Modelling Determinants for Accessibility and Burden of Out-Of-Pocket Healthcare Expenditure in a Rural-Urban Area in Dodoma

Household Questionnaires

Introduction

Hello
My name is………and I am here on behalf of Peter Elia from University of Dar es Salaam who is conducting a study titled ***"Modelling the Determinants for Accessibility and Burden of Out-Of-Pocket Healthcare Expenditure in a Rural and Urban area in Dodoma."*** The study is taking place in 4 different districts and 8 different wards and in this (mention his ward name)…………Ward your household is one of the selected. Please allow me to read to you a consent form information for more details. ***(Read the consent form in Swahili)***

1. Do you understand the explanation I just read to you? Yes ☐ No ☐

Note: Please tell me if there is anything that you would like me to explain more

2. Can I start Interviewing you? Yes ☐ No ☐

Note: If the respondent agrees to Question 2, start the interview, otherwise keep answering questions he/she have

Part A: Basic Information

3.	Pick GPS coordinates		
4.	Date of interview (dd/mm/yyyy)	*This will be picked automatic by the device*	
5.	Questionnaire Serial number	|__|__|__|__|__|__|	
6.	Enumerator Names		
7.	District Name	1=City of Dodoma 2=Mpwapwa DC 3=Bahi DC 4=Kondoa TC	|__|
8.	Ward Name	1=Miyuji 2=Chang'ombe 3=Ipagala 4=Mazae 5=Ving'hawe 6=Bahi 7=Ibihwa 8=Chemmem 9=Kondoa Mjini	|__|
9.	Village /Mtaa Name		|__|__|

*NB: Questions with * means you can choose more than 1 answer.*

Part B: Household demographic information

10.	Is the respondent the head of the household?	1=Yes 2=No	|__|
11.	What is the respondent relationship with the H/H	1= Spouse 2= Child 3=Mother 4=Father 5=Other relative	|__|

12.	Age of household head (years)	|__|__|	
13.	Sex of the household head	1=Male 2=Female	|__|
14.	Marital status of the head of household:	1=Single 2=Married 3=Separated 4=Divorced 5=Cohabitating/Living together 6=Widowed	|__|
15.	Highest Education level of the Head of household	1=No formal education 2=Primary Education 3= Secondary Education 4=College certificate/Diploma 5= Bachelor degree or above	|__|
16.	Education of the spouse of the head of the household	1=No formal education 2=Primary Education 3= Secondary Education 4=College certificate/Diploma 5= Bachelor degree or above	|__|
17.	Major economic activity done by the head of household*****:	1=Employed in public sector (Salaried/waged) 2= Employed in private sector (Salaried/waged) 3=Employed in Non-profit (religious/NGOs) 4=Self-employed in business/Entrepreneurship 5= Self-employed in Crop farming (Agriculture) 6= Self-employed in Livestock sectors 7= Self-employment craftsmanship/design 8=Daily wage Labour 9 = Not employed and looking for work 10 = Not employed and looking for work 11=Retired 12=Unable to work 13=Others (specify)	|__|
17b	If Qn 17 the answer is others – specify here ____		
17c	From the Previous mentioned activities, what is 1 most important economic activity done by your household*:	1=Employed in public sector (Salaried/waged) 2= Employed in private sector (Salaried/waged) 3=Employed in Non-profit (religious/NGOs) 4=Self-employed in business/Entrepreneurship 5= Self-employed in Crop farming (Agriculture) 6= Self-employed in Livestock sectors 7= Self-employment craftsmanship/design 8=Daily wage Labour	|__|
18.	Number of people who have lived in the household for the past three months (01/08/2022 to 31/10/2022)		|____|
19.	Number of children < 14 years living under your care		|____|
20.	Number of adults 15 - 65 years living under your care		|____|
21.	Number of elderly people >6 years living under your care		|____|
22.	Household assets ownership ***(select multiple assets as will be mentioned):***	1. TV 2. Radio 3. Bicycle. 4. Motorcycle 5. Sofa. 6. Refrigerator 7. Smart phone. 8. non-smart phone	|__| |__| |__| |__|

		9. Iron 10. gas/electric stove 11. Car/truck 12. House 13. Agriculture land 14. Livestock – cattle 15. Video/DVD player 16. Satellite dish 17. Sheep 18. Poultry	
23.	**Ask the following set of questions to estimate the household income (last month)**		
	Income source		**Amount (Tshs)**
a	*Estimate Household income from* Employed in public sector (Salaried/waged)		
b	*Estimate Household income from* Employed in private sector (Salaried/waged)		
c	*Estimate Household income from* Employed in Non-profit (religious/NGOs)		
d	*Estimate Household income from self-employment business sector*		
e	*Estimate Household income from self-employment crop farming sector*		
f	*Estimate Household income from self-employment craftmanship/design sector*		
g	*Estimate Household income from Daily wage labour*		
h	*Estimate Household income from self-employment livestock sector*		
i	*Rental income (land, apartment, house, store…..)*		
j	*Remittances /Help from relatives*		
K	*Sale of Property (land, durable gods, assets, …..)*		
l	*Income from other sources*		
24.	Estimate your Household monthly Income______________Tshs		
25.	Estimate your total household expenditure per month on food		
26.	Estimate household annual expenditure on housing/rent		
27.	Estimate household expenditure on remittances (relatives/social groups)		
28.	Estimate monthly expenditure on other household issues		
29.	Estimate total household monthly expenditure		
30.	Estimate household total expenditure on health per month		

Part C: Accessibility of Healthcare services			
31.	For the past 14 days, is there any member of your household who fallen sick?	1=Yes 2= No	|__|
32.	For the past 30 days, is there any member of your household who fallen sick?	1=Yes 2= No	|__|
33.	Relationship of the patient with head of household	1= I was the one sick 2=Spouse 3=Child 4=Father/mother of the household head 5= Father/mother in-law 6= Grandparents 7=Aunt/uncle 8=Sibling 9=Any other relative 10=Employee/Non-relative	|__
__	
34.	Which Media exposure type do you rely on for information?	1=Radio 2=Tv 3=Newspapers 4=Social Media 5=Public advertisement	|__||__||__|
35.	How many times in a week do you/household members watch TV:		|__|

36.	How many times in a week do you/household members listen to radio:		|__|
37.	How many times in a week do you/household members read newspapers:		|__|
37b	How many times in a week do you/household members use social media:		|__|
38.	Mode of transport to the health facility during the last illness episode	1=Private car 2=Bus 3=Bicycle 4=Motorcycle 5=Motorcycle for hire (bodaboda) 6=Foot	|__|
39.	Distance from home to health facility ____________kms		
40.	How long does it take you to travel by public transport (bus, boda, bajaji) from home to the nearest health facility ________minutes		
41.	Do you have transport facility at your household	1=Yes 2=No	|__|
42.	If the answer to question 41 is yes, what transportation do you have? * (Answer may be more than one)	1 = Car 2 = Motorcycle 3 = Bicycle. 4 = An animal-drawn cart	|__||__|
43.	Have you visited healthcare facility in the past 14 days?	1= Yes 2=No	|__|
44.	How many sickness event /episodes have occurred in the past 14 days		
45.	Who decides on the healthcare issues in the household	1=Head of the household 2=Spouse of the household head. 3= any family member 4=the sick person	|__|
46.	What group of health facility level are there in your area?	1= Dispensary 2=Health Centre 3= District Hospital 4 = Specialist Clinic/Medical clinic 5=Poly clinic 6=Laboratory 7= National specialized hospital 8= Optometric clinic 9=Regional referral hospital 10= Informal healthcare provider 11= Traditional healer 12=National referral hospital	|__| |__| |__| |__| |__|
47.	Healthcare seeking facility choices	1=Government institutions 2=Private institution 3= NGOs institutions 4=All	|__|
48.	Did any member at your household seek treatment outside home in the past 14 days?	1 =Yes 2 =No	|__|
49.	If Yes, how many days after the onset of illness did you first seek any treatment?		

50. Household Healthcare visit information for the past 14 days

Health Facility Level	Facility ownership (1=Government, 2=Private individual, 3=Private Religious, 4=Private NGOs	Visit Status 1= Yes 2= No	# illness episodes	# of HH members	Reasons for not visiting health facility (1=No money, 2=Very far 3=Poor quality services 4=Self-

					medication 5=illness was not serious)
Dispensary					
Health Facility					
District Hospital					
Specialist clinic					
Poly Clinic					
Laboratory					
Regional Referral Hospital					
National specialist					
National referral hospital					

You will be asked to express to what degree you agree with various statements. This is done by reporting a number between 1 to 5 where 1 means that you strongly disagree while 5 means that you strongly agree assessing the QoC you received (***1 Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 =Strongly agree)*** ***(if the answer is strongly agree/disagree – explain)***		
51.	Proper/appropriate health information obtained at the visited health facility	|__|
52.	The healthcare facility offers services with respected of dignity	|__|
53.	The healthcare facility offers services with high quality of communication	|__|
54.	The healthcare facility offers services in quality environment	|__|
55.	The healthcare facility offers services observing confidentiality and autonomy	|__|
56.	The healthcare facility has proper waiting room	|__|
57.	The healthcare facility offers services using properly qualified staff	|__|
58.	The healthcare facility offers services withing convenient working hours	|__|
59.	The healthcare facility has a range of required services (appointment….)	|__|
Part D: Out-of-Pocket Expenditure		
60.	Does any of your household members suffer from chronic illness? 1 Yes 2. No	|__|
61.	How much did you pay for transport to health facility during the last illness?	|__|
62.	Have you incurred medical/treatment costs at health facility during the last illness1=Yes 2=No	|__|
63.	If yes, how much did you pay for consultation/registration?	
64.	If yes How much did you pay for hospitalization/Kulazwa (bed cost) as a lump sum	
65.	If yes How much did you pay for medication/Pharmaceuticals	
66.	If yes How much did you pay for laboratory test	

67.	If yes Other cost, specify		
68.	How did you pay for treatment at health facility during the last illness?	1=cash, 2=community health insurance, 3=health insurance, 4=employer, 5=borrowed, 6=sold assets, 7=charity, 8=in-kind, 9=other specify	|__|
71b	If question 71 mentioned others specify______________________________		
69.	Have you ever lacked money to pay for the healthcare during illness episode	1=Yes 2=No	|__|
70.	What did you do then	____ ____ ___	
71.	Were you Insured at that time	1=Yes 2=No	|__|
Part D: Enrolment status of households for CHF			
72.	Are you aware on CHF program?	1=Yes 2=No	|__|
73.	Where did you hear about CHF?	1=neighbours/friends 2=insurance officials house-to-house campaigns 3=Public meetings 4=Mass media tv/radio 5=Social media 6=health officials in a health facility 7=others (name it)_	|__| |__| |__|
76b	If Qn 76 you mentioned others – specify_______________________		
74.	What types of health Insurance schemes are present in Dodoma?	1= NHIF 2=CHF. 3=AAR 4=Alliance. 5=Strategies. 6=Resolution. 7=Jubilee 8= Others (specify)………..	|__| |__| |__|
75.	Do you know the procedures for enrolling into CHF program?	1=Yes 2=No	|__|
78b	Please mention the procedures	1.____ 2.____ 3.____	
76.	Do you possess an insurance	1=Yes 2=No	|__|
77.	What type of health insurance cover do you have?	1=Community health insurance, 2= Adult card treatment exemption, 3=NHIF 4=Private company Insurance cared 5=Other, specify	|__|
80b	If Qn 80 you mentioned others – specify_______________________		
78.	How much does it cost you to join per year ___________TSH		
You will be asked to express to what degree you agree with various statements. This is done by reporting a number between 1 to 5 where 1 means that you strongly disagree while 5 means that you strongly agree (***1 Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 =Strongly agree)***			
79.	Only the very poor who cannot afford to pay for healthcare needs to join the schemes		|__|
80.	Please explain your answer____		
81.	Under the health insurance program, you pay money (premiums) in order for the health insurance to finance your future health care needs		|__|
82.	Please explain your answer____		

83.	Health Insurance program is like a savings scheme, you will receive interest and get your money back		|__|
84.	Please explain your answer____		
85.	Only those who fall sick should consider enrolment in health insurance		|__|
86.	Please explain your answer____		
Reasons for not enrolling in community-based health insurance. For each statement you will be asked to express to what degree you agree. This is done by reporting a number between 1 to 5 where 1 means that you <u>strongly disagree</u> while 5 means that you <u>strongly agree</u>			
87.	Inadequate information on Health Insurance,		|__|
88.	Poor quality of health care provided in public health facilities		|__|
89.	Illness do not frequently occur in their homes		|__|
90.	The registration and premium are not affordable		|__|
91.	The quality of healthcare services under health insurance is low		|__|
92.	We are enrolled in other forms of active local social solidarity groups (e.g. savings for funeral ceremony)		|__|
93.	The health care providers supply services of an adequate quality to the health insurance members		|__|
94.	At health care facilities, health insurance scheme members are being discriminated against		|__|
95.	Low income makes it hard to give priority to the purchase of health insurance		|__|
96.	I prefer to visit tradition healers (traditional medicine rather) rather than enrolling into an insurance scheme		|__|
97.	I prefer to save money rather than to spend them on health insurance		|__|
98.	I have never been approached by health insurance representatives wanting me to become a member of the CHF scheme		|__|
99.	The health insurance scheme is only relevant for those employed in the public sector		|__|
100.	Only households with family members with chronic diseases should enrols into a health insurance scheme		|__|
101.	The purchase of health insurances may bring bad luck to the purchasers		|__|
102.	The benefits from health insurance is too low relatively to the premium charged		|__|
103.	Affordability of premium	1=Expensive 2=Moderate 3=cheap	|__|
106b	Please explain your answer____		
104.	How difficult is/was it for you to pay for the health Insurance costs?	1=Very difficult 2=Somewhat difficult 3=Neutral 4=Somewhat easy 5=Very easy	|__|
107b	Please explain your answer____		
105.	Do you have anyone in your household not covered in your health insurance?	1=Yes 2=No	|__|
106.	Does lack of health insurance cover make you consider one of the following	1=Skip a doctors appointment 2=Delay a doctors appointment 3=Not purchase medicine 4=Not take a Lab test/Investigation 5=Not complete a prescription dose	|__| |__| |__|

107.	Overall, how would you rate the cost of health Insurance?	1=Affordable 2=Somewhat affordable 3=Neutral 4=Somewhat unaffordable 5=Unaffordable	|__|
110b	Please explain your answer____		
108.	Non-members: Have you/your household been former members of health insurance scheme?	1=Yes 2=No	|__|
109.	Non-members: Do you/your household consider to become a future member of the health insurance scheme?	1=Yes 2=No	|__|
110.	Are there any household members being members of any other health insurance scheme than the health insurance?	1=Yes 2=No	|__|
111.	If the answer is yes, What type of insurance scheme?	1=NHIF 2=iCHF 3=TIKA 4=Others (specify)	|__|
114b	If answer in 114 is others, specify______________________________________		
You will be asked to express to what degree you agree with various statements. These statements assess the QoL of the household, by reporting a number between 1 to 5			
112.	How would you rate you are quality of life (1=Very Poor 2=Poor 3=Acceptable 4=Good 5= Very Good)		|__|
113.	Please explain your answer____		
114.	How satisfied are you with your health (1= Very dissatisfied. 2= Dissatisfied. 3= Neutral 4= Satisfied 5= Very satisfied)		|__|
115.	Please explain your answer____		
116.	Do you have enough energy for your everyday life? (*1 Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 =Strongly agree)*		|__|
117.	Please explain your answer____		
118.	How satisfied are you with your ability to perform your daily activities? (1= Very dissatisfied. 2= Dissatisfied. 3= Neutral 4= Satisfied 5= Very satisfied)		|__|
119.	Please explain your answer____		
120.	How satisfied are you with yourself? (1= Very dissatisfied. 2= Dissatisfied. 3= Neutral 4= Satisfied 5= Very satisfied)		|__|
121.	Please explain your answer____		
122.	How satisfied are you with your relationships? (1= Very dissatisfied. 2= Dissatisfied. 3= Neutral 4= Satisfied 5= Very satisfied)		|__|
123.	Please explain your answer____		
124.	Do you have enough money to meet your needs? (*1 Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 =Strongly agree)*		|__|
125.	Please explain your answer____		
126.	How satisfied are you with the conditions of your living space? (1= Very dissatisfied. 2= Dissatisfied. 3= Neutral 4= Satisfied 5= Very satisfied)		|__|
127.	Please explain your answer____		