

QUALITATIVE STUDY ON THE NEED FOR HEALTH INSURANCE COVERAGE

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INTRODUCTION

- Various **invasive** and **non-invasive treatments** are used for **chronic musculoskeletal pain relief**
- Also patients **paying significant fees** for these treatments either singly or in combination

AIM

- To **analyze the experiences of various individuals** who have **received or provided** treatment for musculoskeletal pain management
- To **examine the medical use patterns of non-covered pain treatment**, focusing on the patients and doctors, as a **basis for determining health insurance coverage**

METHOD

- ❖ **Study Design**
 - Descriptive study used a **Qualitative approach**
 - Core themes were identified using **Frame analysis**
- ❖ **Study population and Data collection**
 - doctors (n =10): neurosurgeons, orthopedists, rehabilitation specialists, and anesthesiologists
 - patients (n = 4): recommended by patient associations and academic societies
 - interviews were conducted for 10 days
- ❖ **Focused treatment**
 - Non-covered therapy** in NIH that called 'musculoskeletal pain management' which cost more than 10 billion South Korean Won annually
 - a. Epidural neuroplasty (including endoscopic, percutaneous, and percutaneous balloon dilatation methods)
 - b. Intradiscal radiofrequency thermocoagulation
 - c. Extracorporeal shock wave therapy
 - d. Prolotherapy
 - e. Cryotherapy
 - f. Scrambler therapy

RESULTS

- Our analysis identified four themes based on the patient data<Table 1>

<Table 1> Themes from patients

No	Theme	Description
1	Characteristics of pain treatment	✓ Patients received continuous, repeated treatment
2	Process of pain treatment	✓ Patients chose treatment methods and medical institutions based on personal satisfaction (e.g., convenience, cost, kindness, and information)
3	Thoughts on reimbursement	✓ Patients mostly agreed with the health insurance coverage of pain treatment, considering financial burden and cost-effectiveness
4	Non-covered medical expense information provision system	✓ Patients were not familiar with or interested in this service on non-covered medical expense information provision system

- For doctors, six themes were identified<Table 2>

<Table 2> Themes from physicians

No	Theme	Description
1	Thoughts and reasons for coverage inclusion	✓ The need to consider treatments for patients with severe pain before treatment ✓ They are considered the financial burden of the inclusion of pain treatment in medical coverage
2	Criteria and reasons for coverage inclusion	✓ Highlighted the problems associated with health insurance and limited indications (e.g., limiting the expansion of clinical applications, such that excluded indications are not covered) ✓ Including the difficulty in creating universal reimbursement criteria
3	Characteristics of patients receiving pain treatment	✓ The patient had preference for non-invasive treatment and were above the middle age
4	Change in utilization frequency	✓ The utilization frequency would continually increase with the aging population
5	Decision process of non-covered pain treatment	✓ Medical necessity was judged, and patient preference was also considered
6	Degree of medical cost burden	✓ Differed based on private insurance enrollment

CONCLUSIONS

- Comprehensive reviews** of medical necessity, usage, costs, financial burden and cost-effectiveness **is necessary** for the determination of health insurance coverage

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