

Situation of Medical Examination and Treatment through Health Insurance Cards, Research in NINH BINH Province, Vietnam

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SUMMARY: Rapidly growing in health insurance beneficiaries, but the coverage rate of health insurance in districts and cities in Ninh Binh province is uneven. Due to the rapid increase in health insurance coverage, hospitals must improve the scale and quality of medical examination and treatment. The research results have shown the situation of medical examination and treatment using health insurance cards in Ninh Binh province, Vietnam. Health insurance assessment is increasingly strengthened and carried out by the process. The situation of medical examination and treatment using health insurance cards in Ninh Binh province has increased over the years. The General Hospital in Ninh Binh province has done a good job of medical examination and treatment for health insurance card users, so the number of medical examinations and treatment of this type increases year by year. Accordingly, in the medical examination and treatment of patients using health insurance cards in Ninh Binh province, many positive results have been achieved. Coordinate with departments, branches, and mass organizations to intensify innovation and diversify forms of propaganda; focus on exploiting and developing beneficiaries of voluntary health insurance. Coordinate with the authorities in the inspection and inspection at both medical examination and treatment facilities in the whole province, the hospital does not allow overspending of health insurance funds. Hospitals have complied with regulations in the flow of treated patients, proactively reviewed and classified patients right from the reception stage, ensuring the transfer to inpatient or outpatient treatment in accordance with the patient's condition, to reduce the rate of inpatient treatment, reduced inpatient treatment days, limit the assignment of unnecessary technical services. Hospitals coordinate and support relevant agencies and units to strengthen inspection and

inspection of the implementation of health insurance examination and treatment. Missing the above efforts of social insurance agencies and hospitals, the number of people seeking medical treatment and health insurance increased rapidly and significantly reduced the proportion of referral patients.

Keywords: Ninh Binh, General Hospital, Medical examination and treatment, Health insurance card

I. INTRODUCTION

Health insurance is considered an effective tool in improving social security policies through sharing risks for those unfortunate enough to have health problems; At the same time, it is also a practical solution to help people be economically proactive in preventing illness and disease. "Since its inception in 1992, policies and laws on health insurance have been constantly improved and have been effective in perfecting the health financing policy of our country. Health insurance has gradually penetrated the lives of working people, civil servants, public employees, students, and students. Therefore, the current orientation towards universal health insurance is a deep concern of the Party and the State in national development policies in general and taking care of public health in particular. In addition to Resolution 21 aiming to improve the coverage of health insurance, the Project on the implementation of the roadmap towards universal health insurance in the period of 2012-2015 and 2020 has been approved by the Government, with the specific goal of continuing to maintain groups of people who have participated in health insurance to reach 100%; At the same time, expand target groups so that by 2015 to reach the rate of over 70% of the population participating in health insurance, striving to have over 80% of the

population participating in health insurance by 2020.

The whole province of Ninh Binh has 138 medical examination and treatment establishments signing health insurance contracts with Social Insurance, including 8 directly contracted district-level medical examination and treatment establishments, 11 regional polyclinics and 127 commune health stations, wards and townships perform contracts through General Hospitals or district health centers. According to the provisions of the Law amending and supplementing some articles of the Law on Health Insurance, from January 1, 2016, holders of health insurance cards initially registered at district-level health establishments are entitled to choose medical examination and treatment at other district-level medical examination and treatment establishments within the province without needing a hospital transfer certificate. It can be said that the passage of medical examination and treatment Health Insurance is an important regulation that creates maximum conditions for Health Insurance participants to access health services. At the same time, this is also a factor that motivates hospitals and clinics of the same class in the province to enhance service quality to attract patients. And more importantly, patients are still beneficiaries when the quality of services is increased, better meeting the needs of people's health care in the area. With this change, the number of medical examinations and treatment of health insurance at the commune level tends to decrease. According to the report on the situation of social insurance of Ninh Binh province, in the first 6 months of 2020, the total number of medical examination and treatment visits for health insurance at district and commune levels is: 464,958 times, down 45,715 times over the same period in 2019, of which: District route total number of medical examination and treatment visits is 297,172, accounting for 38% of the total number of medical examination and treatment visits in the province, the total cost of medical examination and treatment at the district level is 81,871 million VND, accounting for 20% of the total cost of medical examination and treatment of the whole province; at the commune level, the number of medical examination and treatment visits was 167,786, accounting for 21% of the number of medical examinations and treatment in the province; The total cost of medical examination and treatment for the commune level is 9,719 million VND, accounting for 2% of the total cost of medical examination and treatment of the whole province. Our research objective is to assess the situation of medical examination and

treatment using health insurance cards and the results achieved by Ninh Binh General Hospital.

II. OVERVIEW OF THE HOSPITAL CONDUCTING THE RESEARCH

According to the public information of Ninh Binh General Hospital we learned, the hospital "was established in 1928 with the original name of Ninh Binh Hospital. In 2010, the hospital moved to a new facility with a scale of 700 beds and after implementing autonomy of 1200 beds. Ninh Binh General Hospital is a Grade I hospital leading the provincial line. The hospital has 45 departments, rooms and equivalents including 1 oncology center, 1 line direction training center, 25 clinical departments, 8 subclinical departments, 9 functional rooms and 1 outpatient transport emergency team. The hospital has a total of more than 900 staff, medical staff, and employees who have been performing the task of medical examination and treatment. In addition, Ninh Binh General Hospital also performs the functions of training, scientific research, line direction, disease prevention, international cooperation, and economic management.

The hospital has a system of modern medical equipment. Multifunction linear accelerator, cobass 6000 testing machine performs biochemical and immunological tests simultaneously, SARS-COVID-2 testing machine, smart medical examination and treatment card application, medical image storage and transmission system, telemedicine system... Vascular intervention imaging machine system, and 1.5 tesla magnetic resonance imaging.

Tam Diep General Hospital is currently a Grade 3 general hospital with a scale of 100 beds. They are organized into 3 functional departments, 10 clinical and paraclinical departments. For many consecutive years, the hospital has always fulfilled the task of caring for and protecting people's health in the town and neighboring localities. The quality of medical examination and treatment has been improved, many new techniques have been implemented, many research topics and technical improvement initiatives have been applied, and many cases of serious diseases have been rescued and successfully treated. Patients have trusted the hospital, in the team of doctors, peace of mind to visit and treat at the hospital, the referral rate has decreased significantly, helping patients reduce treatment costs and contributing to reducing the load for provincial and central hospitals. In order to improve the quality of human resources every year, the provincial General Hospital has deployed 11 techniques including 4 clinical techniques and 7

subclinical techniques, developed 49 technical procedures and standard protocols of the Ministry of Health, brought 37 upper-level training staff, 107 staff from the NORED project, 8 rotating staff from the National Heart Institute Satellite Hospital, training in the form of technology transfer contracts for 10 staffs, transferring highly specialized techniques to 24 doctors at district hospitals. In collaboration with central hospitals, 13 classes were organized with 350 trainees, including 75 visits of district staff, especially the provincial hospital's internal medicine department has developed techniques for placing permanent pacemakers, imaging and intervention of lower extremity artery stenosis.

Nho Quan District General Hospital is considered a Grade III hospital according to the division of technical expertise. Nho Quan District General Hospital has a scale of 125 beds, with 19 departments and affiliated rooms, including 11 clinical departments, 4 functional rooms and 4 regional polyclinics with more than 170 staff, doctors and doctors. Although there are still many specific difficulties of a medical unit operating in a mountainous district, such as unsynchronized equipment, deteriorating facilities; young staff who do not have much experience; There is a shortage of human resources, especially a team of doctors with deep professional qualifications... but the staff, doctors and doctors of the hospital have made efforts to overcome difficulties, unite to perform and complete the assigned professional tasks, becoming a reliable address for many patients in Nho Quan district and a part of the people in Hoa Binh province, Purification.

Nho Quan District General Hospital has paid special attention to medical examination and treatment, considering this as a core factor to affirm the prestige and capacity of a high-quality district hospital. Accordingly, with the attention of all levels and sectors, especially the Norred project, the hospital has been invested in purchasing many pieces of equipment to serve the needs of medical examination and treatment for people such as ventilators, Monito monitoring patients, ophthalmoscopes, acupuncture semiconductor laser machines, dental chair machine, X-ray machine, laser magnet machine, electrocardiograph, laparoscopic surgery kit. At the same time, the hospital is also invested in many machines and equipment such as biochemical testing machines for blood, and urine, 4D color ultrasound machines, electrocardiographs, and many other equipment...

In 2016, the hospital conducted examination and treatment for more than 96,000 patients, reaching 113% of the plan. Which,

inpatients nearly 13 thousand people, reaching 172% of the plan; the total number of days of inpatient treatment was more than 732 thousand days, reaching 158%; surgery for 876 cases, radiography for nearly 14 thousand cases, testing of more than 125 thousand samples, ultrasound for more than 15 thousand cases; Hospital bed occupancy reached 158%. Regional polyclinics have also examined and treated more than 34 thousand patients, with a total number of treatment days of more than 17 thousand days. The planned targets for medical examination and treatment expertise have met and exceeded the plan of the Department of Health. The hospital has implemented 83 hospital classification criteria of the Ministry of Health. These results gradually help the hospital improve the quality of medical examination and treatment for people in the area."

The implementation of medical examination and treatment of health insurance is always a concern for the hospital's leaders. Right from the beginning of the year, the hospital has implemented the signing of health insurance examination and treatment contracts for over 110 thousand health insurance cards, accounting for over 70% of the population in the area; In particular, paying attention to patients from poor households, near-poor households, children under 6 years old and some other priority beneficiaries, for 30 commune, township health stations and regional polyclinics, meeting the needs of medical examination and treatment for common diseases for patients at the commune level. Especially, since the regulation of medical examination and treatment in hospitals from the district level, the hospital has created all conditions for people with health insurance cards to come for medical examination and treatment, thereby contributing to reducing overcrowding at the hospital.

III. SITUATION OF PARTICIPATION IN HEALTH INSURANCE IN NINH BINH PROVINCE

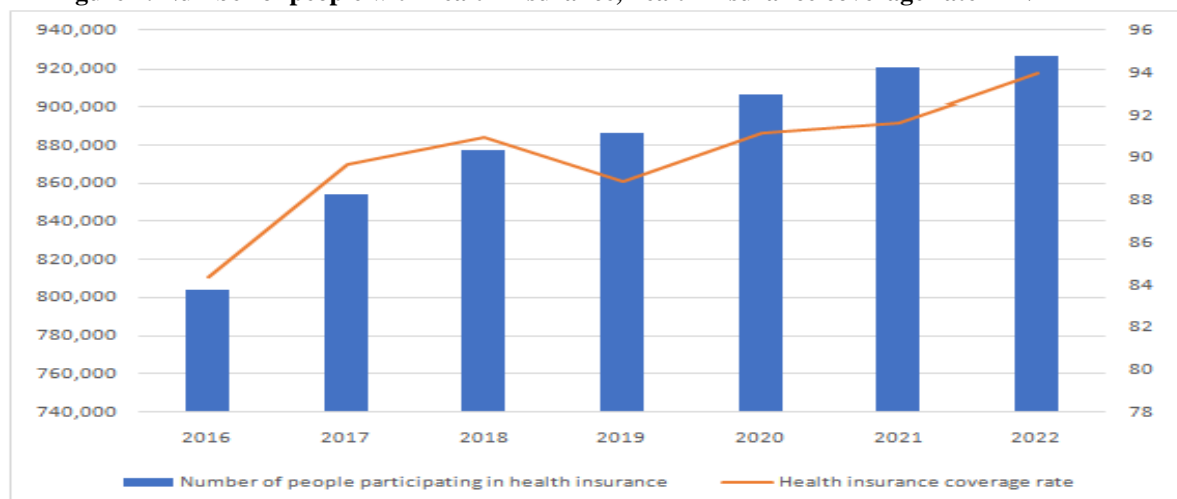
Health insurance shows humanity and risk sharing among workers in society. Recognizing the importance of health insurance to the social security system, the Party and State have developed health insurance policies and changed accordingly according to each economic period in Vietnam. Health insurance began to be implemented in 1992 with the Government's Decree on the implementation of Health Insurance and in 2008, the Law on Health Insurance was officially passed by the XII National Assembly. In the first year of implementing the health insurance policy, the country only had nearly 4 million participants,

mainly from cadres, civil servants, and employees in State agencies. The expansion of subjects in the following years faced many difficulties, one of the reasons was that the human resources of the health sector were still thin, could not directly access the people, and information about health insurance was limited. In response to such difficulties, the Prime Minister transferred the function of organizing the implementation of the health insurance policy from the Ministry of Health to Vietnam Social Insurance in 2002. Social insurance agencies across the country have cooperated with local functional departments to offer many synchronous solutions such as policies for each region, strengthening communication, and supporting people to access information about health insurance. In the five years from 2005 to 2010, the results of health insurance implementation nationwide have changed significantly. The number of people with health insurance at this time doubled from 23 million to more than 50 million. Following that development momentum, in the target assigned to the Government to implement Resolution 68 of the National Assembly is to ensure that by 2015 at least 75% of the population participates in health insurance and by 2020 at least 80% of the population participates in health insurance. To accomplish this task, in 2013, the Prime Minister approved the Project to implement the roadmap towards universal health coverage for the period 2012-2015 and 2020. In the Government Report to the National Assembly on the results of the implementation of Resolution 68, the country has about 83.5 million people participating in health insurance, reaching a coverage rate of 89.8% of the population, nearly 10% higher than the target in Resolution 68. Notably, there are more than 22

provinces and cities with coverage rates of more than 90% of the population. This shows that the Party and Government of Vietnam are in the right direction, the development of health insurance participants quickly and firmly in the roadmap towards universal health insurance.

Identifying the development of health insurance is one of the important tasks towards the goal of universal health coverage. Ninh Binh has had many solutions to develop health insurance participants in the province. Along with Decree 146/2018/ND-CP, stipulating the level of health insurance contributions applied in practice, in recent years, the expansion and development of health insurance participants in Ninh Binh province has achieved many remarkable results, health insurance participants increased sharply over the years from 2016 to 2019. In 2019, the coverage rate of health insurance was 92%, exceeding 7% of the target set by the Resolution of the XXI Provincial Party Congress for the term 2015-2020. Currently, in the province, 100% of people from near-poor households participate in health insurance. Ninh Binh is also one of 3 provinces nationwide where 100% of the elderly from 75 years old to under 80 years old do not have pensions and social protection regimes funded by the provincial budget to buy free health insurance cards. In 2019, Ninh Binh deducted a budget of over VND 2.7 billion, and bought free health insurance cards for over 3.6 thousand elderly people, ensuring that 100% of these beneficiaries are examined and treated with health insurance cards. Data on the total number of people with health insurance and the coverage rate of health insurance in the province are shown in Figure 1.

Figure 1. Number of people with health insurance, health insurance coverage rate in Ninh Binh



Source: Social Insurance Report of Ninh Binh province

Along with the rapid development of health insurance participants, Ninh Binh still has problems such as uneven coverage rate of health insurance in districts and cities. The coverage rate is nearly 100% in the city areas of Tam Diep, Ninh Binh, and districts such as Nho Quan. Meanwhile, Gia Vien and Yen Mo districts are quite low, less than 80%. In addition, the rapid increase in health insurance coverage requires improving the quality of medical examination and treatment, accordingly, the assessment of health insurance is increasingly strengthened and carried out following the process.

IV. SITUATION OF MEDICAL EXAMINATION AND TREATMENT USING HEALTH INSURANCE CARDS IN NINH BINH PROVINCE

Over the past years, the Department of Health of Ninh Binh Province has done well in directing hospitals, notably Ninh Binh General

Hospital, Tam Diep City General Hospital, and Nho Quan General Hospital to coordinate with relevant agencies, departments, and branches to implement the examination well, medical treatment using health insurance cards, ensuring benefits for health insurance participants to receive convenient and fair medical examination and treatment. Medical staff at hospitals pay great attention and are active in scientific research and the application of technical improvements to improve professional qualifications. Pay attention to the improvement of hospital quality, develop and implement 808 technical processes, develop guidelines for diagnosis and treatment of 220 common diseases in clinical departments; develop 10 management processes; inspect and supervise departments that implement the process of reporting medical incidents; standardize the process of receiving medical examinations.

Table 1. Provincial medical examination and treatment Health insurance in Ninh Binh province

Year	Number of people with Health Insurance	Number of people seeking medical examination and treatment by Health Insurance card	Proportion
2016	803577	271974	34
2017	854378	315292	37
2018	877443	352877	40
2019	1030400	529100	51

Source: Compiled from the report of the Department of Health of Ninh Binh province

Medical examination and treatment are guaranteed to be safe, not allowing major professional errors to affect the life and health of patients. Well implement the rules of communication and behavior; nursing work; infection control and epidemic prevention, hospital environment; international cooperation; management and use of medical equipment; security and fire prevention, ensuring safety for medical staff, patients, family members, and visitors... In particular, the hospital always focuses on performing well in the hospital's social work. Thereby contributing to meeting the satisfaction and trust of patients.

From the summary table of the number of people seeking medical examination and treatment with health insurance cards in Ninh Binh province, the number of people seeking medical examination and treatment with health insurance cards has increased over the years. Especially since 2016, the number of people visiting with health insurance cards increased by 123% compared to 2015. This is also partly due to the effective regulation of online medical examination and treatment. At the same

time, thanks to the good work of medical examination and treatment for health insurance card users, the number of medical examinations and treatments of this type increases year by year. In the first 6 months of 2020, Ninh Binh province has received 171 thousand people for medical examination and treatment; of which nearly 120 thousand medical examination and treatment people have health insurance cards. The Social Insurance Agency of Ninh Binh province said: In the first 6 months of 2023, there will be nearly 730 thousand visits to medical examination and treatment Health insurance with an amount of more than VND 500 billion. Thanks to the Health Insurance card, many people have reduced the burden of medical treatment costs, especially for those in difficult circumstances when unfortunately facing health risks. In the medical examination and treatment of patients using health insurance cards in Ninh Binh province, many positive results have been achieved.

Coordinate with departments, branches, and mass organizations to intensify innovation and diversify forms of propaganda; focus on exploiting

and developing beneficiaries of voluntary health insurance. Coordinate with the authorities in the inspection and inspection at both medical examination and treatment facilities in the whole province, the hospital does not allow overspending of health insurance funds.

Hospitals have complied with regulations in the flow of treated patients, proactively reviewed and classified patients right from the reception stage, ensuring the transfer to inpatient or outpatient treatment under the patient's condition, in order to reduce the rate of inpatient treatment, reduced inpatient treatment days, limit the assignment of unnecessary technical services.

Hospitals coordinate and support relevant agencies and units to strengthen inspection and inspection of the implementation of health insurance examination and treatment. As a result, the number of people seeking medical treatment and health insurance increased rapidly and significantly reduced the proportion of referral patients.

V. CONCLUSIONS

Ninh Binh is a province that has been experiencing strong economic development in the past 5 years. Along with economic development, the simultaneous development of the quality of life, including the quality of medical examination and treatment, is an urgent requirement in the common goal of the province and the common goal of the whole country to become the goal of universal health insurance. Currently, the hospital in Ninh Binh province is the place with the largest number of patients receiving health insurance examination and treatment patients along the provincial line in the whole province. Therefore, the study of "The situation of medical examination and treatment using health insurance cards" at hospitals in Ninh Binh province will create an overview for hospital administrators in improving and enhancing the quality of health services to meet the needs, and aspirations of patients better, as only enhancing the quality of health services and the quality of services of the Health Insurance Agency will make the sustainability of Health Insurance.

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