

Inadequate care in severe road traffic injuries in South Korea's car insurance system: Results from a survey of clinicians

P337

J.S. PARK¹, E.H. HYUN² and Y.K. DO^{1,2}

1 Department of Health Policy and Management, Seoul National University College of Medicine, South Korea

2 Institute of Health Policy and Management, Seoul National University Medical Research Center, South Korea

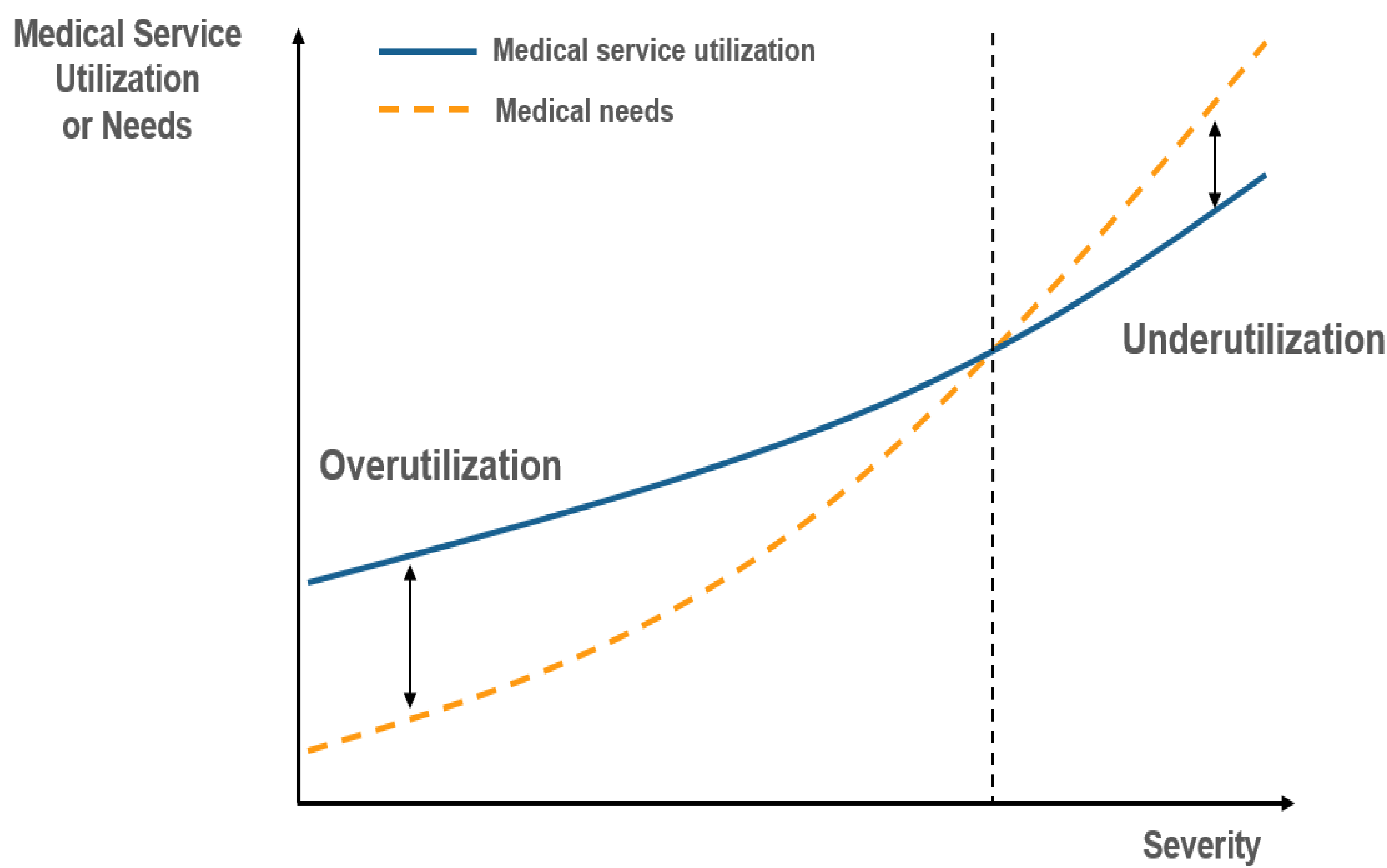
INTRODUCTION

- While quality of health care is mostly discussed in health systems financed mainly by health insurance of various types, either public or private, **quite a number of patients with road traffic injuries receive medical treatment under the coverage of car insurance** that is separate from health insurance.
- Little attention has been paid to the quality of care among patients with road traffic injuries in South Korea.**
- Although car insurance policies de jure assure more generous coverage for compensation purposes by exempting patients from out-of-pocket payment that would otherwise be required in health insurance, **there have been clinical anecdotes that many patients with severe road traffic injuries de facto suffer from inadequate care, particularly in rehabilitation services.**
- No previous studies have examined the quality of care issue for patients with severe road traffic injuries.

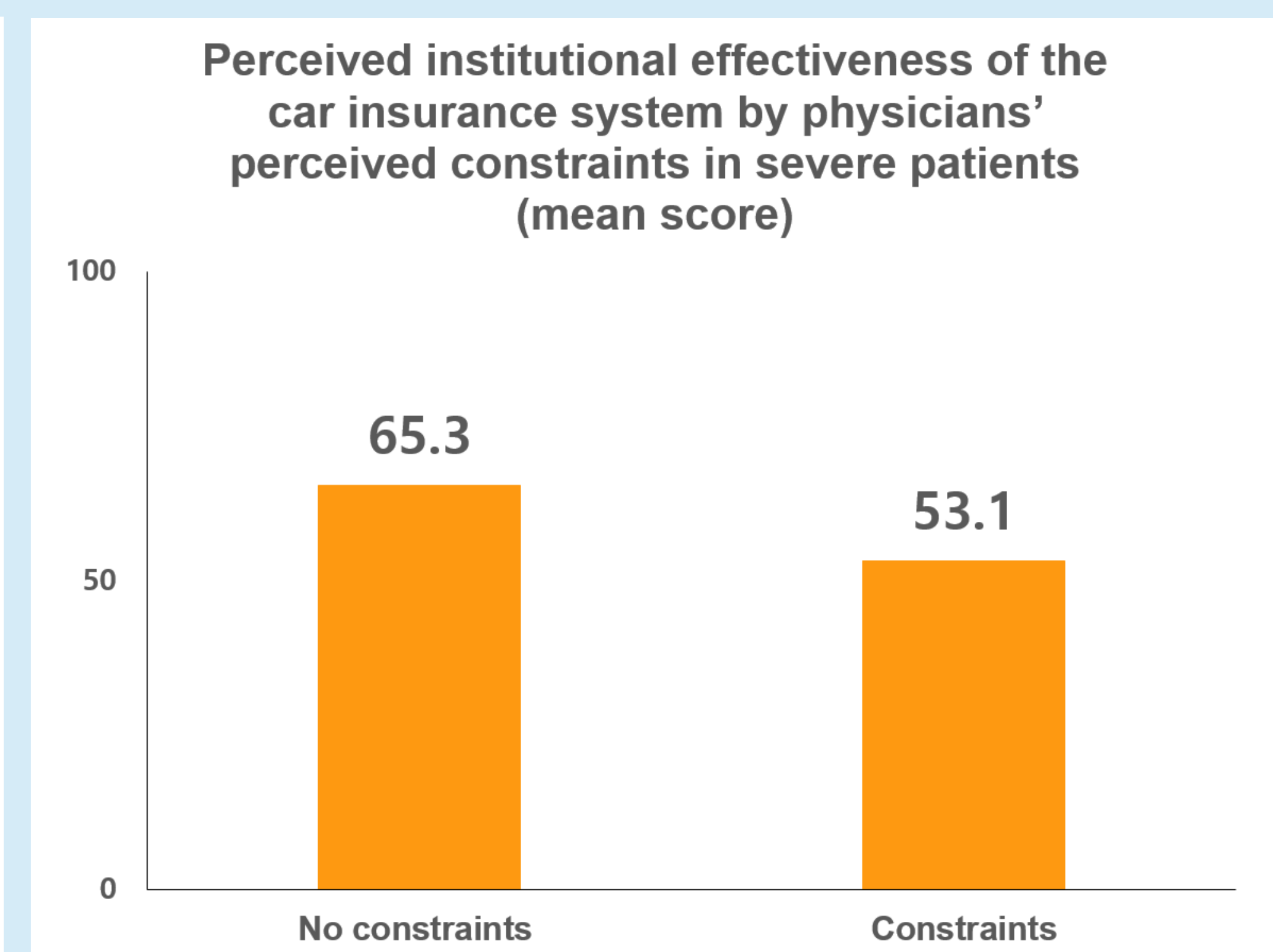
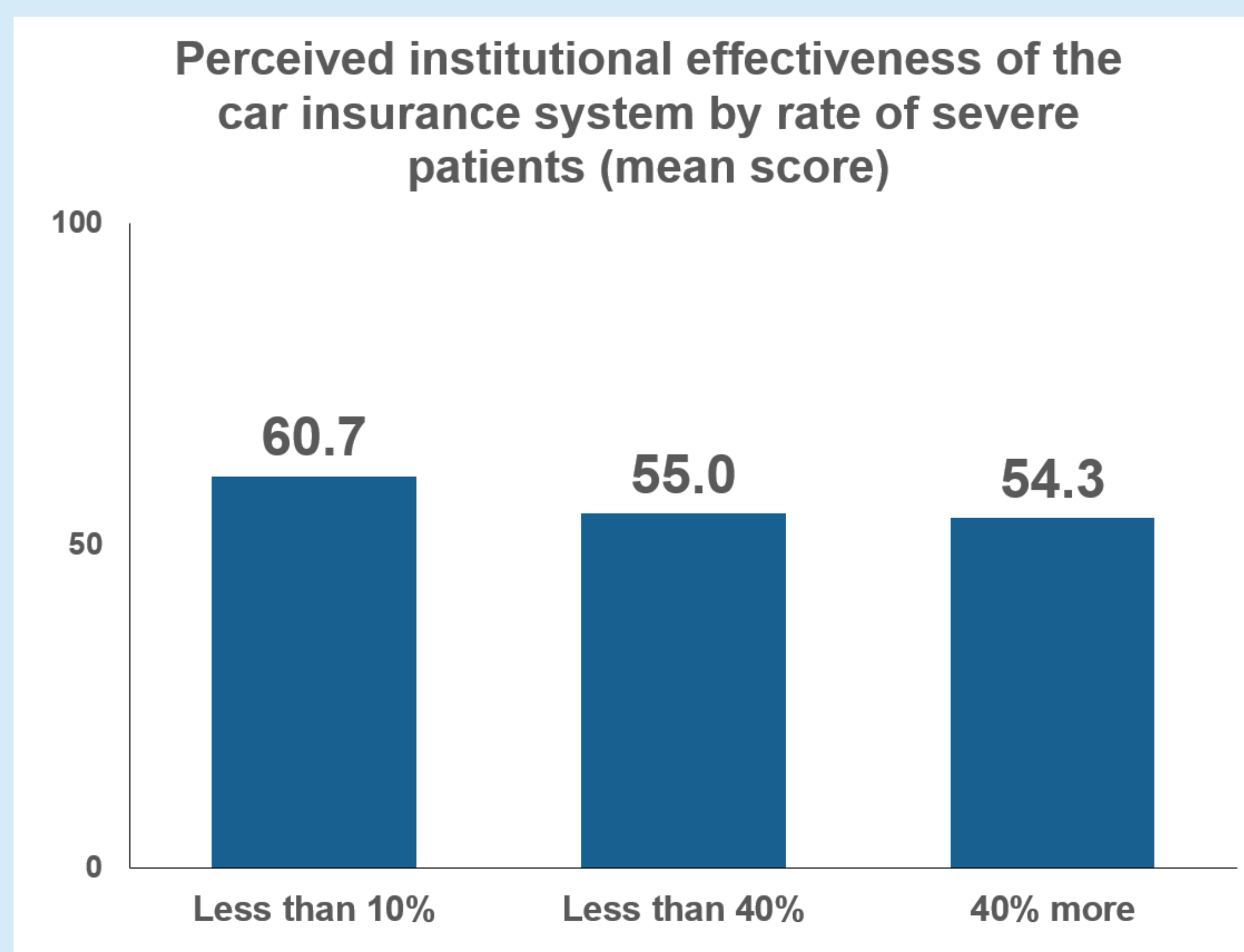
AIM

- To describe clinicians' perceptions of car insurance system in treating patients with road traffic injuries**
- To explore factors associated with their perceptions**

RESULTS



👉 **68%** of clinicians chose **the above schematic diagram** of as **quality issues** in car insurance



👉 Clinicians' **lower perceived effectiveness** are associated with **the care of severe patients**

METHOD

- We conducted a survey of 145 clinicians treating patients with road traffic injuries**
 - Clinicians from seven specialties including emergency medicine and trauma surgery, rehabilitation medicine, and orthopedic surgery were included.
- The survey was conducted via email in December 2021, with a response rate 84%.

CONCLUSIONS

- The prominent pattern of quality issues in South Korea's car insurance system appears to be inadequate care among severe road traffic injury patients,** coupled with overutilization among non-severe cases. Also, **clinicians who see more severe patients and have encountered utilization constraints perceive the system's institutional effectiveness to be lower.**
- Causes of this institutional malfunctioning are to be studied and addressed.

ACKNOWLEDGEMENT

- This study was funded by research grants from the National Traffic Accident Rehabilitation Hospital.
- The authors thank Prof. J.H. Lee and Research Prof. H.K. Kim from National Traffic Accident Rehabilitation Hospital for providing support and valuable comments