The effect of health insurance on health care utilization in Mexico

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Abstract: Background. Health insurance is often cited as a policy instrument with the capacity to improve equity of health care access and health outcomes. In Mexico, more than 40% of the Mexican population is uninsured. The Mexican government is working towards expanding social health insurance coverage to the entire population by the year 2025. Objective. Three specific aims are addressed in this dissertation: (1) to examine the effect of insurance on health care utilization including preventive, curative and hospital care, (2) to study the effect of insurance on diagnosis and control of two chronic diseases, diabetes and hypertension, and (3) to examine the pathway through which insurance affects diagnosis and control of chronic disease. Data. The 2000 wave of the Mexican National Survey of Health, a cross-sectional, nationally representative data set, is used for this analysis. Methods. This analysis includes the use of linear probability models, two stage least squares and propensity score analysis. Two stage least squares is used to address the potential endogeneity of insurance. Results. This dissertation finds that insurance consistently increases the use of health care for curative, preventive and hospital care. The effect of insurance on disease diagnosis and control is less clear. Insurance significantly increases the likelihood of being screened for diabetes and hypertension in the past year; however, this translates to a significant effect of insurance on diagnosis only for hypertension. Specifically, insurance does not have a significant effect on chronic disease control for either hypertension or diabetes; however, insurance significantly increases the probability of receiving medicines if treated for hypertension. Discussion. The contributions of this research include addressing the potential endogeneity of insurance and the use of objective physiologic measures of health status in understanding the diagnosis and control of chronic disease. The findings from this research could assist the Mexican government in the development of their national health program agenda by providing significant information on the role of health insurance on health care use and the pathway through which insurance affects chronic disease diagnosis and control.

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