

TABLE OF CONTENTS

| | |
|-------------------------|-----|
| ABSTRACT | i |
| ACKNOWLEDGEMENT | ii |
| TABLE OF CONTENTS | iv |
| LIST OF FIGURES | ix |
| LIST OF TABLES | xi |
| ABBREVIATION | xii |

CHAPTER ONE:

| | |
|---|---|
| INTRODUCTION | 1 |
| 1.1 Background of the Study | 1 |
| 1.2 Health Care Financing in Tanzania | 3 |
| 1.3 Statement of the Problem | 5 |
| 1.4 Research Questions | 8 |
| 1.5 General Objective of the Study | 8 |
| 1.5.1 Specific Objectives | 9 |
| 1.6 Significance of the study | 9 |
| 1.7 Scope of the study | 9 |

CHAPTER TWO:

| | |
|---|----|
| LITERATURE REVIEW | 10 |
| 2.1 Concept of Insurance | 10 |
| 2.2 Concept of Health Insurance | 11 |
| 2.3 Service Quality | 11 |
| 2.4 Review of Theories | 13 |
| 2.4.1 The Theory of Assimilation | 13 |
| 2.4.2 The Theory of Contrast | 14 |
| 2.4.3 Theory of Negativity | 15 |
| 2.4.4 Goal Theory | 16 |
| 2.4.5 The Systems Resources Theory | 20 |
| 2.5 Factors that influence patients' level of healthcare satisfaction | 22 |

| | |
|--|----|
| 2.5.1 Availability of Drug | 22 |
| 2.5.2 Availability of Diagnostic Equipment/Test | 23 |
| 2.5.3 Availability of Human Resources for Healthcare | 24 |
| 2.5.4 Staff Responsiveness | 25 |
| 2.5.5 File or Record Handling..... | 26 |
| 2.5.6 Services coverage by the scheme..... | 27 |
| 2.6 Challenges facing the scheme | 28 |
| 2.6.1 Awareness of the NHIF Operation | 28 |
| 2.6.2 Budget or Financial resources constraints | 29 |
| 2.6.3 Corruption and embezzlement | 29 |
| 2.6.4 Acceptance of the scheme..... | 30 |

CHAPTER THREE:

| | |
|--|----|
| RESEARCH METHODOLOGY | 33 |
| 3.1 Research Design..... | 33 |
| 3.2 Area of the study | 33 |
| 3.3 Target population and Sample Size | 34 |
| 3.4 Sampling Method..... | 35 |
| 3.5 Data Collection Method..... | 35 |
| 3.5.1 Questionnaire | 35 |
| 3.5.2 Documentation/Documentary Review | 36 |
| 3.6 The Construction of Questionnaire | 36 |
| 3.6.1 Questionnaire Section 1 | 37 |
| 3.6.2 Questionnaire Section 2 | 38 |
| 3.7 Questionnaire Section 3 | 43 |
| 3.8 Data Processing and Analysis Technique | 43 |
| 3.9 Chapter Summary | 43 |

CHAPTER FOUR:

| | |
|------------------------------------|----|
| ANALYSING THE DATA | 45 |
| 4.1 Introduction..... | 45 |
| 4.2 Description of the Sample..... | 45 |
| 4.2.1 Gender..... | 46 |
| 4.2.3 Age..... | 47 |

| | |
|---|-----|
| 4.2.4 Education Level | 48 |
| 4.2.5 Years of Working Experience | 49 |
| 4.2.6 Destination | 50 |
| 4.3 Descriptive Statistics of the Study for the Factors Influencing Beneficiaries Satisfaction..... | 51 |
| 4.3.1 Availability of Drug | 51 |
| 4.3.2 Availability of diagnostic equipment/tests..... | 61 |
| 4.3.3 Availability of Healthcare workers | 69 |
| 4.3.4 Staff responsiveness | 81 |
| 4.3.5 File or record handling | 92 |
| 4.3.6 Services covered by NHIF | 103 |
| 4.4 Challenges facing the scheme | 117 |
| 4.5 Conclusion of the Chapter | 118 |

CHAPTER FIVE:

| | |
|---|-----|
| DISCUSSION OF FINDINGS | 119 |
| 5.1 Introduction..... | 119 |
| 5.2 Discussion of the Findings..... | 119 |
| 5.2.1 Availability of Drugs | 120 |
| 5.2.2 Availability of diagnostic equipment/tests..... | 121 |
| 5.2.3 Availability of healthcare workers..... | 122 |
| 5.2.4 Staff responsiveness..... | 123 |
| 5.2.5 File Handling | 124 |
| 5.2.6 Services Covered by NHIF | 125 |
| 5.3 Challenges facing the Scheme | 128 |

CHAPTER SIX:

| | |
|--|-----|
| CONCLUSION | 131 |
| 6.1 Introduction..... | 131 |
| 6.2 Limitations of the Study and Recommendations | 131 |
| REFERENCE | ix |
| APPENDIX | xxi |
| Appendix 1 - Questionnaire | xxi |