Table 3

Factors predicting health insurance uptake adjusted for registration status

	Uninsured (n=401)		Basic MIS only (n=697)		Additional MIS only (n=91)		Basic + Additional MIS (n=310)	
	Adjusted OR (95% C.I.)		Adjusted OR (95% C.I.)		Adjusted OR (95% C.I.)		Adjusted OR (95% C.I.)	
Registration status (migrant)[1]	5.00	(3.53,7.07)	0.45	(0.35,0.58)	2.99	(1.66,5.37)	0.50	(0.36,0.68)
Occupation								
Executive/ professional/ managerial	0.52	(0.29,0.94)	0.99	(0.69,1.43)	0.46	(0.17,1.22)	1.29	(0.88,1.91)
Ordinary worker	1		1		1		1	
Unemployed	2.58	(1.76,3.79)	0.67	(0.50,0.90)	1.28	(0.72,2.28)	0.68	(0.47,0.99)
Chronic disease diagnosis[2]	1.07	(0.65,1.77)	1.21	(0.83,1.77)	0.60	(0.24,1.48)	0.79	(0.49,1.26)
Doctor consultation in previous 30 days[2]	0.94	(0.52,1.70)	0.99	(0.61,1.60)	0.52	(0.16,1.70)	1.13	(0.60,2.12)
Hospital admission in previous 12 months[2]	0.44	(0.21,0.93)	1.19	(0.66,2.17)	2.75	(1.07,7.09)	1.04	(0.48,2.26)
Source of healthcare service utilitsation[3]								
Tier 1 (Community health centre and private clinics)	1		1		1		1	
Tier 2 (Regional hospital)	0.74	(0.48,1.14)	1.09	(0.76,1.56)	0.79	(0.39,1.58)	1.38	(0.87,2.19)
Tier 3 (Municipal/ Provincial hospital)	0.73	(0.48,1.12)	0.98	(0.70,1.37)	0.74	(0.36,1.53)	1.61	(1.04,2.49)

Note: Regression also adjusted for gender, age, marital status and education

C.I. denotes lower and upper limit of 95% confidence interval.

[1] Registration status was dichotomised (reference = registered)

[2] Variables were dichotomised chronic disease diagnosis (reference = absence of disease), health problems in previous 30 days (reference = none), doctor consultation in previous 30 days (reference = none), hospitalisation in previous 12 months (reference= none)

[3] Source of healthcare service utilisation was segregated into three tiers (Box 2) (reference = tier1)