

# **QUESTIONNAIRE: DETERMINANTS OF HOUSEHOLD PARTICIPATION IN HEALTHCARE PREPAYMENT SCHEMES IN THE CITY OF GOMA, EASTERN DEMOCRATIC REPUBLIC OF THE CONGO: A CROSS-SECTIONAL STUDY**

## **0. Questionnaire Identification**

- 0.1 Questionnaire number
- 0.2 Health zone
- 0.3 Health area
- 0.4 Street / Avenue
- 0.5 Date of survey
- 0.6 Name of the interviewer
- 0.7 Name of the supervisor
- 0.8 Start time of the interview
- 0.9 End time of the interview

## **1. Respondents' Participation in Healthcare Prepayment Schemes in the Health Zone**

1.1 Have you ever enrolled in a healthcare prepayment scheme?

- ☐ Yes
- ☐ No

1.2 If yes, which type?

- ☐ Mandatory health insurance
- ☐ Voluntary health insurance
- ☐ Health mutuals
- ☐ Budgetary systems
- ☐ Capitation payment systems
- ☐ Others (please specify)

1.3 If yes, are you still a member?

- ☐ Yes: Retained
- ☐ No: Dropped out

1.4 If no, why did you leave?

- ☐ Poor management
- ☐ Members unable to contribute
- ☐ Insufficient enrollment
- ☐ Other (please specify)

1.5 If you are not a member, what would prevent you from joining?

- ☐ Lack of trust in the initiators and managers of the health mutual
- ☐ Insufficient money to contribute
- ☐ I am not indigent
- ☐ Not necessary

1.6 If you are a member, what types of care would you like the scheme to cover for you?

- ☐ Medications
- ☐ Outpatient care and laboratory tests
- ☐ Normal and complicated childbirth
- ☐ Hospitalization
- ☐ Surgical procedures
- ☐ All types of care

1.7 If you are a member, what type of healthcare facility would you prefer?

- ☐ Public
- ☐ Faith-based
- ☐ Private

## **2. Socio-demographic Factors**

2.1 Age of respondent

- ☐ Under 20 years
- ☐ 20–29 years
- ☐ 30–49 years
- ☐ 50 years and above

2.2 Sex of respondent

- ☐ Male
- ☐ Female

2.3 What is your marital status?

- ☐ Single
- ☐ Married (monogamous)
- ☐ Married (polygamous)
- ☐ Divorced
- ☐ Widowed
- ☐ Separated
- ☐ Cohabiting
- ☐ Other (please specify)

2.4 What is your level of education?

- ☐ No formal education
- ☐ Literate
- ☐ Primary incomplete
- ☐ Primary completed
- ☐ Secondary incomplete
- ☐ Secondary completed
- ☐ University / Higher education
- ☐ Postgraduate

2.5 What is the size of your household?

- ☐ 1–3

- 4–6
- 7–9
- 10 or more

### **3. Socio-cultural and Informational Factors**

#### **3.1 What is your religion?**

- Catholic
- Protestant
- Muslim
- Jehovah's Witness
- Revivalist Church
- Other (please specify)

#### **3.2 What is your tribe?**

- Nande
- Shi
- Rega
- Hunde
- Hutu
- Tutsi
- Other (please specify)

#### **3.3 Does your tribe encourage you to join a health mutual ?**

- Yes
- No

#### **3.4 In your opinion, what is healthcare prepayment?**

- Paying in advance for health services
- Making periodic contributions to an organization
- Financial assistance provided by Health Insurance

#### **3.5 What are the types of healthcare prepayment?**

- Mandatory health insurance
- Voluntary health insurance
- Health mutuals
- Budgetary systems
- Capitation payment systems

#### **3.6 In your opinion, what is a health mutual?**

(= association for solidarity and risk sharing in case of illness – both notions required)

- Correct definition
- Incomplete definition
- Does not know

#### **3.7 What are the benefits of healthcare prepayment?**

- Use of health services by beneficiaries

- Reduction of inequalities in access to care
- Reduction of financial risk
- Incentives for healthcare providers to improve quality
- Don't know

3.8 What are the benefits of a health mutual?

- Financial access to healthcare
- Equity in care and risk sharing
- Support to healthcare facilities for cost recovery
- Does not know

3.9 Have you ever been a member of an association (past membership)?

- Yes
- No

#### **4. Socio-economic Factors**

4.1 What is the occupation of the household head?

- Public sector employee
- Private sector employee
- Trader
- Informal worker
- Unemployed
- Artisan
- Farmer
- Housekeeper
- Police / Military
- Other employment

4.2 Which valuable assets do you own in your household?

(Indicate all assets owned)

- Mobile phone
- Radio
- Bicycle
- Clock
- Iron
- Motorcycle
- Television
- Sewing machine
- Car
- Electricity
- Refrigerator / Freezer
- Mill

#### **Asset ownership index:**

- Very poor (0 assets)
- Poor (1–3 assets)

- Medium (4–6 assets)
- Rich (7–9 assets)
- Very rich (10–12 assets)

#### 4.3 What are your monthly health expenditures?

(Take annual expenses for all illness episodes and divide by 12)

Amount in Congolese Francs

#### 4.4 What is your monthly income?

Amount in Congolese Francs

#### 4.5 Assessment of health expenditure relative to income

- Expenditure > 25% of monthly income (catastrophic expenditure)
- Expenditure < 25% of monthly income (non-catastrophic expenditure)

#### 4.6 What is your mode of payment for healthcare?

- Direct payment
- Indirect payment: health mutual, state subsidy, co-financing organization

#### 4.7 How did you pay for healthcare for the last illness episode in your household?

- Cash available at home
- Gifts from friends / neighbors / family
- Sale of an asset
- Pledging an asset
- Loan from friends / neighbors / family
- Loan from a savings and credit institution
- Tontine / rotating savings
- Other (please specify)

#### 4.8 How much money are you able to contribute per year for each family member to a health mutual?

Amount in Congolese Francs

#### 4.9 How much would you like to contribute toward the payment of the healthcare bill (co-payment – as % of the bill)?

- Full amount
- Half
- One-third
- One-quarter
- None

### 5. Factors Related to Healthcare Delivery

#### 5.1 What therapeutic recourse do you use in case of illness?

- Nothing
- Prayer room / religious healing

- Traditional practitioner / healer
- Public healthcare facility
- Private healthcare facility
- Self-medication at home
- Pharmacy / drugstore
- Other (please specify)

5.2 How many illness cases occurred in your household during the past 12 months?

- None
- 1
- 2
- 3
- $\geq 4$

5.3 How do you rate the reception / welcome at healthcare facilities?

- Poor
- Good
- Very good

5.4 How do you rate the waiting time at healthcare facilities?

- Short (less than 15 minutes)
- Long (15–30 minutes)
- Very long (more than 30 minutes)

5.6 How do you rate the efficiency of the healthcare staff?

- Competent
- Not competent

5.7 Do healthcare providers take time to explain in clear language the care to be given to the patient at the healthcare facility?

- Care with explanations (person-centered)
- Care without explanations (not person-centered)

5.8 What is your opinion on the availability and quality of medicines?

- Medicines available and of good quality
- Medicines available but not of good quality
- Medicines not available

5.9 Have patients suffered any harm at healthcare facilities?

- Care with accidents (unsafe)
- Care without accidents (safe)

5.10 How far is your home from the healthcare facility?

- $\geq 1$  km
- 2–4 km
- 5–9 km

- 10–14 km
- > 15 km

5.11 Does the health mutual allow members to choose their healthcare facility?

- Yes
- No
- Don't know

5.12 How do you rate the overall quality of care provided at healthcare facilities?

- Very unsatisfactory
- Unsatisfactory
- Satisfactory
- Very satisfactory

## **6. Organizational Factors of the Prepayment System**

6.1 How do you rate the membership fee set by the mutual?

- Very low
- Low
- Medium
- High

6.2 How do you rate the contribution amount set by the mutual?

- Very low
- Low
- Medium
- High

6.3 How do you rate the co-payment (portion of care costs paid to the healthcare facility)?

- Very low
- Low
- Medium
- High

6.4 Does the periodicity set by the health mutual for your contributions suit you?

- Yes
- No

6.5 What type of affiliation does the mutual use?

- Mandatory family affiliation
- Selective affiliation
- Other (please specify)
- Don't know

6.6 How do you rate this affiliation method?

- ☐ Good
- ☐ Poor

6.7 How do you rate the package of services offered by the mutual?

- ☐ Complete
- ☐ Incomplete

6.8 How do you rate the internal rules of the mutual?

- ☐ Appropriate
- ☐ Not appropriate
- ☐ Don't know

6.9 Do you trust the management of the mutual?

- ☐ Yes
- ☐ No

6.10 What is your preference regarding mutual managers?

- ☐ Public mutual
- ☐ Private non-faith-based mutual
- ☐ Private faith-based mutual
- ☐ Other (please specify)

6.11 Do you have information about mutual principles?

- ☐ Sufficient information
- ☐ Insufficient information
- ☐ Average information
- ☐ No information

6.12 Are you aware of the presence of a mutual in your area?

- ☐ Yes
- ☐ No