

Study on coverage of industrial injury insurance and influencing factors

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In China, the coverage of industrial injury insurance in 2011 was 23.2 percent, which was lower than other systems. However, the factors influencing the insurance's enrollment has been less well explored. This paper concentrated on this less-studied area using the data of 2836 workers collected from 9 industries at three cities in Zhejiang province. We mainly collected data of workers with the method of face-to-face interview and data of industries in the ways of focus group discussion and questionnaire survey. The result showed that occupational risk factors were existed, while the consciousness of protection was weak. The industrial injury insurance coverage of these 2836 workers was 50.1%, and the proportion of workers who were confused about whether had join in the insurance was 29.6%, knowledge of occupational disease and industrial injury insurance was poor. The result of logistic regression confirmed that workers who were male, came from Zhejiang province, had longer working years, better occupational diseases and industrial injury insurance awareness, had been alarmed about occupational risk factors existed, had more training about occupational health, would have higher possibility to join in the insurance; Physical risk factors contacted group and manage group workers would have less possibility to join in the insurance than others; Workers who had have a medical insurance would have less possibility than workers without a medical insurance. To the contrary, the larger family size, the more working hours during a week and had a physical examination before the job, the higher possibility they joined in industrial injury insurance; Group which didn't make sense of whether had a medical insurance had lower probability joining in the industrial injury insurance. Therefore, improving the education and knowledge to occupational health and awareness of protection, reinforcing the supervision to industries about industrial insurance, emphasizing occupational protection to floating population and adding a third-party organization to share risk with industries would be effective to increase the coverage of industrial insurance.

Keywords: Workers; Industrial injury insurance; Coverage

Biography

Duan Shengnan is a MD student of Center for Health Policy Research, School of Medicine, in Zhejiang University. Her research interests include health financing and organization in China, health policy and health economic. She has now published a paper about rationality of the utilization of large medical equipments, and a paper about evaluation of secondary hospitals' development in China. And she also has completed a paper about the NCMS in China, which is now under review. Besides, she has done some research about the occupational disease and industrial injury insurance, the team of Center for Health Policy research had spent almost one year to do some interview and questionnaire of industries and workers in China. Her diverse background in health economics, statistics and psychology prepares her well for an academic career in the fields of her interest.

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