

Research Title: An Impact Evaluation of the Voluntary Student Health Insurance Scheme in Vietnam

Author/s: Marian Theresia Valera

Category: 1G: Cutting-edge Research: Financing for people-centred and equitable health systems

Background

Vietnam implemented a nationwide Voluntary Student Health Insurance (VSHI) scheme in 1998 with the aim of strengthening the school health system and reducing the level of health inequity among school-aged children. After more than a decade of its implementation, challenges remain in terms of high out-of-pocket (OOP) health spending and low access to health services, especially among rural and poor children.

Methods

A panel dataset was constructed from a cohort of children from the Young Lives (YL) study in Vietnam. Demographic, health and education information were captured using two household survey rounds conducted in 2006 and in 2009. A difference-in-differences (DID) approach was applied to the panel dataset in order to exhibit that the VSHI scheme is associated with differential improvements on health, learning and household-spending outcomes among primary school students in Vietnam.

Results

The scheme was estimated to have contributed to improvements in nutrition status among school-aged children, with a 4.7-5.1% increase in their recorded body mass index (BMI). There was also an observed 10-10.8% increase in the probability of a health facility visit. However, the increase in health care utilization translated to an 11.8-14.2% rise in the probability of incurring OOP expenditures for their treatment. Conversely, the scheme is associated with increased household non-health spending for food and non-durable goods. Finally, the results suggest a positive association between VSHI coverage and learning ability, with VSHI-enrolled students scoring 3.712-4.070 points higher on a standardised vocabulary test.

Conclusions

The results suggest that improving access to a school-based social health insurance program has a positive impact on the health and well being of primary school children in Vietnam. Important policy implications include ensuring continuous coverage and integrating lessons learned from the implementation of the voluntary scheme as the government embarks in its goal to attain universal coverage in Vietnam.