



Approved: 17JUNE10

Cambodia Health Insurance Conjoint Survey

Directions: Complete a separate form for each household. Circle the options or fill in the blanks.

Enter information below before the interview:

A. District code: 1 Thmar Pouk 2 Svay Chek

C. Interviewer code (1-5):

B. Village code (01-10):

D. Household ID code (B + C + No.1-4):

Screening Question & Oral Consent:

- Are you the head of the household or spouse of head of household? → If Yes, continue.
- Please read the oral consent form. → If given consent, continue.

1. Respondent Background

Respondent Information

1.1 Age years

1.2 Sex 1 Male 2 Female

1.3 Marital status 1 Single 2 Married 3 Widowed, divorced or separated

1.4 Years of schooling years

1.5 Literacy 1 Illiterate 2 Can read only 3 Can read & write

1.6 No. of household members [Counted if she/he lives here or absent for less than 12 months]

General trust

1.7 Which of the following best fits how you trust others? **[Provide options]**

I tend to: 1 not trust anyone 2 trust a few people 3 trust some people 4 trust most people 5 trust everyone

1.8 How would you rate your worry about paying for healthcare?

1 not worried 2 a little worried 3 worried 4 very worried

For the following questions, please select from [1 strongly agree, 2 agree, 3 neutral, 4 disagree, 5 strongly disagree]

1.9 Do you believe your neighbors will be kind to you if you are kind to them?	1	2	3	4	5
1.10 Would you like to support a project that might not benefit you most, but benefit other villagers?	1	2	3	4	5

2. Healthcare Utilization & Providers

Healthcare utilization

- 2.1 Was any member of this household admitted to a public hospital in the past 12 months? 1 Yes 2 No
- 2.2 Did any member of this household deliver a baby at a public facility in the past 12 months? 1 Yes 2 No
- 2.3 Is any member of your household sick or injured now or at any time in the last 30 days? 1 Yes 2 No
- 2.4 → If Yes, was advice or treatment sought at a public facility? 1 Yes 2 No

Healthcare providers

Now, we would like to ask you some questions about your feeling towards public and private healthcare providers.

For the following questions, please select from [1 strongly agree, 2 agree, 3 neutral, 4 disagree, 5 strongly disagree]

	Public Provider					Private Provider				
2.5 are very friendly and approachable.	1	2	3	4	5	1	2	3	4	5
2.6 are easy to make contact with.	1	2	3	4	5	1	2	3	4	5
2.7 care about your health just as much or more than you do.	1	2	3	4	5	1	2	3	4	5
2.8 act differently toward rich people than toward poor people.	1	2	3	4	5	1	2	3	4	5
2.9..... are extremely thorough and careful.	1	2	3	4	5	1	2	3	4	5
2.10 You trust in the skills and abilities of	1	2	3	4	5	1	2	3	4	5
2.11 The quality of care at [Health Centers OR Private Clinics] is very good.	1	2	3	4	5	1	2	3	4	5
2.12 The quality of care at [Referral Hospitals OR Private Hospitals] is very good.	1	2	3	4	5	1	2	3	4	5
2.13 You completely trust’s decisions about medical treatments.	1	2	3	4	5	1	2	3	4	5
2.14 All in all, you trust completely.	1	2	3	4	5	1	2	3	4	5

3. Healthcare Insurance

3.1 How would you rate your knowledge about health insurance?

1 don't know anything 2 know a little 3 know some 4 know a lot

3.2 Do you know about the health insurance organization called CAAFW? 1 Yes 2 No

→ If yes, tell us what you think about CAAFW. If no, tell us what you think about healthcare organizations in general.
For the following questions, please select from [1 strongly agree, 2 agree, 3 neutral, 4 disagree, 5 strongly disagree]

3.3 Organization staff are easy to make contact with.	1	2	3	4	5
3.4 Organization staff care about your health just as much or more than you do.	1	2	3	4	5
3.5 Sometimes organization staff allow you to owe money.	1	2	3	4	5
3.6 If you have a question, you think organization staff will give you a straight answer.	1	2	3	4	5
3.7 You believe organization staff will help you if you had problems at the HC or RH.	1	2	3	4	5
3.8 You think the organization staff are completely honest and reliable.	1	2	3	4	5
3.9 As far as you know, the organization staff are very good at what they do.	1	2	3	4	5
3.10 As far as you know, the quality of service by the organization is very good.	1	2	3	4	5
3.11 You believe the organization will pay for everything it is supposed to, even really expensive treatments.	1	2	3	4	5
3.12 You believe organization does good for the community.	1	2	3	4	5
3.13 The organization cares more about making money than about getting you the treatment you need.	1	2	3	4	5
3.14 All in all, you have complete trust in the organization.	1	2	3	4	5

4. Socio-economic status

- 4.1 Does your household own a piece of farmland? 1 Yes 2 No
- 4.2 Does your household own this house? 1 Yes 2 No
- 4.3 Does your household own any farm animals? 1 Yes 2 No
- 4.4 In the past 12 months, was your household short of food at any time? 1 Yes 2 No

Does your household own:

4.5 Television	1 Yes	2 No	4.15 Running water	1 Yes	2 No
4.6 Radio	1 Yes	2 No	4.16 Water pump	1 Yes	2 No
4.7 VCR/VCD player	1 Yes	2 No	4.17 Private latrine	1 Yes	2 No
4.8 Telephone/mobile	1 Yes	2 No	4.18 Rice mill	1 Yes	2 No
4.9 Traditional stove	1 Yes	2 No	4.19 Tractor/Kouyun	1 Yes	2 No
4.10 Gas stove	1 Yes	2 No	4.20 Plough/Harrow	1 Yes	2 No
4.11 Sewing machine	1 Yes	2 No	4.21 Bicycle	1 Yes	2 No
4.12 Battery	1 Yes	2 No	4.22 Motorcycle	1 Yes	2 No
4.13 Generator	1 Yes	2 No	4.23 Car	1 Yes	2 No
4.14 Electricity	1 Yes	2 No	4.24 Oxcart	1 Yes	2 No

Main material of: **[Record observation]**

4.25 Floor	1 Earth/clay	2 Wood planks	3 Thatch/palm/bamboo	4 Polished wood	5 Tiles/cement		
4.26 Roof	1 Plastic/tent	2 Thatch/palm/bamboo	3 Metal	4 Tiles/cement	5 Concrete		
4.27 Walls	1 No walls	2 Plastic/tent	3 Thatch/palm/bamboo	4 Wood	5 Mud	6 Tiles/cement/bricks	7 Metal

DISCRETE CHOICE EXPERIMENT

INTRODUCTION

Now we want to ask you more about health insurance.

Health insurance is a product where you pay some money to an organization in advance, but you do not have to pay anything or you pay very little when you actually seek care at public providers. Health insurance is a way to prevent you from worrying about paying for healthcare when you need to go to a health center or referral hospital.

Does your household currently have health insurance?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
→ If Yes: Did you newly join health insurance this year?	Yes	<input type="checkbox"/> (New)	No	<input type="checkbox"/> (Renew)
→ If No: Has your household ever had health insurance?	Yes	<input type="checkbox"/> (Drop-out)	No	<input type="checkbox"/> (Never)

We want to ask you about what you like and don't like about health insurance features.

For the purposes of this survey, please put yourself in the situation that you are shopping for health insurance. It is important for you to answer in the way you would if you were really choosing to buy health insurance.

There are no right or wrong answers.

This survey will probably seem repetitious. We are going to show you many different health insurance scenarios. We'll change the mix of features each time, so pay close attention. We need to ask you a lot of questions to understand how you react to subtle differences in health insurance features.

Are you ready?

These are the 5 health insurance features we want to ask you about.

Premium



This is how much money you pay for health insurance.

The listed price is for one person in your family per year.
If you buy health insurance, you have to enroll everyone in your family.

For example, if you have 4 people in your family and it costs \$2.0/person/year, then it will cost \$8.0 for your family per year.

Timing of payment



This is when you pay for health insurance.

You can pay once a year, or you can pay twice a year.

Hospital costs



This is how much you pay at the referral hospital.

You can pay nothing, or pay 20% of the costs.

Travel & meal costs



This is how much you pay to travel to the health center or referral hospital, and how much you pay for meals for your family members.

You can have this covered by health insurance or not.

Communication with Insurer



This is how often you can communicate with the organization that operates health insurance.

Cambodia Health Insurance Conjoint Survey

#1 Which health insurance option do you like more?

Option A

Option B

Premium



\$2.5/person/year
(100 Baht/person)

\$4.0/person/year
(160 Baht/person)

Timing of payment



Twice a year

Once a year

Hospital costs



Pay 20% of costs

Free

Travel & meal costs



Not covered

Covered

Communication with insurer



3-5 times a year

1-2 times a year

Would you actually buy the option you like more?

Yes

No

Cambodia Health Insurance Conjoint Survey

#2 Which health insurance option do you like more?

Option A

Option B

Premium



\$1.5/person/year
(60 Baht/person)

\$2.0/person/year
(80 Baht/person)

Timing of payment



Twice a year

Once a year

Hospital costs



Free

Pay 20% of costs

Travel & meal costs



Covered

Not covered

Communication with insurer



3-5 times a year

1-2 times a year

Would you actually buy the option you like more?

Yes

No

Cambodia Health Insurance Conjoint Survey

#3 Which health insurance option do you like more?

Option A

Option B

Premium



\$2.5/person/year
(100 Baht/person)

\$3.0/person/year
(120 Baht/person)

Timing of payment



Once a year

Twice a year

Hospital costs



Pay 20% of costs

Free

Travel & meal costs



Not covered

Covered

Communication with insurer



1-2 times a year

3-5 times a year

Would you actually buy the option you like more?

Yes

No

Cambodia Health Insurance Conjoint Survey

#4 Which health insurance option do you like more?

Option A

Option B

Premium



\$4.0/person/year
(160 Baht/person)

\$1.5/person/year
(60 Baht/person)

Timing of payment



Twice a year

Once a year

Hospital costs



Pay 20% of costs

Free

Travel & meal costs



Covered

Not covered

Communication with insurer



1-2 times a year

3-5 times a year

Would you actually buy the option you like more?

Yes

No

Cambodia Health Insurance Conjoint Survey

#5 Which health insurance option do you like more?

Option A

Option B

Premium



\$3.0/person/year
(120 Baht/person)

\$2.0/person/year
(80 Baht/person)

Timing of payment



Twice a year

Once a year

Hospital costs



Free

Pay 20% of costs

Travel & meal costs



Covered

Not covered

Communication with insurer



3-5 times a year

1-2 times a year

Would you actually buy the option you like more?

Yes

No

Two more to go!

Cambodia Health Insurance Conjoint Survey

#6 Which health insurance option do you like more?

Option A

Option B

Premium



\$2.0/person/year
(80 Baht/person)

\$2.5/person/year
(100 Baht/person)

Timing of payment



Once a year

Twice a year

Hospital costs



Pay 20% of costs

Free

Travel & meal costs



Not covered

Covered

Communication with insurer



3-5 times a year

1-2 times a year

Would you actually buy the option you like more?

Yes

No

Cambodia Health Insurance Conjoint Survey

#7 Which health insurance option do you like more?

Option A

Option B

Premium



\$4.0/person/year
(160 Baht/person)

\$3.0/person/year
(120 Baht/person)

Timing of payment



Twice a year

Once a year

Hospital costs



Free

Pay 20% of costs

Travel & meal costs



Not covered

Covered

Communication with insurer



1-2 times a year

3-5 times a year

Would you actually buy the option you like more?

Yes

No