

## INFLUENCE OF HEALTH INSURANCE ON CLINICAL DECISION MAKING AMONG KENYAN DOCTORS IN EMERGENCY CARE

**Background:** Majority of Kenyans lack health insurance and therefore find it difficult to raise money for health expenditure. Studies elsewhere have shown disadvantage to uninsured individuals in terms of health care accorded to them when compared to those insured, even in provision of lifesaving medical care. There is scarcity of research in Kenya to evaluate whether lack of insurance affects the kind of health care they receive.

**Objective:** To examine the extent that clinical decisions on emergency medical care by doctors in Kenya changed given the health insurance status of a patient

**Methodology:** An online self-administered survey was sent to Kenyan doctors. Data obtained included demographics of the doctors and the modality of payment of their patients. Respondents were then asked how often they would change their clinical decisions in emergency medical cases. The results were compared to the payment modality of their patients. Chi square test was used to measure significance for a p value of/or less than 0.05 using SPSS software.

**Results:** The completed responses were 183 (20 % of total surveyed). Of the respondents' data analyzed, 84% reported that they had changed their clinical decisions on basis of health insurance status of the patients. In regards to decision change in delivery of emergency health care, no difference was found between the doctors who attended to uninsured patients and those who attended to insured patients (p=0.4).

**Conclusion:** While clinical decision making of Kenyan doctors is influenced by health insurance, delivery of emergency health care is not influenced by health insurance.

**Recommendation** is made to the government bodies to formulate policies that ensure that health-care is universally available regardless of insurance status. Further research on objective outcome measures in emergency care should be done.

### Keywords

Health insurance, Emergency medical care, Clinical decisions

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**Track Classification:** Healthcare financing