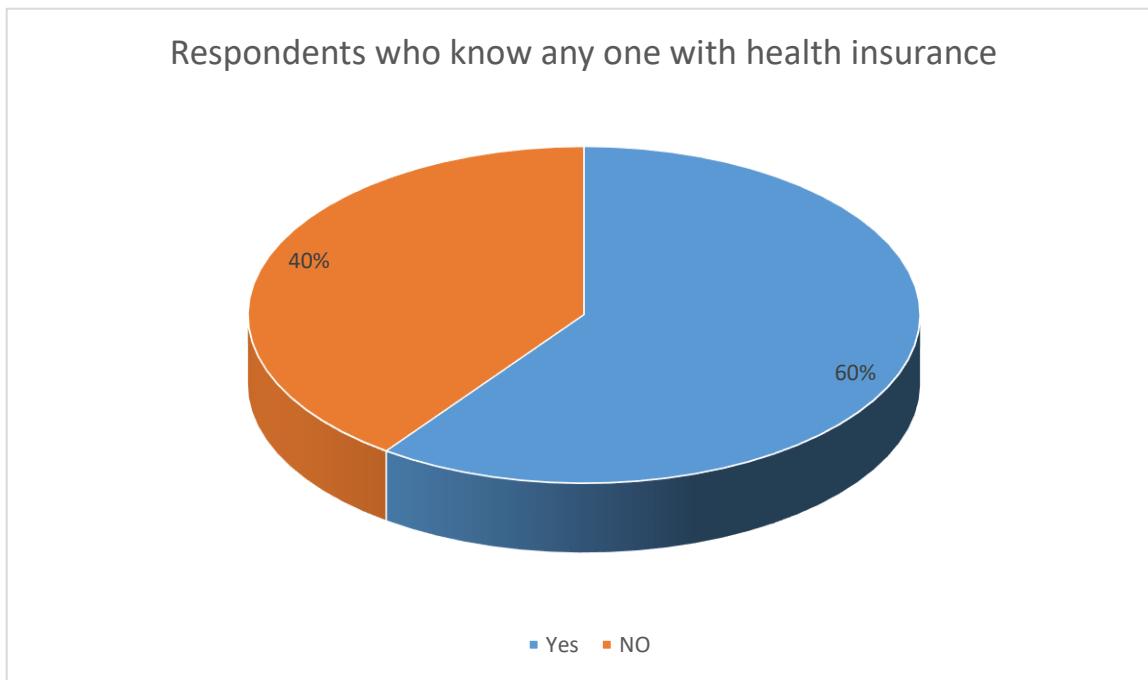
The remaining 76.5% do not have health insurance which clearly states the students' perception of health insurance uptake. In the questionnaire a section for respondents to state their reason for not taking up a health insurance was provided and they were as follows.

- Some stated it is expensive and difficult to maintain as it is paid from time to time and requires renewing.

- Some stated that the chance of using up your insurance money is less.
- Some people were even questioning how truly effective health insurance is.
- Those with medical health histories stated that it was even more difficult for them to get the insurance compared to any other person which has forced them to give up on getting health insurance policy.
- Some said that there are not clear process to insurance.
- Some also stated that health insurance is associated with fraud and calming for the insurance takes a long process.

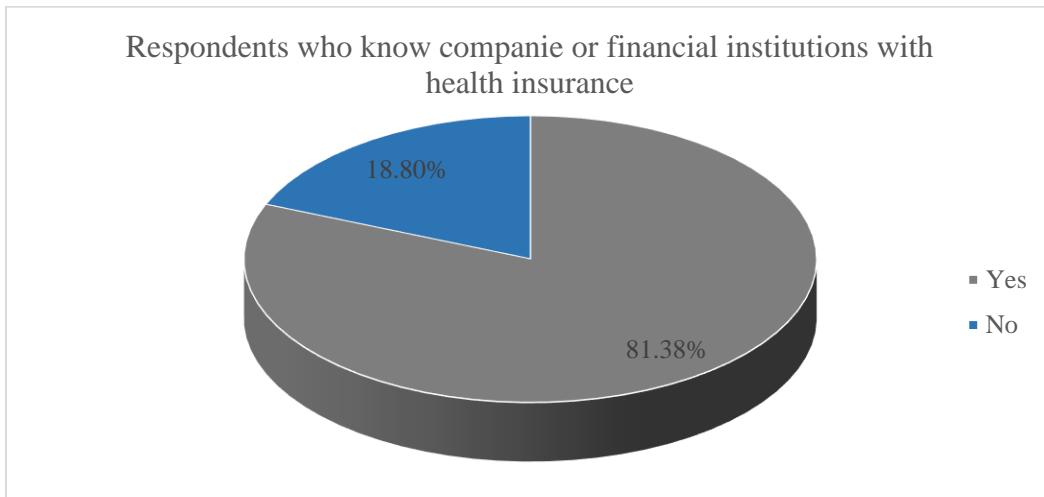
Do you know any of your friends with health insurance?

60% of the respondents know a friend or any one with health insurance while 40% do not know anyone which indicates that majority of the respondents have an idea and an understanding of what health insurance is. They have a source of information while the 40% may have a very limited source of information.



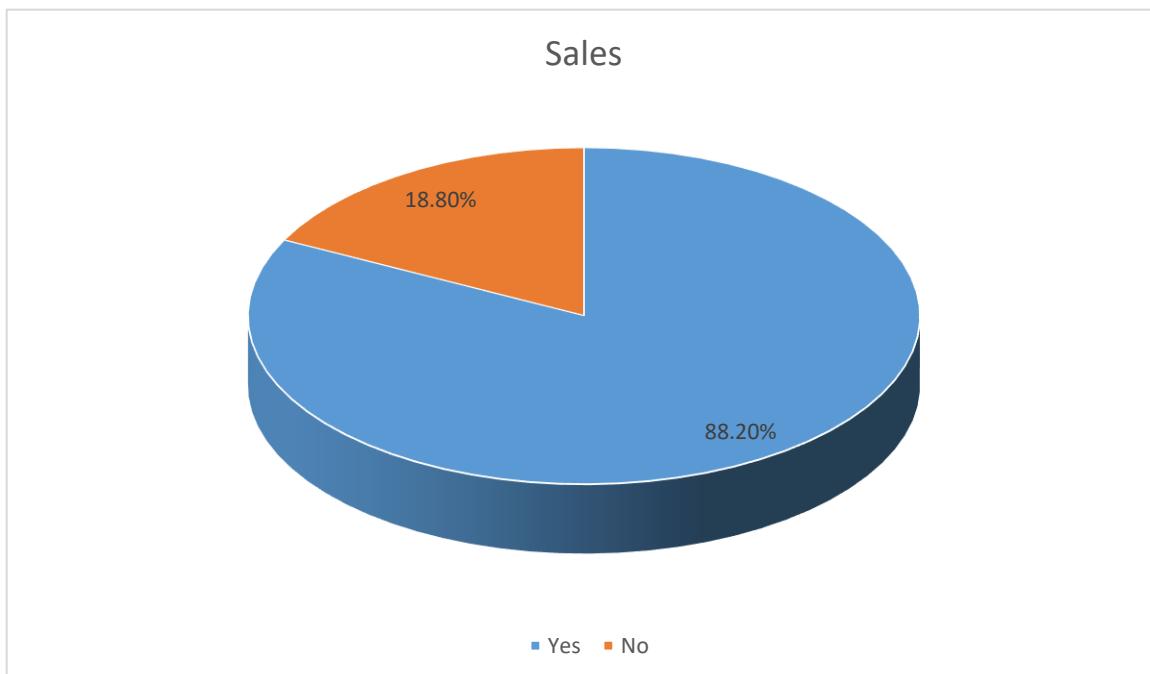
Do you know any companies or financial institutions that offer health insurance?

In the questionnaire the section of where respondents were asked about their knowledge of any insurance company and financial institutions was asked and 81.2% responded yes to knowing and only 18.80% responded to no, not knowing. This clearly showed that majority of the respondents have knowledge of what insurance really is.

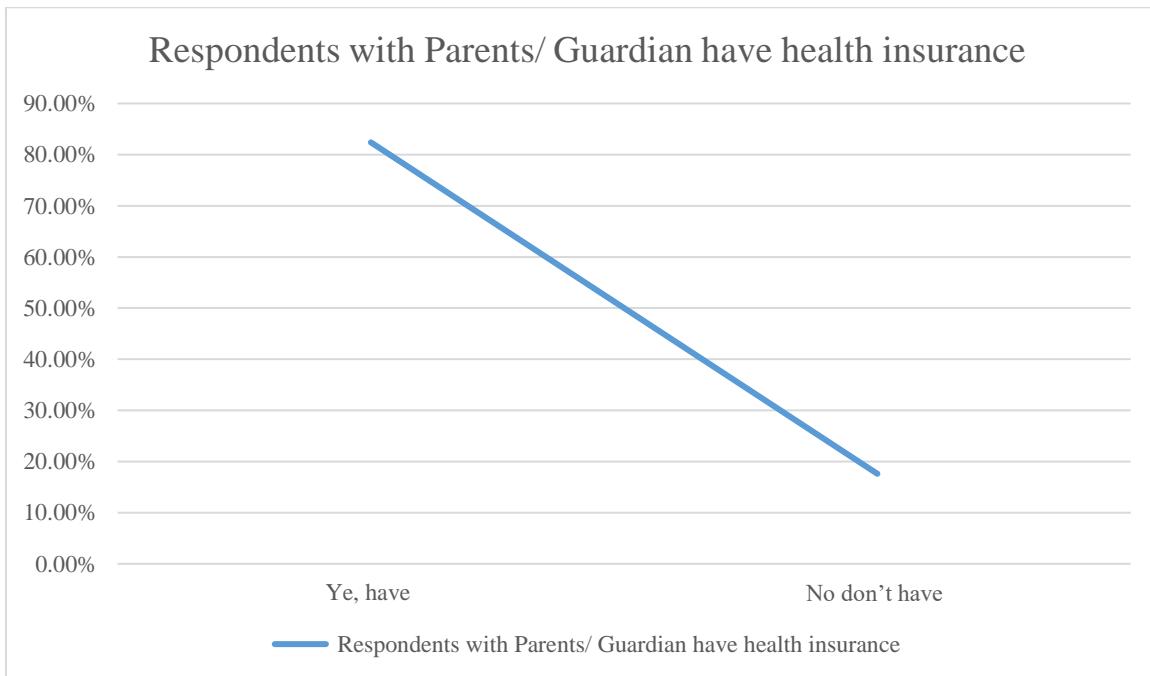


Do you think that health insurance is necessary to you?

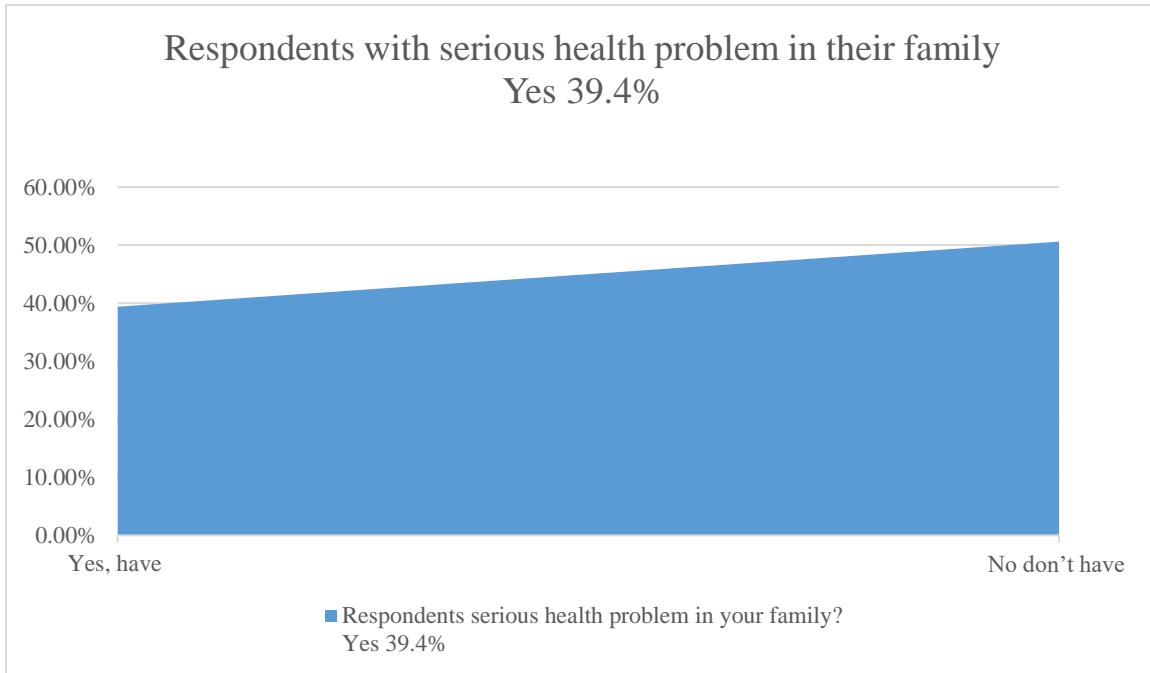
Because the questionnaire had a section that required respondents to respond to whether health insurance is necessary, majority of them(88.20%) agreed that it was necessary and this fully supports some of the points they gave as reasons as to why one may need health insurance. Only (18.80%) disagreed which may require that more information about health insurance be made known to the public. And this disagreement may also show lack of interest among the few students because the range of those that know and those that don't is a big gap difference.



Do you parents or guardian have health insurance?



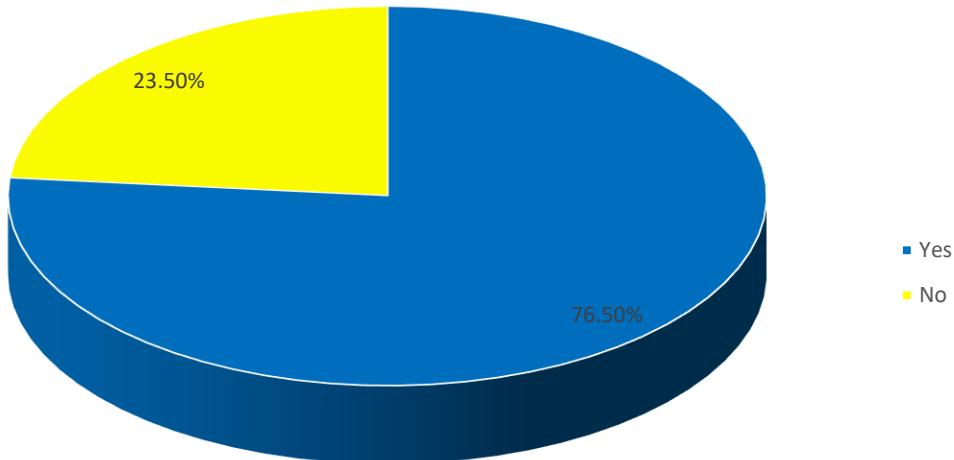
Do you have a history of a serious health problem in your family?



Have you ever fallen very sick and had to pay for it out of packet

76.50 % of the respondents have had to pay from their pockets in order to get medical help while only 23.50 have been able to benefit from the health services offered by health insurance. This indicates that they is a low health insurance uptake among university students as very few enjoy the health insurance benefits.

Respondents that have had to pay from out of pocket.



4.4 General findings.

From the above results, it is clear that most of the variables are independent. This means that these independent variables do not explain the variation in the dependent variable thus making them insignificant.

However, parent/guardian having health insurance has a higher effect on the uptake of health insurance by university student meaning there is a statistically significant relationship between a parent having health insurance and the student having health insurance. As seen above, it is noted that some of the independent variables did not return results. This may be because the respondents may who do not know anyone with health insurance are among those who do not have health insurance. This means that basing on the results obtained, it may not be possible to have health insurance and not know anyone with health insurance. Likewise, those students who do not know any companies or financial institutions offering health insurance may be part of those students who do not have health insurance. This also means that basing on the results obtained, a student cannot have health insurance and not know any companies or financial institutions that offer health insurance.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Introduction

This chapter provides the summary of the findings from the previous chapter, the conclusions made from these findings and the researcher's recommendations.

5.2 Summary of Findings.

Of the 150 respondents who took part in the survey, majority of them did not have health insurance 80%. Only 20% of the respondents had health insurance. Nonetheless, a large proportion of the respondents 88.2% felt that health insurance is necessary. Only 11.8% of the respondents felt that health insurance is not necessary. While the respondents 64.7% agreed that health insurance should be made mandatory for university students during admission and 55.3% of the respondents felt that health insurance should not be made mandatory for university students during admission.

5.3 Conclusions

According to the research findings obtained, it is concluded that a parent/guardian having health insurance is the only variable with a significant effect on the student taking up health insurance, after obtaining a percentage of 82.4% which is less than 17. 6%. An odds ratio of 13.75 was obtained in the multivariate analysis. This implies that a university student who has a parent/guardian who has health insurance will be 13.75 times more likely to have health insurance than a university student who has a parent/guardian who does not have health insurance.

According to the results obtained, the following hypotheses were supported:

- Students' gender has no effect on uptake of health insurance.
- Students' residence has no influence on uptake of health insurance.
- A history of a serious health problem in the family has no effect on uptake of health insurance.

- A student opting for out-of-pocket payments before has no influence on uptake of health insurance.
- According to the results obtained, the following hypothesis was not supported:
- A parent/guardian having health insurance has no influence on the student's uptake of health insurance.

5.4 Recommendations

From the observations made in this study, it can be seen that majority of the students do not have health insurance. Even though most of the students do not have health insurance, majority of them agree that health insurance is necessary and also majority of the students agree that health insurance should be made mandatory for university students during admission to the university. Most of the students who have health insurance do so because their parents also have health insurance. Most of the students who do not have health insurance cited financial reasons as the main barrier to them acquiring the insurance. Another major reason for lack of health insurance was ignorance about how insurance works. Others did not know where to access health insurance from. There is growing need to improve and increase sensitization among students about health insurance and all related benefits. University students are vulnerable to different illnesses and are exposed to a number of health risks so health insurance should be given high priority. The findings of this study have given more insight into health insurance among university students. The researcher recommends increased sensitization among parents with adolescent children about health insurance and all related benefits. This is important since the findings from the investigation show that a student is more likely to have health insurance if the student's parent/guardian has health insurance too. This implies increasing sensitization among the parents will in turn increase the chances of the students having health insurance.

5.5 Limitations to the study.

Some respondents are lazy readers and found it hard to go through the whole questionnaire. This challenge was solved by reading and interpreting the instructions and questions for the respondents. There was a low level of response rate due to the busy schedules of many of the students and lack of interest of some of them. There was also a bias attitude in self-reported answers and difficulty in accurate and honest response. It was also challenging to come up with a well-structured questionnaire that contains all the desired information while minimizing the respondent's fatigue.

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APPENDIX

QUESTIONNAIRE ON PERCEPTION OF HEALTH INSURANCE UPTAKE AMONG UNIVERSITY STUDENTS.

This questionnaire is Bandese Walala Daniel (2019) s work with an incorporation of my very own.

I INGIMA SANDA CATHERINE a student pursuing degree program in Business Administration from Uganda Christian University. As part of the requirement for the program, I am undertaking a study on PERCEPTION OF HEALTH INSURANCE UPTAKE AMONG UNIVERSITY STUDENTS. Kindly spare some few minutes of your time to complete this questionnaire.

1. Gender:

Male

Female

2. Age

.....

3. Sponsorship:

Private

Sponsor

4. Residence:

On campus (Hall) Off campus (Hostel) Commuting

5. Do you have health insurance Policy?

Yes No

If yes, what inspired to get one?

.....
.....

6. If No, Do you know anyone of your friends who has health insurance policy?

Yes No

7. Do you know any companies or financial institutions that offer health insurance?

Yes No

8. Do you think health insurance is necessary to you?

Yes No

9. Does your parent/guardian have health insurance?

Yes No

10. Do you have any history of a serious health problem in your family?

Yes No

11. Have you ever fallen very sick and had to pay for it out-of-pocket?

Yes No

12. During your stay in campus, when did you last get a health problem which required medical attention?

About 3 months ago

About 6 months ago

About one year ago

More than a year ago

Never

13. Does your parent/guardian have any other type of insurance besides health insurance or auto insurance?

Yes No

14. Should health insurance be made mandatory for university students during admission?

Yes No

15. Name three sources where you would get the information on health Insurance from.

.....
.....
.....

16. What are some of the reasons as to why you wouldn't get a health insurance coverage?

.....
.....
.....

THANK YOU FOR ATTENDING.



UGANDA CHRISTIAN UNIVERSITY

A Centre of Excellence in the Heart of Africa

SCHOOL OF BUSINESS

1st Aug 2023

TO WHOM IT MAY CONCERN

Name: INGIMA SANDRA -C. O Reg. No. S20B05/034

A bachelor's student who is seeking permission from your office to collect data for his/her dissertation titled

"Perception of Health insurance uptake among University Students"

We shall be grateful if you could render assistance to him/her in collecting the necessary data for his/her dissertation

The Uganda Christian University School of Business thanks you in advance

A handwritten signature in blue ink.

Mukisa Simon Peter
Research coordinator