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Health insurance policy and the satisfaction with the health services in Kosovo

Hashim Mehmeti[1], **Arian Musliu**[2], **Djellon Peci**[1] and **Bernard Tahirbegolli**+
1Heimerer College, Republic of Kosovo
2Ludwig Maximilian University, Germany

The health system in Kosovo is a streamlined system that is managed in three levels of health care. Management systems are divided into primary, secondary and tertiary (Assembly of Kosovo, 2004). According to Kosovo democratic institute (2011), functional health insurance systems are a necessity to increase the quality of health services. Since 2011, it has been proven that drafts are being piloted in order to implement health insurance but still without success (Friedrich Ebert Stiftung, 2018). The purpose of this research is to assess the need for health insurance in Kosovo and to evaluate the satisfaction of citizens with the health services and health system. In this research a sample of 123 participants was recruited (50.8% males) all citizens of Kosovo. The average age of the respondents was 24.4 years. Two different instruments were used in this research. First instrument was a self-created instrument based on the data from scientific literature to measure the need of proper health insurance. Also another instrument that originally was created by Wirral Community NHS was used to measure the satisfaction with 14 different processes of health system in Kosovo. Only 26% of respondents are insured and 74% of them are not insured. Respondents have shown that the need for health insurance is extremely high (82.2%). Also, 54% of respondents consider that health services are moderately satisfactory and 79.5% of citizens consider that proper health insurance will improve the health system. Most of the citizens consider that health services are satisfactory on average. Health insurances are seen as extremely important by citizens of Kosovo as the primary procedure to improve the health systems and satisfaction.