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Patients' Satisfaction with Healthcare Services: A Comparative Study of Insured and Uninsured Patients at a Tertiary Hospital in Adamawa State, Nigeria

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Abstract

The study investigates patient satisfaction within this context, aiming to explore the factors influencing their healthcare experiences, particularly regarding insurance status. The study adopted cross-sectional design, the population comprises patient at General Outpatient Department (GOPD) at Modibbo Adama University Teaching Hospital. Data were collected using structured questionnaires Descriptive statistics was used to analyse the quantitative data. The study revealed that 33 (21.57%) of the patients are not satisfied with the service (Insured) while 36 (17.48%) are satisfied with the services (unsured). The study also revealed that insurance coverage played a role in certain areas, it is not the sole determinant of patient satisfaction in this setting. The study concludes that factors other than insurance status, such as the quality of healthcare services and the efficiency of the GOPD, significantly influence patient satisfaction. These results highlight the need for comprehensive strategies that address a broad range of factors affecting patient experiences, beyond insurance coverage alone. The insights from this research are crucial for healthcare providers and policymakers aiming to enhance patient satisfaction and improve healthcare delivery outcomes.

KEYWORDS: Patient Satisfaction, Health Insurance, Insured Patients, Uninsured Patients, Teaching Hospital.

INTRODUCTION

Healthcare systems are constantly evolving and enhancing, making it essential to evaluate outcomes while gauging the satisfaction of the service recipients, namely the patients. Patient satisfaction can be described as a patient's response to various elements of their service experience. Measuring patient satisfaction can offer significant and distinctive insights into everyday hospital care and its quality. It is widely recognized as an independent aspect of care quality that encompasses internal facets of hospital care. Historically, patient satisfaction has often been overlooked and disregarded, but it is gradually gaining importance. When patients have a positive relationship with their physicians and are actively involved in their care, they are more likely to be satisfied (Batbaatar et al., 2017).

Consequently, it is essential to identify and address the causes of patient dissatisfaction to prevent poor treatment adherence and ensure patients return for follow-up care (Chandra et al., 2019). The National Health Insurance Act (NHIA) is a social insurance program established under the NHIS Act 35 of 1999 to enhance the health of all Nigerians at a cost that is affordable for both the government and the citizens. The scheme aims to address the financial and accessibility challenges within the Nigerian healthcare sector. Research in Nigeria has demonstrated that the NHIS has improved both access to and the quality of

services in numerous hospitals (Alawode & Adewole, 2021). Periodic patient satisfaction surveys offer valuable feedback to hospital management and staff about the quality of services provided. These surveys are a routine part of total quality management in developed countries. This study aims to assess and compare satisfaction levels between NHIS-insured and uninsured patients at Modibbo Adama University Teaching Hospital (MAUTH) in Yola Adamawa.

Patient satisfaction is a crucial indicator of healthcare quality and effectiveness, reflecting the extent to which healthcare services meet patients' expectations and needs (Batbaatar et al., 2017). In Nigeria, the National Health Insurance Scheme (NHIS) aims to improve access to quality healthcare, yet it predominantly covers employees in the formal sector, leaving a significant portion of the population uninsured (Alawode & Adewole, 2021). This disparity raises important questions about the comparative satisfaction levels between NHIS-insured and uninsured patients.

At the Modibbo Adama University Teaching Hospital (MAUTH) in Yola Adamawa, a key referral center for over four million residents, understanding patient satisfaction is essential for enhancing service delivery and patient outcomes. Previous research has shown that dissatisfaction with healthcare services can lead to non-compliance with treatment, delays in seeking care, and poor health outcomes. Therefore, assessing and comparing patient satisfaction between insured and uninsured patients can provide valuable insights into the quality of care provided and highlight areas needing improvement. This study aims to fill the gap in knowledge regarding patient satisfaction disparities between NHIS-insured and uninsured patients at MAUTH.

METHODOLOGY

The study adopted a cross-sectional design to systematically assess and compare patient satisfaction levels between insured and uninsured. The population of the study included all patients who visited the GOPD at MAUTH during the study period. The participants were categorized into NHIS-insured patients: Patients who were covered under the National Health Insurance Scheme and uninsured patients: Patients who did not have any health insurance coverage. The Cochran's formula was used to determine the sample size. The Cochran's formula is given as:

$$n = (Z\text{^}2 * p * q)/d\text{^}2$$

$$n_0 = \frac{(1.96)^2 * 0.5 * (1-0.5)}{(0.05)^2} = 385$$

Adjusting for the finite population of 22,000 using the finite population correction formula:

$$\frac{n_0}{1+\frac{n_0-1}{N}} = \frac{385}{1+\frac{384}{22000}} = 378$$

A stratified random sampling technique was employed to ensure a proportional representation of both NHIS-insured and uninsured patients. Data was collected using a semi-structured self-administered questionnaire. The analysis of data collected for this study was primarily conducted using descriptive statistics and comparative analysis. Descriptive statistics provided a way to summarize and describe the basic features of the data, offering summaries about the sample and the measures.

RESULTS AND DISCUSSION

Table 1: Health Insurance Information

STATEMENT	CATEGORY	NO. (%)
Enrolment any health insurance scheme	Yes	153 (42.62%)
	No	206 (57.38%)
Duration of Enrolment (Insured patients)	1-5 Years	61 (39.87%),
	5-10 Years	50 (32.68%)
	10 Years	42 (27.45%)
Satisfaction with the coverage provided by your health insurance scheme	Yes	134 (87.58%)
	No	19 (12.42%)

Source: *Survey conducted by the researcher, 2024*

With regards to enrolment in Health Insurance Schemes, the table indicates that a significant proportion of the respondents, 206 (57.38%), are not enrolled in any health insurance scheme. This majority suggests a potential gap in access to healthcare services, as those without insurance may face financial barriers when seeking medical care. In contrast, 153 (42.62%) have health insurance coverage, indicating that less than half of the population is insured. This disparity highlights a critical area for intervention, as expanding insurance coverage could potentially improve healthcare access and financial protection for the uninsured. In the duration of enrolment**, a**mong the insured respondents, the duration of enrolment shows a notable spread across different time frames. The largest group, comprising 61 (39.87%), has been enrolled in a health insurance scheme for 1 to 5 years. This suggests that a significant portion of the insured population may be relatively new to health insurance, which could reflect recent initiatives or policies aimed at increasing coverage. Meanwhile, 50 (32.68%) have been enrolled for 5 to 10 years, and 42 (27.45%) of the respondents have been insured for over 10 years. This distribution indicates a mix of long-term and relatively recent enrollees, which can provide varied perspectives on the evolution and performance of health insurance schemes over time.

While, on the satisfaction with Health Insurance Coverage, 134 (87.58%) expressing satisfaction with their health insurance coverage. This high satisfaction rate underscores the adequacy of the health insurance schemes in meeting the healthcare needs of the insured respondents. Such positive feedback may reflect the quality of services covered, the scope of coverage, and the perceived value of insurance in mitigating healthcare costs. However, there remains a minority 19 (12.42%) who are dissatisfied with their coverage. The relatively high satisfaction rate among insured individuals suggests that health insurance schemes, where available, provide a crucial safety net and contribute positively to the overall healthcare experience. However, the significant portion of the population that remains uninsured points to potential barriers to enrolment.

Table 2: Respondents' GOPD Experience

STATEMENT	Category	Insured patients No (%)	Uninsured patients No (%)
Frequency of visiting the Hospital	Rarely	4 (2.61%)	6 (2.91%)
	Occasionally	40 (26.14%)	36 (17.48%)
	Regularly	109 (71.24%)	164 (79.61%)
Accessibility of healthcare services	Excellent	30 (19.61%)	40 (19.42%)
	Good	112 (73.20%)	152 (73.79%)
	Fair	7 (4.58%)	13 (6.31%)
	Poor	4 (2.61%)	1 (0.49%)
How would you rate the cleanliness and organization of the GOPD facilities?	Excellent	34 (22.22%)	38 (18.45%)
	Good	108 (70.59%)	148 (71.84%)
	Fair	9 (5.88%)	19 (9.22%)
	Poor	2 (1.31%)	1 (0.49%)
Satisfaction with the waiting time before seeing a doctor	Excellent	33 (21.57%)	36 (17.48%)
	Good	106 (69.28%)	154 (74.76%)
	Fair	11 (7.19%)	15 (7.28%)
	Poor	3 (1.96%)	1 (0.49%)
Effectiveness of the laboratory services at the GOPD?	Excellent	44 (28.76%)	35 (16.99%)
	Good	102 (66.67%)	149 (72.33%)
	Fair	6 (3.92%)	21 (10.19%)
	Poor	1 (0.65%)	1 (0.49 %)

Source: *Survey conducted by the researcher, 2024*

With regards to frequency to the hospital, (71.24%) reported visiting regularly, while a smaller percentage (26.14%) visited occasionally, and only 2.61% visited rarely. In contrast, the uninsured patients showed a higher proportion of regular visitors (79.61%), with 17.48% visiting occasionally and 2.91% rarely visiting. This suggests that both insured and uninsured patients heavily rely on GOPD services, on the accessibility to the hospital services, (73.20% of insured reported good, while 73.79% of uninsured also good. Satisfaction with waiting times before seeing a doctor was slightly higher among uninsured patients, with 74.76% rating it as 'Good' compared to 69.28% of insured patients. Both groups had a similar percentage of 'Excellent' ratings (21.57% insured, 17.48% uninsured), but insured patients had a slightly higher dissatisfaction level, with 7.19% rating the waiting time as 'Fair' and 1.96% as 'Poor'. This discrepancy suggests that insured patients may have higher expectations for reduced waiting times. A higher percentage of insured patients rated the laboratory services as 'Excellent' (28.76%) compared to uninsured patients (16.99%). However, both groups rated the services predominantly as 'Good' (66.67% insured, 72.33% uninsured). The 'Fair' ratings were slightly higher among uninsured patients (10.19% vs. 3.92% for insured), suggesting some perceived inefficiencies or inconsistencies in the service quality. The analysis reveals a generally positive experience among both insured and uninsured patients at the GOPD, with some differences in perceptions of service aspects like waiting times, cleanliness, and medication availability

Table 3: Respondents' Overall Satisfaction Levels

STATEMENT	CATEGORY	INSURED PATIENTS (%)	UNINSURED PATIENTS (%)
Satisfaction with healthcare services provided at the hospital	Very Satisfied	30 (19.61%)	35 (16.99%)
	Satisfied	114 (74.51%)	162 (78.64%)
	Neutral	9 (5.88%)	8 (3.88%)
	Dissatisfied	0 (0%)	0 (0%)
	Very Dissatisfied	0 (0%)	1 (0.49%)

Source: *Survey conducted by the researcher, 2024*

Table 4: Respondents' views on health insurance impact and enrolment consideration

STATEMENT	CATEGORY	NO (%)
Being enrolled in a health insurance scheme has positively impacted your access to healthcare services at the GOPD (Insured patients)	Yes	133 (86.93%)
	No	7 (4.58%)
	Not Sure	13 (8.50%)
Enrolling in a health insurance scheme in the future to access healthcare services at the GOPD (Uninsured patients)	Yes	104 (50.59%)
	No	37 (17.96%)
	Not Sure	65 (31.55%)

Source: *Survey conducted by the researcher, 2024*

The findings revealed a generally positive perception of health insurance among respondents. A substantial majority (86.93%) of insured participants reported that health insurance had improved their access to healthcare services, indicating strong perceived benefits of coverage. Only 4.58% reported no positive impact, while 8.50% were uncertain about its benefits. Regarding future enrolment, 50.59% of respondents expressed willingness to join a health insurance scheme, whereas 17.96% were unwilling and 31.55% remained uncertain. The considerable level of uncertainty suggests the existence of barriers or concerns that may limit participation. Overall, the results indicate favorable attitudes toward health

insurance and highlight the need for enhanced public education and awareness initiatives to promote enrolment and improve understanding of its benefits.

DISCUSSION OF FINDINGS

The study found that many patients highlighted the need for improved facilities within the hospital such as better maintenance of existing infrastructure, expansion of waiting areas to accommodate the growing number of patients and upgrading medical equipment to enhance diagnostic and treatment capabilities. The study also found that majority of the patients pointed out that administrative processes, such as the need to generate a code before seeing a doctor, contribute to delays and inefficiencies. The study found that availability of prescribed medications at the hospital's pharmacy was noted as an area needing improvement. Some respondents reported encounters with difficulties in obtaining necessary medications due to stock shortages.

CONCLUSION

The study conducted the hospital has provided comprehensive insights into patient demographics, satisfaction levels, and the impact of health insurance on healthcare access. The demographic analysis revealed a diverse patient population, encompassing a range of ages, genders, educational backgrounds, and income levels. The study also concluded that the diversity emphasizes the necessity for a healthcare system that can cater to varied patient needs effectively. A significant aspect of the research focused on the role of health insurance in shaping patient experiences at the hospital. While a substantial portion of respondents were uninsured, the comparison between insured and uninsured patients did not reveal significant differences in overall satisfaction levels. Both groups expressed high levels of satisfaction with key aspects of their care, such as the quality of medical services and the professionalism of the staff. This suggests that irrespective of insurance status, the hospital has been able to provide a consistent level of care to its patients. The also concluded that the insured patients generally had more positive perceptions of the accessibility and efficiency of services, reflecting the financial security that insurance coverage provides. On the other hand, uninsured patients, despite showing similar levels of satisfaction, indicated a higher level of uncertainty regarding the benefits of health insurance, with many unsure about enrolling in a scheme.

RECOMMENDATIONS

1. It is recommended that the hospital develop a comprehensive information campaign to educate patients about the advantages of health insurance, the process of enrolling in schemes like NHIS, and the specific coverage options available.
2. The study identified areas such as waiting times and the availability of prescribed medications as significant factors affecting patient satisfaction. To address these issues, the hospital should implement strategies to streamline patient flow and reduce wait times, perhaps through better appointment scheduling and staffing. Additionally, ensuring a reliable supply of medications by working closely with suppliers and managing inventory effectively can greatly improve patient satisfaction.
3. To continuously monitor and improve the quality of healthcare services, MAUTH should enhance its patient feedback mechanisms. This could involve the introduction of digital platforms for real-time feedback, periodic satisfaction surveys, and suggestion boxes throughout the hospital. Engaging patients in this manner not only helps in identifying areas for improvement but also empowers them to be active participants in their healthcare journey.

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