Interview guide

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| MAIN QUESTION:What made you decide to (not) renew health insurance? |
| **No.** | **Purpose** | **Question** |
| a | Starter | Why did you become member in the past? |
| b |  | What were your expectations of health insurance?Were your expectations answered? |
|  |  | **2.CHECKLIST** |
| **No.** | V | **Bullet point** | **Question** |
| 1 | □ | Understanding/ lack of education | How do you feel about the provided information on health insurance? |
| 2 | □ | Benefit/need NHIS/alternative source of care | How do you feel about the need of having health insurance?(why?) |
| 3 | □ | Solidarity | How do you feel about the wealthy people paying for the poor? - and the healthy people paying for the ill? |
| 4 | □ | Peer pressure/ formal sector | How was your environment (family, friends) involved in your decision to be insured? |
| 5 | □ | Reliability | How do you feel about the reliability of health insurance? |
| 6 | □ | Quality of care  | How did you experience the care as a member? |
| 7 | □ | service provision | How do you experience the service as a member?How do you feel about (the attitude of) care givers? |
| 8 | □ | Benefit package | How do you feel about the benefit package? |
| 9 | □ | Convenience NHIS | What do you think about the convenience of the district offices?(location, opening hours?)- How did you experience the process of registration? |
| 10 | □ | Affordability | What do you think about the affordability of the registration fee?What do you think about the affordability of the renewal fee? |
| 11 | □ | Administrative challenges etc | How do you experience renewing your membership? |
| 12 | □ | Information | What do you think about the provided information on renewal? |
|  |  |  | **3.CAPITATION** |
| **No.** | V | **Subject** | **Question** |
| I | □ | Capitation | Have you heard about capitation?(No -> Do you know that you have to pick one hospital?)- What do you think of it?- Why? |
| II | □ | Provided information | How do you feel about the provided information on capitation? |
| III | □ | Quality of care | Did you notice changes in quality of care after capitation? - What kind of changes? |