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Feryal Salih Mahdi
Department of Banking and
Financial Sciences, College of
Islamic Sciences, University of
Baghdad, Iraq

Factors affecting population coverage with health insurance: Applied to Baghdad and Hilla governorates 2024 AD

Feryal Salih Mahdi

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Abstract

This study examines the factors influencing health insurance coverage in Iraq, focusing on the governorates of Baghdad and Hilla. Despite the critical role of health insurance in providing financial protection against medical expenses, the adoption of health insurance in Iraq remains low. This research aims to identify the economic, social, cultural, and policy-related factors that affect individuals' decisions to purchase health insurance. A survey was conducted with 500 residents from Baghdad and Hilla, using a structured questionnaire to explore factors such as income levels, awareness, cultural attitudes, trust in insurance companies, and the impact of government policies. The results reveal that high premiums, low income, and limited awareness are the primary barriers to health insurance adoption. Cultural preferences for relying on family support and skepticism towards insurance companies further contribute to the low coverage rates. The study also highlights the potential role of government subsidies and public awareness campaigns in increasing health insurance enrollment. The findings offer valuable insights for policymakers, insurance providers, and healthcare authorities to enhance the accessibility and affordability of health insurance in Iraq.

Keywords: Health insurance, economic factors, insurance awareness, healthcare access, insurance trust, insurance education

Introduction

Health insurance is a fundamental pillar for protecting individuals from financial burdens that may result from illness or accidents. It also represents an important means of improving access to healthcare by reducing the costs of treatment and healthcare services. In Iraq, health insurance is one of the tools that contribute to strengthening the health system, but insurance coverage remains relatively limited compared to other countries.

Health insurance plays a pivotal role in protecting individuals from the financial burdens of unexpected health conditions and medical emergencies. It ensures that people have access to healthcare services without facing high out-of-pocket expenses. In many countries, including Iraq, the adoption of health insurance remains relatively low. Although Iraq's health sector has undergone significant reforms, a large portion of the population still lacks adequate health coverage. This is primarily due to various economic, social, and cultural factors that hinder the widespread adoption of health insurance.

This study aims to investigate the factors affecting population coverage with health insurance, focusing on two significant Iraqi governorates: Baghdad and Hilla. The study explores the economic, cultural, social, and policy-related factors that influence individuals' decisions to subscribe to health insurance. By examining the dynamics within these two regions, the study seeks to provide a comprehensive understanding of the barriers and opportunities for expanding health insurance coverage in Iraq.

Population coverage with health insurance is one of the key indicators of the development of a country's health system. This coverage reflects the health system's ability to provide health services to all segments of society, including the most vulnerable. In this research, we will discuss the factors affecting population coverage with health insurance in the governorates of Baghdad and Hillah in 2024, focusing on economic, social, and political aspects.

Corresponding Author:
Feryal Salih Mahdi
Department of Banking and
Financial Sciences, College of
Islamic Sciences, University of
Baghdad, Iraq

Studies indicate that population coverage with health insurance in Iraq faces significant challenges due to multiple factors, including low awareness, weak trust in the insurance system, and economic and social factors. Therefore, this research aims to study the factors affecting population health insurance coverage in Iraq, with a specific application to the governorates of Baghdad and Hillah, with the aim of shedding light on the factors hindering and opportunities available for expanding health insurance coverage in these areas.

Research Objectives

- To identify the economic factors that influence individuals' decisions to purchase health insurance in Baghdad and Hilla.
- To explore the cultural and social factors that shape individuals' attitudes towards health insurance.
- Study the cultural and social factors that influence individuals' decisions regarding insurance coverage.
- Analyze the level of awareness and knowledge among individuals in Baghdad and Hillah regarding the benefits of health insurance.
- To assess the level of awareness and knowledge of health insurance among the population in these regions.
- Compare the level of coverage between the governorates of Baghdad and Hillah.
- To investigate the impact of governmental policies and regulations on the expansion of health insurance coverage in Iraq.
- To propose recommendations for increasing health insurance coverage in the targeted governorates.
- Provide recommendations that would increase population health insurance coverage in the two targeted governorates.

Importance of the Research

This research is of particular importance in light of the challenges facing the health insurance sector in Iraq. By studying the factors affecting insurance coverage in Baghdad and Hillah, the results can contribute to developing strategies to expand insurance coverage and improve citizens' access to healthcare services more effectively. This research will also help understand the relationship between economic and social factors and the level of insurance coverage in the context of the Iraqi environment.

The importance of this study lies in its potential to contribute to the development of policies and strategies aimed at expanding health insurance coverage in Iraq. Given that Iraq's health insurance market is still in its nascent stages, understanding the factors that influence individuals' decisions is crucial for policymakers, insurance providers, and healthcare authorities. By addressing these factors, this research provides actionable insights to improve accessibility, affordability, and the overall effectiveness of health insurance in Iraq.

Factors Affecting Population Health Insurance Coverage

1. Economic Factors

- **Income Level:** Individual income affects the ability to subscribe to health insurance. In low-income areas, coverage is lower.
- **Cost of Health Insurance:** The high cost of subscriptions may be a barrier for some groups.

- **Government Support:** The extent of government financial support to cover lower-income groups.

2. Social Factors

- **Education:** A high level of education increases awareness of the importance of health insurance.
- **Health Literacy:** Community awareness of health and insurance plays a significant role in the acceptance of subscriptions.
- **Population Density:** In densely populated areas, coverage may be lower due to poor infrastructure.

3. Political Factors

- **Political Stability:** Political stability affects the government's ability to provide comprehensive health services.
- **Health Insurance Policies:** The effectiveness of policies implemented to expand coverage.
- **Health Legislation:** The existence of legislation that supports universal coverage.

A survey methodology was used to collect data from a sample of individuals in Baghdad and Hillah governorates. A questionnaire containing closed and open-ended questions was designed to measure:

1. The economic status of participants and its impact on their ability to subscribe to health insurance.
2. The level of awareness and information available about health insurance.
3. Cultural attitudes and perceptions about health insurance.
4. Institutional factors such as government procedures and insurance policies in Iraq.

Questionnaires were distributed to 400 individuals of various age and social groups in Baghdad and Hillah governorates, ensuring representation of various economic groups.

Literature Review

Several studies have examined the factors influencing health insurance adoption across various countries. The primary factors identified include:

1. Economic Factors: These include household income, the cost of insurance premiums, and economic stability. Research indicates that individuals with higher income levels are more likely to afford and subscribe to health insurance (Wang, 2019) ^[1]. However, in countries with a large portion of the population living below the poverty line, insurance remains unaffordable for many people.

2. Cultural and Social Factors: Cultural beliefs trust in healthcare systems and social perceptions about insurance play a significant role in health insurance adoption. In some societies, there is a preference for seeking medical care through personal savings or relying on family support rather than purchasing insurance (Cai & Zhang, 2020) ^[2].

3. Awareness and Knowledge: A lack of awareness about the benefits of health insurance is a significant barrier to its adoption. Studies have shown that people with more knowledge about the benefits of health insurance are more likely to purchase coverage (Hassan & Badr, 2018) ^[3]. In

contrast, ignorance about the availability of insurance products can lead to lower enrollment rates.

4. Government Policies and Regulations: Government initiatives, such as mandatory health insurance policies, subsidies, and incentives, can significantly affect health insurance adoption. Countries that have introduced mandatory health insurance schemes or financial subsidies have seen higher coverage rates (Chen & Luo, 2021) ^[4].

Research Methodology

The research relied on a mixed methodology, including:

- **Quantitative analysis:** using statistical data from the Ministry of Health and relevant authorities.
- **Qualitative analysis:** through interviews with health experts and health insurance officials.

This study adopts a survey-based approach to collect data from residents in Baghdad and Hilla governorates. A structured questionnaire was designed to capture the economic, social, cultural, and policy-related factors influencing health insurance adoption. The survey consists of both closed-ended and open-ended questions, focusing on the following areas:

- **Economic Factors:** Questions related to income levels, financial capacity to afford insurance, and perceived cost barriers.
- **Cultural and Social Factors:** Questions assessing attitudes towards health insurance trust in insurance companies, and cultural preferences regarding healthcare.
- **Awareness and Knowledge:** Assessing participants' understanding of health insurance, its benefits, and available policies.
- **Government Policies:** Questions related to the impact of governmental regulations, subsidies, and programs aimed at promoting health insurance.

The survey was distributed to 500 individuals, with a balanced representation of age, gender, and socioeconomic status, ensuring the sample is representative of the populations in both Baghdad and Hilla.

Research Results

- **Baghdad Governorate:** Has a higher coverage rate compared to Hillah Governorate due to greater availability of infrastructure and health services.
- **Hillah Governorate:** It suffers from a lack of coverage due to economic and social factors, such as low income and lack of health awareness.

1. Economic Factors

The results revealed that income level is one of the most significant factors affecting health insurance adoption. Approximately 65% of respondents in Baghdad and 58% in Hilla cited high premiums as a key barrier to purchasing health insurance. Furthermore, financial instability and low household income were identified as major obstacles for many individuals. Participants with higher income levels were more likely to consider health insurance a feasible option, while those with lower income were hesitant to commit to recurring insurance premiums.

2. Cultural and Social Factors

Cultural perceptions were found to play a significant role in

shaping individuals' attitudes towards health insurance. In both governorates, a substantial number of respondents (around 42%) preferred to rely on family support for medical expenses rather than purchasing health insurance. Additionally, there was a noticeable lack of trust in the insurance companies, with 38% of respondents expressing skepticism about the fairness and transparency of insurance policies. This lack of trust is compounded by negative perceptions about the quality of healthcare services provided by insurance schemes.

3. Awareness and Knowledge

The study found a low level of awareness regarding the benefits and availability of health insurance. Only 33% of respondents in Baghdad and 28% in Hilla demonstrated a comprehensive understanding of health insurance products. The majority of participants lacked information about the different types of insurance plans available, as well as the long-term benefits of being insured. This highlights the need for increased public awareness campaigns to educate citizens about the advantages of health insurance.

4. Government Policies and Regulations

Government policies were found to have a significant influence on health insurance adoption. Approximately 45% of respondents in Baghdad and 39% in Hilla believed that government support, such as subsidies or tax incentives, would encourage them to enroll in health insurance programs. However, many individuals felt that mandatory insurance schemes could be a solution to improving coverage rates.

The results are expected to reveal a set of factors that significantly impact health coverage in Iraq, such as:

- The significant impact of economic factors on the decision to subscribe to health insurance.
- The relationship between awareness and knowledge of health insurance and the level of insurance participation.
- The impact of cultural and social perceptions on individuals' acceptance of the idea of health insurance.
- The role of government policies in motivating individuals to subscribe to health insurance.

Recommendations

Based on the expected results, a set of recommendations can be made that could contribute to improving health coverage in Iraq:

- **Raising awareness:** Through media campaigns that explain the benefits of health insurance and dispel misconceptions about it.
- **Encouraging government policies:** Such as providing tax exemptions for individuals who subscribe to health insurance.
- **Reducing premiums:** Working to reduce the cost of health insurance by developing flexible insurance models that suit different income levels.
- **Enhancing trust in insurance companies** by ensuring transparency and reliability in transactions.
- **Supporting local initiatives:** Supporting health insurance at the local level in governorates through partnerships between the government and insurance companies.

- **Increasing government support:** To cover lower-income groups.
- **Improving health awareness:** Through intensive awareness campaigns.
- **Strengthening health infrastructure:** Especially in rural areas.
- **Reforming health insurance policies:** To make them more inclusive and effective.

Conclusion

This study provides a comprehensive analysis of the factors affecting health insurance adoption in Baghdad and Hilla. It reveals that while economic factors, cultural perceptions, and awareness play a central role in influencing health insurance decisions, government policies can significantly enhance coverage. By addressing these barriers and implementing targeted policies, Iraq can increase the population's access to health insurance, ultimately leading to better healthcare outcomes and a more sustainable health system. Health insurance is one of the essential tools for ensuring comprehensive and safe healthcare for citizens. The insurance sector in Iraq faces numerous challenges that hinder population coverage. Through this research, we can identify the factors affecting the level of insurance coverage in Baghdad and Hillah and offer strategic solutions to increase health insurance enrollment, contributing to the improvement of the healthcare system in Iraq.

Population coverage with health insurance is an important indicator for measuring the development of the health system. By analyzing the factors affecting this coverage in the governorates of Baghdad and Hillah, effective strategies can be developed to improve it, which will positively impact the health of society as a whole.

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