

## **ASSESSMENT OF THE PATIENTS' SATISFACTION REGARDING THE TREATMENT UNDER SMART CARD**

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### **ABSTRACT**

**Introduction:** The Government of India initiated maximum coverage of health care at affordable cost through Rashtriya Swasthya Bima Yojana 2008 with the help of Smart card which is a cashless and prompt service. This survey has been conducted to get feedback from the patients availing Smart Card facilities to find out if they are really contented with the service provided by the Government. **Materials and Methods:** The study included sample of 50 who were the patients in various dental clinics in Bilaspur, Chhattisgarh. A comprehensive close-ended 10-item questionnaire was prepared and delivered to them. The first part of the questionnaire with five questions was to assess the satisfaction of the participants regarding the services they received under the scheme. And the second part with five questions was to

assess their satisfaction regarding the efficiency of the dental clinic in providing treatments enlisted in the scheme. Internal consistency (reliability) was assessed using Cronbach's alpha. The data were statistically analysed using SPSS version 20.0 (SPSS, Chicago, IL, USA). **Results:** None of the participants were unsatisfied and the fraction of highly satisfied individuals was greater than the fraction of moderately satisfied individuals. **Conclusion:** The present study is the first of its kind in India that assessed the level of satisfaction of the patients receiving dental treatments under the smart card scheme and showed that most of them were adequately satisfied with this. Their satisfaction could be a motivating factor for

the Government to improve the quality of dental health care delivery thereby uplifting the growth of the country.

**KEYWORDS:** Smart Card, Satisfaction, Dental treatment, Questionnaire.

## INTRODUCTION

Third party insurance companies have been the recent trend setter in the Indian health care system making the poor people realise their birth right of health.<sup>[1]</sup> Among the 1.3 billion people of this developing nation, nearly 70% are from rural areas and 30% from urban. People are facing difficulties to achieve good health because of inadequate access, limited coverage of health services and increased out-of-pocket expenditure for treatment and the situation is even worse for the people from the extremely rural areas who cannot afford the high cost of medical treatment.<sup>[2]</sup> As a member state of World Health Organization with the 2018 theme 'Universal Health Coverage: Everyone, Everywhere'<sup>[3]</sup>, India is committed to achieve universal health coverage through the reforms of health financing systems which is of utmost importance as the use of private health care facilities forces below poverty line (BPL) households toward more out-of-pocket expenditure, catastrophic payments, and/or neglect of the health.<sup>[4]</sup>

The Government of India initiated maximum coverage of health care at affordable cost through Rashtriya Swasthya Bima Yojana 2008 with the help of Smart card which is a cashless and prompt service.<sup>[5]</sup> This survey has been conducted to get feedback from the patients availing Smart Card facilities to find out if they are really contented with the service provided by the Government.

## MATERIALS AND METHODS

The study was conducted among the patients in various dental clinics in Bilaspur, Chhattisgarh. Prior permission from the authorities of the clinics was obtained. Ethical clearance from the institutional review board and informed consent from the participants have also been obtained. The instrument for the study was a comprehensive close-ended 10-item questionnaire. The topics covered in the questionnaire were accessibility, affordability, treatment coverage, facilities, motivation, feeling of security, claimed insurance, record management, behaviour of the staff and time spent in explaining the treatment modality. The first part of the questionnaire with five questions was to assess the satisfaction of the participants regarding the services they received under the scheme. And the second part with

five questions was to assess their satisfaction regarding the efficiency of the dental clinic in providing treatments enlisted in the scheme. Each question has the same four options: not at all, very little, quite, very much and the scores given for them were 0, 1, 2 and 3 respectively. The total score for each part of the questionnaire ranges from 0 to 15 and is grouped in three levels: low (0-5), medium (6-10) and high (11-15). The overall score ranges from 0 to 30 and is categorized as: unsatisfied (0-10), moderately satisfied (11-20) and highly satisfied (21-30).

The questionnaire was initially prepared in English and then translated into Hindi. The validity of the questionnaire was confirmed by a panel of oral health experts. The questionnaire was first distributed among 10 study participants for measuring its internal consistency (reliability) which was assessed using Cronbach's alpha and the value obtained as 0.72 that showed a good reliability. Finally the questionnaire was handed over to 50 participants and collected back after they filled it.

### Statistical analysis

A descriptive statistical analysis was performed. The number and percentages were used to compute results on categorical measurements. The results were statistically analysed using SPSS version 20.0 (SPSS, Chicago, IL, USA).

## RESULTS

Out of the 50 participants, 32 were male and 18 were female. Table 1 shows the distribution of the answers for the first part of the questionnaire given by the participants where more number of accessibility and affordability received exclusively all the higher scores; number of lower score is scarce which are received by treatment coverage, facilities and motivation. Figure 1 shows that the percentage of the higher scores is nearly similar in comparison to the lower scores for all the options. Figure 2 shows that more number of the participants are with high level of satisfaction than with medium and low levels.

Table 2 shows the distribution of the answers for the second part of the questionnaire given by the participants where number of lower score is very few but which are received by all the options. Figure 3 also shows that the percentage of the higher scores is nearly similar in comparison to the lower scores for all the options. Figure 4 also shows that more number of the participants is with high level of satisfaction than with medium and low levels.

Figure 5 shows the overall satisfaction among the participants where none of them are unsatisfied and more number of them is highly satisfied than those who are moderately satisfied.

**Table 1: Distribution of number of answers for the first part of the questionnaire.**

QUESTIONS	ANSWERS			
	Not at all	Very little	Quite	Very much
1. How accessible are the treatments under the Smart Card?			19	31
2. Has the Smart Card made your treatments more affordable than before?			23	27
3. How satisfied are you about the coverage of treatments you received?	1		29	20
4. How satisfied are you about the facilities where you received the treatment?		3	23	24
5. How interested are you to tell your relatives/ friends/ colleagues to receive dental treatment under Smart Card?		2	22	26

**Table 2: Distribution of answers for the second part of the questionnaire.**

QUESTIONS	ANSWERS			
	Not at all	Very little	Quite	Very much
1. How secured do you feel while receiving the treatment?		6	19	25
2. How satisfied are you regarding the efficiency of the clinic by giving your claimed insurance in time?	1	6	23	20
3. How satisfied are you regarding the quality of the clinic in maintaining your records?		5	18	27
4. How satisfied are you regarding the behavior of the staffs?	3	4	16	27
5. How satisfied are you about the staffs in spending time for you to explain your disease condition, treatment required and post operative instructions?	2	9	22	17

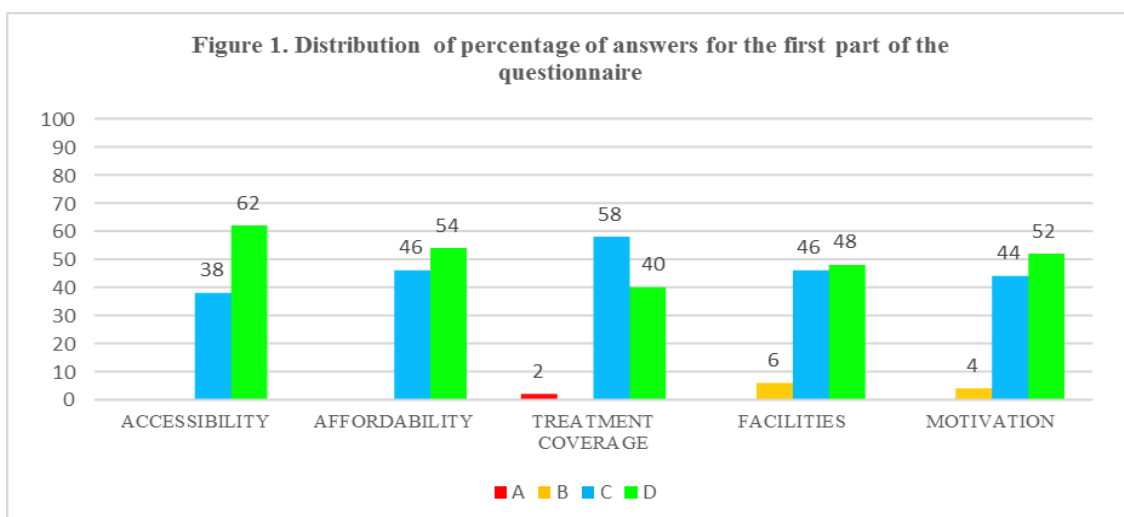


Figure 2. Levels of satisfaction about the services under the scheme

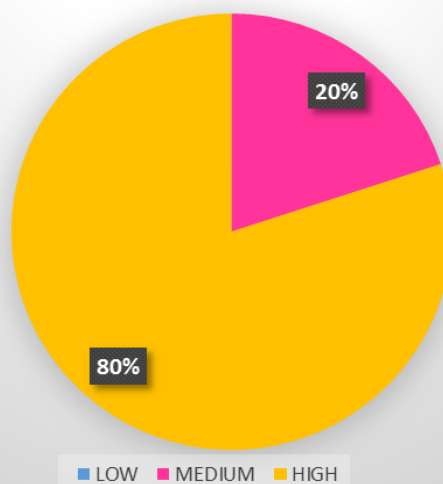


Figure 3. Distribution of percentage of answers for the second part of the questionnaire

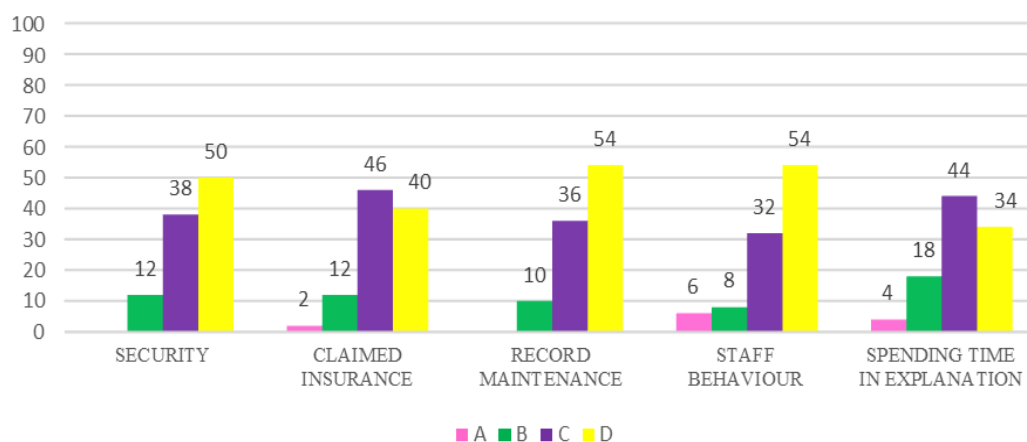
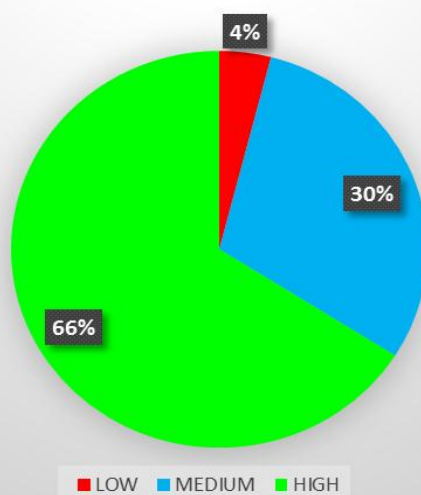
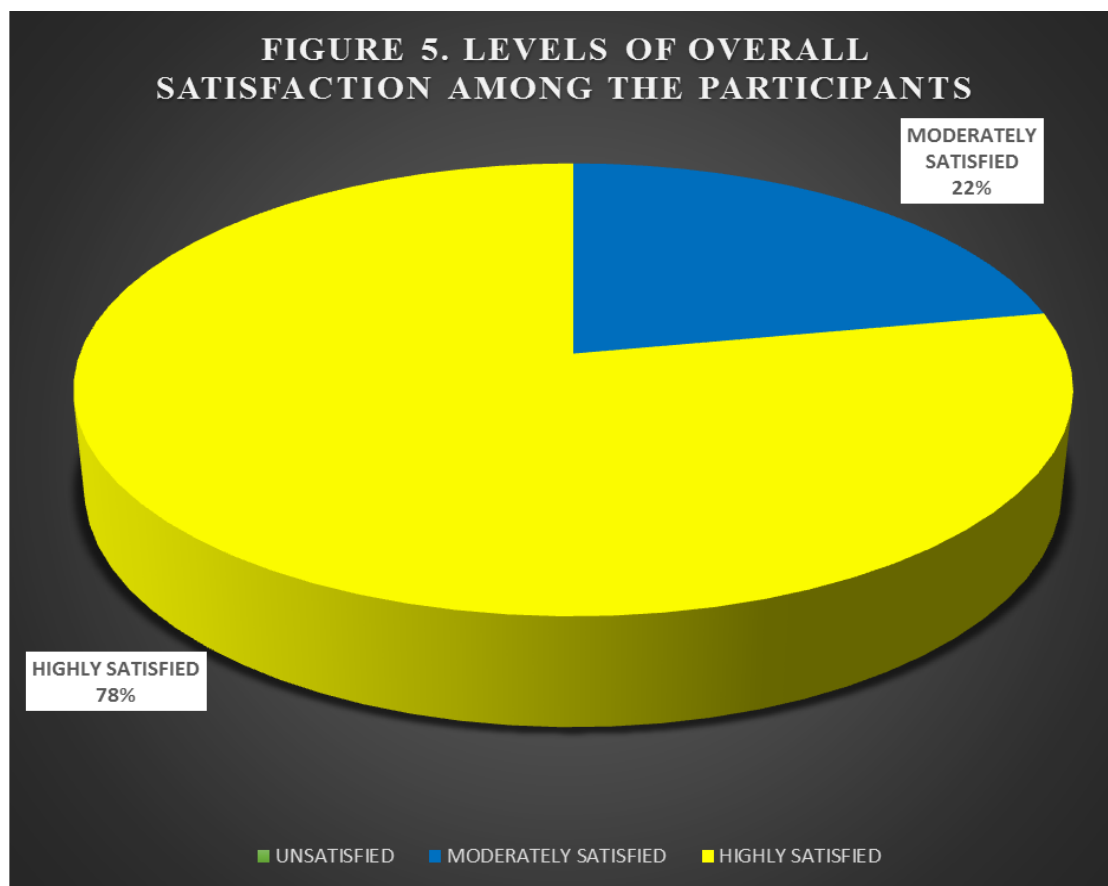


Figure 4. Levels of satisfaction about the efficiency of the dental clinics under the scheme





## DISCUSSION

The satisfaction about the services under the scheme could give us the clear message of the improvement aspect of the scheme. It is found that 80% of the patients who used the smart card services were satisfied in terms of accessibility, affordability, treatment coverage and the facilities available for them though the smart card. This gives us a clear picture that the purpose for which is meant for has been served by including most of the dental treatments which a layman would be prone for. By making the smart card operable clinics and hospitals available in the vicinity of the patients, the treatments can be obtained at their door step. Since the common man need not pay a single penny for all the treatments included,<sup>[6]</sup> he finds it comfortable to avail all the desirable treatments. Since the facilities that he desires were available in the clinics he attended, the smart card users have been motivated to use the facilities more and more, thereby promoting it.

Dental clinics are the places which will make the difference in the mindset of the people for accepting or rejecting any oral health schemes from the Government. The level of satisfaction is based on the amount of secure feeling that the patient experiences when he is being treated at the clinics and also by increasing the clinicians' efficiency in clearing the claims of the

patients. By maintaining the records, the clinics can make the job easy for the patients who would otherwise be helpless. But in spite of all the other efforts, if the supporting staff of the clinic do not spend adequate time with the patients making them comfortable throughout their stay in the clinics, it can have negative impact on the patients mind. So the clinics and their efficiency make a lot of difference in creating satisfaction in the patients.

An insurance scheme can be proven successful or not based on the overall satisfaction of the persons availing it.<sup>[7-9]</sup> If it is a success it could be promoted to other regions where it is not presently in practice. With the picture of 78% highly satisfied patients, we can clearly visualize the success of the smart card scheme. It is the very moment for its nationwide promotion.

This aspect of the study gives weightage to the study saying the third party insurance is definitely serving the purpose of uplifting the overall health of the individuals by making it more convenient to use them rather than neglecting their health in the pretext of unaffordability. This study goes a step further in propagating the priority of the scheme to make the people realize their birthright of health.

## CONCLUSION

The present study is the first of its kind in India that assessed the level of satisfaction of the patients receiving dental treatments under the smart card scheme and showed that most of them were adequately satisfied with this. Their satisfaction could be a motivating factor for the Government to improve the quality of dental health care delivery thereby uplifting the growth of the country. Though having wide coverage in terms of rest of the dental treatments, the most common ones being restorations and extractions are covered only in government set ups but not in the private practice. This makes it difficult for the common man to shift to different hospitals for different treatments resulting in inconvenience. Hence it could be a suggestion that including them in future schemes might be more convenient and beneficial.

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