

## People's Perception on Insurance Coverage for Postpartum Care Center Cost

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### Abstract

*This study aims to investigate the perceptions of postnatal care cost in the people who experienced postnatal care and to check insurance coverage for postnatal care cost. Data were collected from 165 persons who experienced postnatal care from October through December 2013. Using structured questionnaires, this study checked needs for a postpartum care center, the period and cost of the use of the center and the coverage of the use of the postpartum care center in the insurance. As a result of study, 100 participants (60.6%) wanted to use the postpartum care center and the main reason that 78 people (43.8%) chose the postpartum care center was to receive the better postpartum care. 142 participants chose the proper postpartum period below four weeks. In the results of the study, there was a difference in coverage for the use of the postpartum care center between national insurance and private insurance. The results of this study could be utilized as basic data on a policy for the burden of cost of postnatal care which may affect low fertility.*

**Keywords:** *Postpartum care, Postpartum care center, National insurance coverage, Private insurance coverage, Sanhujoriwon*

## 1. Introduction

### 1.1. Background

In South Korea, there is a culture in which, for women without experience of childbirth, the persons who experienced it have passed down their knowledge worked out thoughtfully and wisely based on their accumulated experiences orally through generations. It is a method for care of women, for women and by women, which has been handed down among people for their health after childbirth [1].

In the past, most postpartum women got care at home, but as postpartum care centers have appeared since 2000 with the nuclear family, the number of postpartum care centers increased, so that about 40% of postpartum women use postnatal care at the center now [2]. Despite of these requirements, the postpartum care center is classified as an accommodation business and the postpartum care center has a limit to provide professional nursing care service for the health of mother and neonate.

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Postpartum care center tends to become a profit-making business, since of all founders, 25% are midwives and nurses; 25%, doctors; and 50%, general business persons [2]. The number of postpartum care centers has increased from 294 in 2006 to 508 in 2012, and the number of consultations with victims of the center has increased from 201 cases in 2008 to 660 cases in 2011, and the price of the use of the postpartum care center, too, was KRW 2 million on average, based on the use for two weeks [3].

Postpartum care centers are operated as a report system in accordance with the Mother and Child Health Act, and the government is operating a business on caretakers for postpartum women and infants as a home care service for a lower-income group (4-member families with an average annual income less than KRW 2.077 million) that were not using a postpartum care center [4].

However, those who do not belong to the lower-income group should bear the home care service cost themselves, and when they use a postpartum care center, increased costs for the use of the postpartum care center increases their burden of postnatal care in childbirth and may make postpartum women and their family feel relative deprivation. In addition, since their burden for the postnatal care cost may affect low fertility, this study would investigate the perceptions of insurance coverage for postnatal care cost in the persons who experienced postnatal care and provide basic data for the policy on postnatal care.

## **1. 2. Study purpose**

This study aims to provide basic recommendations for the desirable and stable settlement of postpartum care service by checking people's perceptions on insurance coverage. The purposes of this study are as follows:

- 1) To analyze the sociodemographic characteristics of the participants,
- 2) To understand the participants' perceptions in the postpartum care center,
- 3) To understand the participants' perceptions on insurances coverage for postpartum care center cost.

## **2. Methods**

### **2.1. Study design**

The design of this study is descriptive research to check the perceptions of the insurance coverage for postnatal care cost in the persons who experienced postnatal care.

### **2.2. Selection and sampling of subjects**

The subjects of the study were 165 persons who experienced postnatal care, with whom a survey was conducted from October through December 2013.

After a consent form was received from the research participants, which included the contents that their responses would be used only for research purposes and the anonymity would be guaranteed, a structured survey was conducted. Prior to the research, approval was received from the IRB of Hanyang University (HYI-13-072-2).

All subjects were asked to submit the consent for research participation according to their free will, including one for the screening procedures that determine participation, and scientific and social interests were prioritized, putting the subjects' rights, safety and welfare the first.

### **2.3. Research instruments**

As for the research instruments, this study was conducted through literature review on the concept of postnatal care and postnatal care method, and through workshops at the Society of Postnatal Care Studies consisting of scholars majoring in Women Health (6 doctors in Women's Health Nursing; 2 doctors in Pediatric Nursing; 2 doctoral students; and 1 master's student) three times, the validity of the contents of questions was secured to compose the final questionnaire.

It consisted of 9 questions to check individual characteristics, 10 items about the postpartum care center and 5 items to check the insurance coverage. The reliability of these instruments, Cronbach's alpha was .69.

### **2.4. Data analysis**

Frequency analysis and descriptive statistics of G\*Power Program [5] were used, and in a t-test, at a significance level, .05; effect size, .03 (medium); and statistical power, .95, 111 persons were suggested as the number of samples, so it was judged that the number of the subjects of this study was reasonable. Thus, the responses of all 165 persons were used in an analysis of the results.

For a statistical analysis of data, SPSS/WIN 18.0 program was used. As for the statistical analysis method, the data were analyzed by a paired sample t-test, and the statistical significance level was based on .05.

## **3. Results**

### **3.1. Subjects' demographic characteristics**

Socio-demographic characteristics of a total of 165 research participants were as follows: 10 persons (6.1%) were under 30 years old; 92 (55.8%), 31-40; 40 (24.2%), 41-50; 16 (9.7%), 51-60; and 5 (3.03%), over 61, no answer: 2 (1.2%). By occupation, 142 participants (86.1%) responded that they had one; 19 (11.5%), responded that they did not have one; and 4 (2.4%) did not respond. By gender, 56 were men (33.9%); 109 were women (66.1%); and 2 (1.2%) did not respond.

For public insurance, National Health Insurance, employed policyholders 115 participants (69.7%) were employee policyholders; 37 (22.4%), local policyholders; 5 (3.0%), medical benefit recipients (Medicare and Medicaid); 3 (1.8%) did not know; and 5 (3.0%) did not respond. Concerning whether they were private insurance policyholders, 108 persons (65.5%) were policyholders; 33 (20.0%), were not; 11 (6.7%) did not know; 13 (7.9%) did not respond. Most of them were private insurance policyholders (Table 1).

### **3.2. Perception of postpartum care center**

Concerning the best place for the postnatal care, 100 persons (60.6%) responded a postpartum care center would be the best; 32 persons (19.4%), their house; 21 (12.7%), their mother's house; 8 (4.8%), the hospital they gave birth (4.8%); and 4 (2.4%) did not respond. It was found that they preferred postnatal care in a postpartum care center most.

As the reason for their use of the postpartum care center, including duplicated responses, 78 persons (43.8%) responded that they used it for better postnatal care; 57 (32.0%) responded that they did not have a person to care for them; 19 (10.7%) responded that they did not want to bother their parents; 15 (8.4%) responded that it was convenient

and nice; 7 (3.9%) responded that they did not have confidence in parenting; and 2 (1.1%) responded that it would cost less than hiring a person. As the optimum period of postnatal care, 142 persons (86.1%) chose less than four weeks; 15 (9.1%), longer than that; and 8 persons (4.8%) did not respond. Most of them, 63 persons (38.2%) chose two weeks as the optimum period.

Table 1. Sociodemographic Characteristics of the Participants <N=165>

Variable	Category	Total n (%)
Age(year)	Under 30	10 (6.1)
	31-40	92 (55.8)
	41-50	40 (24.2)
	51-60	16 (9.7)
	61-70	5 (3.0)
	Did not answer	2 (1.2)
Occupation	Yes	142 (86.1)
	No	19 (11.5)
	Did not answer	4 (2.4)
Gender	Male	56 (33.9)
	Female	109 (66.1)
Insurance (National)	employee policyholders	115 (69.7)
	local policyholders	37 (22.4)
	medical benefit recipients (Medicare and Medicaid)	5 (3.0)
	Did not know	3 (1.8)
	Did not answer	5 (3.0)
Insurance (Private)	Yes (join in)	108 (65.5)
	No	33 (20.0)
	Did not know	11 (6.7)
	Did not answer	13 (7.9)

### 3.3. Perception on insurances coverage for postpartum care center cost.

To a question about how much public insurance, National Health Insurance should cover, based on the cost of KRW 1.5 million for two weeks, 39 persons (23.6%) responded that it should cover 80%; 39 (23.6%), 60%; and 78 (47.2%), 60-80%. Concerning whether they were to apply for a private insurance product for postnatal care coverage, if any, 66 persons (40.0%) responded that they were willing to apply for it; 48 (29.1%) responded that they were not; 38 (23.0%) responded that they did not know; and 13 (7.9%) did not respond. Concerning the private insurance coverage, 57 persons (34.5%) responded that it should cover 100%; and 50 (30.3%) responded that it should cover 80%. 107 persons (64.8%) wanted coverage of 100-80%.

## 4. Discussion

In Korea, a new type of health care facility where the systematic postpartum care is given to postpartum women, has been established and the postpartum care center is called "Sanhujoriwon". It has been more difficult for people to receive traditional postpartum care at home due to industrialization, nuclear family, employment growth [9][10]. Therefore, the number of people who prefer Sanhujoriwon has been increased.

Postnatal care is a task of postpartum women, and it is a period when they prepare a new role as a mother and are exempted from their previous roles. Like a study that concluded

that, for healthy adaptation to postpartum changes, including physical, emotional and social changes (Various roles, etc.), they need relaxation at least for four weeks or more [6], in this study, too, the participants recognized the importance of the period of postnatal care: 142 persons (86.1%) responded that they should have less than four weeks, and 15 persons (9.1%) responded that they should have more than that. As the postpartum care service fee can be an economic burden to people, it is necessary to build up the system to help people use postpartum care center service with affordable prices.

## 5. Conclusion

Since currently, the price of postnatal care has not been fixed, centers in Gangnam-gu, Seoul charge KRW 8 million for the use of a standard room for two weeks and KRW 20 million for a VIP room, while as one of the cheapest regions, centers in Jeongeup, Jeollabuk-do charge KRW 700,000 for a standard room. The difference between the highest price and lowest price is about 29 times [7], which acts as a significant burden for postpartum women. Since the postpartum care centers belong to a private business area, the national insurance does not cover all the cost, and there is no legal basis on which the government can control it. Therefore, the government prepared the Mother and Child Health Act [8] in 2015, so that local autonomous entities should install public postpartum care centers and could provide a quality postnatal care service at a low cost, but there are only 23 centers nationwide, so it is not easy for general postpartum women to use them.

Therefore, in the results of this study, most participants wanted coverage by the National Health Insurance Corporation and since, of them, 78 persons (47.2%) wanted it to cover about 60-80%, it is suggested that the National Health Insurance should cover part of postnatal care cost and reduce maternity cost as a project for health promotion and disease prevention. It is expected that the results of this study will be used as basic data for the preparation of a measure against low fertility through coverage for the postpartum care center cost by national health insurance or private insurance.

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