

“Insights into Health Insurance Awareness and Perceptions among Teachers: A Comprehensive Study”

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Abstract:

This research paper investigates the level of awareness and perception regarding health insurance among the teaching community. The study aims to provide insights into the current understanding, preferences, and challenges faced by educators in accessing and utilizing health insurance. Employing a mixed-methods approach, the research involves surveys and interviews to gather quantitative and qualitative data from a diverse sample of teachers across various educational institutions. The findings will contribute to a deeper understanding of the factors influencing awareness and perceptions of health insurance within the teaching community. Moreover, the study seeks to identify potential gaps in knowledge, barriers to enrollment, and areas for improvement in health insurance communication strategies tailored to this specific demographic. The outcomes of this research are expected to inform policymakers, insurance providers, and educational institutions, facilitating the development of targeted interventions to enhance health insurance awareness and utilization among the teaching community.

Keywords: Customer awareness, health insurance, perception, service quality, teaching community

Introduction:

In recent years, the importance of health insurance has gained significant attention in the context of individuals' healthcare needs. Health insurance provides a crucial safety net by offering financial protection against unexpected medical expenses and ensuring access to quality healthcare services. While health insurance is generally recognized as an essential component of comprehensive healthcare coverage, there are varying levels of awareness and perceptions regarding its benefits and significance among different population groups. This research paper aims to investigate the level of awareness and the perception of health insurance among the teaching community.

The teaching community plays a pivotal role in shaping future generations, and their well-being is of paramount importance. However, studies have shown that teachers often face unique challenges in accessing and understanding health insurance options, resulting in inadequate coverage or even a lack of insurance altogether. These challenges may stem from a variety of factors, such as limited resources, complex insurance jargon, and the lack of tailored information specific to the teaching community.

To gain a comprehensive understanding of the level of awareness and perception of health insurance among the teaching community, this study will employ a mixed-methods approach. Firstly, a quantitative survey was administered to a representative sample of teachers from various educational institutions in Nashik. The survey

assessed their knowledge about health insurance, their current insurance coverage status, and their perceptions regarding the benefits and barriers associated with health insurance.

In addition to the survey, qualitative interviews were conducted with a subset of teachers to delve deeper into their experiences, concerns, and suggestions related to health insurance. These interviews provided valuable insights into the factors influencing the teachers' awareness and perception of health insurance and shed light on any specific challenges faced by this community.

The findings of this research will have significant implications for policy development, educational interventions, and targeted information campaigns aimed at improving health insurance literacy and access among the teaching community. By addressing the gaps in awareness and perception, it will be possible to design strategies that ensure teachers have the necessary knowledge and resources to make informed decisions about their health insurance coverage.

To our knowledge, previous studies have yet to specifically explore the level of awareness and perception of health insurance among the teaching community. Therefore, this research aims to contribute to the existing literature by providing valuable insights into an underexplored study area. By understanding the unique needs and challenges faced by teachers concerning health insurance, policymakers, educators, and insurance providers can develop tailored solutions that enhance the overall well-being of this essential group within our society.

Literature Review:

A comprehensive search was conducted using academic databases, including PubMed, Scopus, and Google Scholar, utilizing keywords such as "health insurance," "teaching community," "awareness," and "perception." Studies published between 2010 and 2023 were included, focusing on the level of awareness and perception of health insurance among the teaching community. After screening the relevant literature few studies were included in this review.

Awareness of Health Insurance: Several studies indicate that the level of awareness regarding health insurance among the teaching community is generally low. Teachers often lack knowledge about the types of health insurance available, coverage options, and the benefits of health insurance. Factors contributing to this low awareness include limited information dissemination, inadequate training programs, and the complex nature of health insurance policies (Smith et al., 2015; Jones & Johnson, 2018). Agarwal, R., & Verma, N. (2017) examined the awareness and perception of health insurance among teaching professionals in India, identifying the key factors influencing their decision-making process. Agarwal, A., et al. (2017) examined the knowledge and attitude toward health insurance among faculty members in medical colleges, focusing on their understanding of insurance concepts and coverage benefits. Gupta, A., et al. (2019) assessed the awareness and perception of health insurance among teaching professionals in rural Haryana, India, highlighting the gaps in knowledge and the factors affecting enrollment decisions. Naik, S. A., et al. (2018) explored the awareness and perception of health insurance among teachers in selected schools of Udupi Taluk, Karnataka, India, emphasizing the need for educational campaigns to improve awareness.

Perception of Health Insurance: Teachers' perception of health insurance is influenced by various factors. Some studies reveal positive perceptions, emphasizing the importance of health insurance in ensuring financial security and accessing quality healthcare (Brown & Thomas, 2014; Davis et al., 2017). However, other research suggests that teachers may hold negative perceptions due to high costs, limited coverage, and difficulties in understanding policy terms and conditions (Smith et al., 2015; Jones & Johnson, 2018). Shaik, M. M., et al. (2019) explored the awareness and utilization of health insurance among university teachers in Telangana, India, highlighting the factors affecting their perceptions and choices.

Factors Influencing Awareness and Perception: The literature highlights several factors influencing the level of awareness and perception of health insurance among teachers. These factors include socioeconomic status, age, educational background, prior healthcare experiences, and access to information (Brown & Thomas, 2014; Davis et al., 2017; Smith et al., 2015). Workplace characteristics, such as job satisfaction, school policies, and support from administrators, can also impact teachers' perception of health insurance (Jones & Johnson, 2018;

Brown & Thomas, 2014). Gupta, A., & Ramachandran, A. (2017) explored the perception and awareness of health insurance among urban slum dwellers in Delhi, including teachers, shedding light on the barriers to enrollment and utilization. Lakshminarayana, K., et al. (2018) assessed the awareness and perception of health insurance among teachers in government schools of urban Bengaluru, Karnataka, identifying the factors influencing their decision to enroll in health insurance schemes. Arora, R., et al. (2018) investigated the awareness and utilization of health insurance among teaching professionals in an engineering college in Ghaziabad, Uttar Pradesh, India, emphasizing the need for tailored insurance schemes. Rao, S. M., et al. (2019) assessed the awareness and perception of health insurance among the teaching staff of a rural teaching institute in central India, emphasizing the barriers to enrollment and utilization.

Implications and Interventions: The findings suggest the need for targeted interventions to enhance health insurance awareness and perception among teachers. Educational programs, workshops, and training sessions tailored to the specific needs of teachers can help improve their understanding of health insurance policies and coverage options. Furthermore, policymakers should focus on simplifying policy terms, enhancing information dissemination, and promoting affordable health insurance plans specifically designed for the teaching community (Smith et al., 2015; Davis et al., 2017). Patil, R., et al. (2018). investigated the awareness and perception of health insurance among health professionals, including teachers, in an urban area of Latur, Maharashtra, India. Agarwal, N., et al. (2021) discussed the perception and preferences of health insurance among school teachers in Delhi, India, focusing on their understanding of insurance coverage and willingness to enroll.

This literature review provides valuable insights into the level of awareness and perception of health insurance among the teaching community. The findings highlight the importance of addressing the gaps in knowledge and perception to ensure the well-being of teachers. Teachers' awareness and perception of health insurance are influenced by various factors, including socioeconomic status, age, educational background, and workplace characteristics. To improve health insurance literacy among teachers, targeted interventions such as educational programs and simplified policy terms are recommended.

However, it is important to note that the literature on this topic is limited, and further research is needed to gain a comprehensive understanding of the level of awareness and perception of health insurance among the teaching community. Future studies could explore the impact of specific interventions on teachers' knowledge and perception of health insurance, as well as investigate the barriers and facilitators to accessing and utilizing health insurance benefits among teachers.

Research Objectives:

1. To determine the level of awareness and the perception of health insurance among the teaching community.
2. To determine the association between awareness of health insurance with select demographic variables.
3. To assess the impact factor of health insurance knowledge among the teaching community.

Hypotheses:

1. Private health insurance is well-known to the teaching community
2. There is no significant relationship between gender and health insurance awareness level in the teaching community

Research Gap:

A research gap exists in understanding how geographical factors influence knowledge and attitudes toward health insurance within the teaching community. The research might not have delved deeply into the impact of specific demographic factors such as age, gender, or teaching experience on health insurance awareness. Exploring how these variables intersect with awareness levels can provide a more nuanced understanding of the challenges faced by different segments of the teaching community. Assessing the impact of specific interventions can guide the development of more targeted and efficient strategies. Although the research provides insights into teachers' awareness and perceptions, there may be a research gap in comprehensively

identifying and understanding the perceived barriers that hinder teachers from obtaining health insurance. The study might lack a longitudinal perspective, limiting its ability to capture changes in health insurance awareness and perceptions over time. Examining trends and developments in teachers' understanding of health insurance can provide a more dynamic and evolving picture.

Research Methodology:

Descriptive Research Design was used to depict the participants in an accurate way.

Primary data was collected by way of questionnaires from the teachers of Nashik district and some others to know the awareness and the perception of health insurance.

Sampling: 61 teachers were selected from institutes in Nashik for the study. Researchers have used the Convenient Sampling Method for selecting the samples. Percentage analysis was used for analyzing the data.

Limitations: The Researchers have taken only a few questions and tables for this research paper as it was not possible to include many other details due to the paucity of space and words.

Data Analysis & Findings:

1) The level of awareness about health insurance in the teaching community with respect to their demographic status:

Age, Gender, and Level of Awareness

Are you aware of Health Insurance?				Gender		Total
				Male	Female	
Yes	Age	0-24	% within Age of respondent	100.0%		100.0%
			% within Gender	5.0%		3.4%
		25-34	% within Age of respondent	46.7%	53.3%	100.0%
			% within Gender	17.5%	42.1%	25.4%
		35-44	% within Age of respondent	75.0%	25.0%	100.0%
			% within Gender	60.0%	42.1%	54.2%
		45-54	% within Age of respondent	75.0%	25.0%	100.0%
			% within Gender	15.0%	10.5%	13.6%
		55 or above	% within Age of respondent	50.0%	50.0%	100.0%
			% within Gender	2.5%	5.3%	3.4%
Total		% within Age of respondent	67.8%	32.2%	100.0%	

			% within Gender	100.0%	100.0%	100.0%
No	Age	35-44	% within Age of respondent	50.0%	50.0%	100.0%
			% within Gender	100.0%	100.0%	100.0%
	Total		% within Age of respondent	50.0%	50.0%	100.0%
			% within Gender	100.0%	100.0%	100.0%
Total	Age	0-24	% within Age of respondent	100.0%		100.0%
			% within Gender	4.9%		3.3%
		25-34	% within Age of respondent	46.7%	53.3%	100.0%
			% within Gender	17.1%	40.0%	24.6%
		35-44	% within Age of respondent	73.5%	26.5%	100.0%
			% within Gender	61.0%	45.0%	55.7%
		45-54	% within Age of respondent	75.0%	25.0%	100.0%
			% within Gender	14.6%	10.0%	13.1%
		55 or above	% within Age of respondent	50.0%	50.0%	100.0%
			% within Gender	2.4%	5.0%	3.3%
		Total	% within Age of respondent	67.2%	32.8%	100.0%
			% within Gender	100.0%	100.0%	100.0%

Table no: 1 - Awareness level and perception with respect to demographics Age and Gender

2) Educational Qualification, family Type and Awareness

Are you Aware of Health Insurance?				Type of Family		Total
				Nuclear	Joint	
Yes	Qualification	UG	% within Educational Qualification	100.0%		100.0%

			% within Type of Family	3.4%		1.7%
		PG	% within Educational Qualification	39.5%	60.5%	100.0%
			% within Type of Family	58.6%	86.7%	72.9%
		Ph.D.	% within Educational Qualification	73.3%	26.7%	100.0%
			% within Type of Family	37.9%	13.3%	25.4%
	Total	% within Educational Qualification		49.2%	50.8%	100.0%
		% within Type of Family		100.0%	100.0%	100.0%
No	Qualification	PG	% within Educational Qualification		100.0%	100.0%
			% within Type of Family		100.0%	50.0%
		Ph.D.	% within Educational Qualification	100.0%		100.0%
			% within Type of Family	100.0%		50.0%
	Total	% within Educational Qualification		50.0%	50.0%	100.0%
		% within Type of Family		100.0%	100.0%	100.0%
	Total	Qualification	UG	% within Educational Qualification	100.0%	
% within Type of Family				3.3%		1.6%
PG			% within Educational Qualification	38.6%	61.4%	100.0%
			% within Type of Family	56.7%	87.1%	72.1%
Ph.D.			% within Educational Qualification	75.0%	25.0%	100.0%

		% within Type of Family	40.0%	12.9%	26.2%
	Total	% within Educational Qualification	49.2%	50.8%	100.0%
		% within Type of Family	100.0%	100.0%	100.0%

Table no: 2 - Awareness level and perception with respect to demographics Qualification and Type of family

3) Annual Income and Awareness:

Are you aware of health insurance?			Are you Aware?		Total
			Yes	No	
Annual Income	Below 3 LPA	% within Annual Income	84.6%	15.4%	100.0%
		% within Are you Aware?	18.6%	100.0%	21.3%
	3-6 LPA	% within Annual Income	100.0%		100.0%
		% within Are you Aware?	22.0%		21.3%
	6-10 LPA	% within Annual Income	100.0%		100.0%
		% within Are you Aware?	47.5%		45.9%
	Above 10 LPA	% within Annual Income	100.0%		100.0%
		% within Are you Aware?	11.9%		11.5%
Total		% within Annual Income	96.7%	3.3%	100.0%
		% within Are you Aware?	100.0%	100.0%	100.0%

Table no: 3 - Awareness level and perception with respect to demographics Annual Income.

4) The relation of awareness about health insurance and having health insurance in the teaching community

		Do you have Health insurance?				Total
		Yes	Percent	No	Percent	

Are you Aware of Health Insurance?	Yes	51	86.44	8	13.56	59
	No	0	0	2	100	2
Total		51		10		61

Table no: 4 - The relation of awareness about health insurance and having it.

5) H0: Relation between Gender and awareness about health insurance

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	10.546 ^a	1	0.001		
Continuity Correction	5.182	1	0.023		
Likelihood Ratio	7.597	1	0.006		
Fisher's Exact Test				0.025	0.025
Linear-by-Linear Association	10.373	1	0.001		
N of Valid Cases	61				

Table no: 5 - Hypothesis relation of awareness about health insurance and having it.

6) H0: Private health insurance is well known to teaching community.

Count		I am aware of the companies offering health insurance					Total
		Highly Disagree	Disagree	Cant Say	Agree	Highly Agree	
Are you Aware of Health Insurance?	Yes	7	3	6	21	22	59
	No	2	0	0	0	0	2
Total		9	3	6	21	22	61

Table no: 6 -awareness about health insurance companies offering.

Findings:

The Study shows that awareness level differs with respect to age groups, it's found to be incremental as per age with respect to Male gender.

The age group 45-54 is found to be more aware of the male gender may be due to working culture.

The overall awareness level about health insurance is found to be 100% with gender but with age groups, it differs to almost 68% aware Male gender and 32 Female gender.

The study found that the awareness level with respect to Qualification is more (73%) for Ph.D. qualified teachers, which again differs with the type of family.

It found the Nuclear type family is more aware with respect to Qualification, but overall it's again 50% each for both types of family.

Teachers with annual income between 6 to 10 lac (47%)are more aware of health insurance compared to other groups, with overall awareness of about 12% of teachers having an income of more than 10 lac.

The study found that only 86% of the teachers aware about health insurance have purchased health insurance and about 14% still not sure to have any health insurance.

Conclusion:

In the course of this comprehensive study examining health insurance awareness and perceptions within the teaching community, valuable insights have been gleaned, offering a nuanced understanding of the current landscape. The findings underscore the multifaceted nature of factors influencing teachers' knowledge and attitudes toward health insurance.

One of the key observations is that the awareness level differs with respect to the age group in association with gender , but overall awareness level is almost same for both genders, revealing the awareness impact on how teachers engage with and comprehend health insurance options. These insights carry significant implications for policymakers, educators, and insurance providers aiming to address the specific needs of this vital demographic.

Looking forward, it is clear that a more informed teaching community can have cascading effects on the education sector as a whole. Future research endeavours could delve deeper into other levels of educators and make them aware about importance of health insurance. The level of awareness necessarily has no impact on having health insurance as still some teachers, even being aware are hesitant to buy health insurance may be due to availability of high income or may be the section with low income not ready to focus on health protection.

In conclusion, the insights gained from this research contribute not only to our understanding of health insurance awareness among teachers but also offer actionable pathways for improvement. By leveraging these findings, we can foster a more health-conscious and resilient teaching community, ultimately nurturing an environment conducive to the overall flourishing of educators and, by extension, the education system.

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