**Title: Factors associated with health insurance ownership among ever-married women of reproductive age: according to BDHS 2022**

**Table 1: Percentage of ever-married women age 15–49 with health insurance ownership by sociodemographic characteristics**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Status of health insurance** | | |  |
|  | **Yes**  **n (%)** | **No**  **n (%)** | **Total**  **n (%)** | **P-value** |
| **Age (in years)** |  |  |  |  |
| 15-24 | 7 (12.59) | 5011 (25.09) | 5018 (25.06) | 0.016 |
| 25-34 | 18 (30.21) | 6943 (34.76) | 6960 (34.75) |  |
| 35-49 | 33 (57.19) | 8017 (40.14) | 8050 (40.19) |  |
| **Education** |  |  |  |  |
| No education | 4 (6.83) | 2748 (13.76) | 2752 (13.74) | 0.046 |
| Primary | 13 (22.16) | 5201 (26.04) | 5214 (26.03) |  |
| Secondary | 26 (43.81) | 9333 (46.74) | 9359 (46.73) |  |
| Higher | 16 (27.20) | 2687 (13.46) | 2703 (13.50) |  |
| **Women currently working** |  |  |  |  |
| Yes | 22 (38.50) | 6389 (31.99) | 6412 (32.01) | 0.350 |
| No | 36 (61.50) | 13581 (68.01) | 13617 (67.99) |  |
| **Body Mass Index** |  |  |  |  |
| Underweight | 3 (5.94) | 979 (4.90) | 982 (4.90) | 0.494 |
| Normal weight | 10 (17.28) | 5311 (26.60) | 5321 (26.57) |  |
| Overweight | 10 (16.28) | 2832 (14.18) | 2842 (14.19) |  |
| Obese | 35 (60.50) | 10848 (54.32) | 10884 (54.34) |  |
| **Husband age** |  |  |  |  |
| 15-29 | 3 (5.58) | 3481 (18.32) | 3484 (18.28) | 0.033 |
| 30-44 | 34 (48.22) | 9156 (48.18) | 9190 (48.22) |  |
| 45 or above | 20 (33.50) | 6365 (33.50) | 6385 (33.50) |  |
| **Husband education** |  |  |  |  |
| No education | 11 (19.16) | 4072 (21.47) | 4083 (21.47) | 0.299 |
| Primary | 10 (17.48) | 5376 (28.35) | 5386 (28.32) |  |
| Secondary | 23 (38.99) | 6173 (32.55) | 6196 (32.57) |  |
| Higher | 14 (24.37) | 3342 (17.62) | 3356 (17.64) |  |
| **Husband Occupation** |  |  |  |  |
| Not working | 0 (0.00) | 646 (3.41) | 646 (3.39) | 0.649 |
| Farmer/Agriculture | 11 (19.68) | 4425 (23.34) | 4436 (23.32) |  |
| Businessman | 11 (18.62) | 3749 (19.77) | 3760 (19.77) |  |
| Skilled | 28 (48.84) | 8081 (42.62) | 8109 (42.64) |  |
| Others | 7 (12.86) | 2061 (10.87) | 2069 (10.88) |  |
| **Residence** |  |  |  |  |
| Urban | 18 (31.36) | 5682 (28.45) | 5700 (28.46) | 0.689 |
| Rural | 40 (68.64) | 14288 (71.55) | 14328 (71.54) |  |
| **Division** |  |  |  |  |
| Dhaka | 26 (45.29) | 5054 (25.31) | 5080 (25.37) | 0.016 |
| Others | 32 (54.71) | 14916 (74.69) | 14948 (74.63) |  |
| **Religion** |  |  |  |  |
| Islam | 50 (85.52) | 18057 (90.44) | 18107 (90.43) | 0.302 |
| Others | 8 (14.48) | 1908 (9.56) | 1916 (9.57) |  |
| **Wealth index** |  |  |  |  |
| Poor | 17 (29.67) | 7593 (38.02) | 7610 (38.00) | 0.438 |
| Middle | 12 (20.32) | 4124 (20.65) | 4135 (20.65) |  |
| Rich | 29 (50.01) | 8254 (41.33) | 8283 (41.36) |  |
| **Household family members** |  |  |  |  |
| <4 | 13 (22.31) | 4705 (23.56) | 4718 (23.56) | 0.581 |
| 4-5 | 30 (51.87) | 9001 (45.07) | 9031 (45.09) |  |
| >5 | 15 (25.82) | 6264 (31.37) | 6279 (31.35) |  |
| **Number of living children** |  |  |  |  |
| 0 | 3 (5.96) | 2165 (10.84) | 2169 (10.83) | 0.516 |
| 1-2 | 37 (62.94) | 11702 (58.60) | 11739 (58.61) |  |
| 3+ | 18 (31.09) | 6103 (30.56) | 6121 (30.56) |  |
| **Total** | **58 (0.29)** | **19970 (99.71)** | **20029 (100.00)** |  |

A total of 20029 ever-married women participated and gave their information on ownership of health insurance. Among them, 57.19% of ever-married women are from age group 35-49 years which is higher than the other age group 25-34 years (30.21%) and 15-24 years (12.59%) who has the ownership of health insurance. A highest percentage (43.81%) of ever-married women has the ownership of health insurance and secondary completed, followed by higher (27.20%), primary (22.16%), and no education (6.83%). Highest health insurance ownership (48.22%) noticed in 30-44 years husband/partner’s age ever-married women. The other age group 45 or above years of husband 33.50% of ever-married women had the ownership of health-insurance and a lowest 5.58% had ownership of health insurance of ever-married women whose husband is 15-29 years old. Geographic location (division)–wise distribution of prevalence presents that alone Dhaka has the ownership of 45.29% among total health insurance ownership and 54.71% own rest of the health insurance **(Table 1)**.