

论文

沈阳市城镇参保职工个人账户认知及使用调查

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摘要:

目的 了解辽宁省沈阳市城镇职工医疗保险个人账户认知情况及使用中存在问题并提出建议。方法 采用多级随机抽样方法抽取沈阳市7 087名城镇参保职工进行问卷调查。结果 参保职工对个人账户相关信息知晓率不高, 不知道医疗保险个人账户能用来缴纳住院门槛费的占58.66%, 不知道医疗保险个人账户可以累积并计息的占71.65%, 不知道医疗保险个人账户可以继承的占73.15%; 个人账户使用情况较好, 购药的总体经常使用率达到62.42%, 只有14.72%的人在医院看病时基本不用, 8.54%的人在药店购药时基本不用; 改革意愿方面, 39.18%的人认为应降低个人缴费比例, 仅6.62%的人赞成取消个人账户。结论 普及医疗保险个人账户相关知识和政策, 加强管理和监督, 进一步扩大个人账户使用范围。

关键词: 城镇参保职工 个人账户 认知与使用

Cognition and utilization of individual account of medical insurance among employees in Shenyang city

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Abstract:

Objective To explore the problems in cognition and utilization of individual account of medical insurance among employees in Shenyang city for making suggestions to solve the problems. Methods Using multistage random sampling method, we conducted a self-administered questionnaire survey among 7 087 urban staff and workers in Shen-yang city. Results Among the employees surveyed, 58.66% did not know that the medical insurance individual account could be used to pay the threshold cost of hospitalization; 71.65% did not know the fund in the individual account could be accumulated with interest; and 73.15% did not know the savings in the individual account could be inherited. The ratio of the individual accounts with good utilization was 62.42%. Among the insured employees, 14.72% did not use their individual accounts when visiting doctors in hospitals and 8.54% did not use the accounts when purchasing medicine. There were 39.18% of the insured employees suggesting to reduce the ratio of individual payment for medical insurance and only 6.62% being in favour of abolishing the individual account. Conclusion Knowledge and policies related to medical insurance individual account should be popularized and relevant management and supervision should be enforced to promote the utilization of medical insurance individual account among the insured employees.

Keywords: urban employees with medical insurance individual account cognition and utilization

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