**QUESTIONNAIRE FOR A STUDY ON WILLINGNESS TO PAY FOR HEALTH INSURANCE AMONG INFORMAL SECTOR WORKERS IN SIERRA LEONE 2013**

**INTRODUCTION**

Hello, my name is ------------------------------------ and I am one of the data collectors for this study. This study is intended to assess the Willingness to Pay for a proposed Social Health Insurance Scheme among Informal Sector Workers in Sierra Leone. To attain this purpose, your honest and genuine participation by responding to the questions prepared is very important and highly appreciated.

***CONFIDENTIALITY***

We would like you to answer some personal questions. Your answers are completely confidential and participation is voluntary. You are being assured that all your answers will remain confidential. The answers will be published on a “No – Name Basis” and the results will form part of the requirements leading to the award of a PhD Degree in Economics with Specialization in Health Economics.

However, your honest answer to the subsequent questions will help us to better understand the need for a health insurance, why participate and will contribute to improving the health status of the people of Sierra Leone by understanding how much you are willing to pay. This will help policy makers design the scheme within the local context.

We would greatly appreciate your help in participating in this study, would you be willing to participate?

Yes, proceed

No, goodbye! Thank you for your cooperation!!!!

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(Signature of the Interviewer certifying that respondent has given informed consent verbally)

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|  | **SECTION A: IDENTIFICATION** | | |
| **A1** | **Region:** | **A8** | **Result of Interview**   1. Completed 2. Postponed 3. Refused 4. Incomplete |
| **A2** | **District:** |
| **A3** | **Chiefdom:** |
| **A4** | **Location: Rural Vs Urban** |
| **A5** | **Name of Interviewer:** |
| **A6** | **Date of Interview:** /06/2021 |
| **A7** | **Questionnaire Number:** | **A9** | **Date Checked:** /04/2013 |

**SECTION B**

**IDENTIFICATION OF INFORMAL SECTOR ACTIVITY OF THE RESPONDENT**

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| **B1** | As head of the household, please tick among the following informal sector activities, your main economic activity/occupation. | |
|  | 1. Petty Trading 2. Subsistence Farming 3. Commercial Bike Riding (Okada) 4. Cattle Rearing 5. Fishing 6. Tailoring 7. Mining 8. Quarrying |  |

**SECTION C**

**DISCRETE CHOICE EXPERIMENT QUESTIONS**

The following set of questions present you with 10 choices. Each of these questions ask you to state which Health Insurance Scheme you prefer (Health Insurance Schemes A or B). However, Health Insurance Schemes A and B differs from each other according to the following:

* **Type of Coverage provided by the schemes** – this may be in the form of Simple, Moderate and Comprehensive coverage. Simple coverage refers to the treatment of minor diseases; moderate coverage covers treatment of minor diseases together with performing minor operations; and comprehensive coverage covers treatment of major diseases and performing major operations.
* **Length of time you wait to see a medical officer –** this may be 45 minutes; 60 minutes; and 90 minutes.
* **The type of hospital or health centre you visit for treatment –** this may be a private, public or only contracted hospitals or health centres.
* **Cost of the Health Insurance Scheme –** this may be Le4, 000.00; Le6, 000.00;

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| **Question 1** | **Scheme A** | **Scheme B** |
| Coverage | Simple | Comprehensive |
| Choice of Hospital | Contracted | Public |
| Waiting Time | 60 minutes | 45 minutes |
| Cost | Le 10, 000.00 | Le 4, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 2** | **Scheme A** | **Scheme B** |
| Coverage | Comprehensive | Simple |
| Choice of Hospital | Contracted | Private |
| Waiting Time | 90 minutes | 45 minutes |
| Cost | Le 4, 000.00 | Le, 6, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 3** | **Scheme A** | **Scheme B** |
| Coverage | Moderate | Moderate |
| Choice of Hospital | Private | Private |
| Waiting Time | 90 minutes | 90 minutes |
| Cost | Le 10, 000.00 | Le 4, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 4** | **Scheme A** | **Scheme B** |
| Coverage | Simple | Simple |
| Choice of Hospital | Public | Public |
| Waiting Time | 90 minutes | 90 minutes |
| Cost | Le 6, 000.00 | Le 10, 000.00 |
| Which scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 5** | **Scheme A** | **Scheme B** |
| Coverage | Moderate | Comprehensive |
| Choice of Hospital | Public | Contracted |
| Waiting Time | 60 minutes | 90 minutes |
| Cost | Le 4, 000.00 | Le 6, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 6** | **Scheme A** | **Scheme B** |
| Coverage | Comprehensive | Comprehensive |
| Choice of Hospital | Public | Private |
| Waiting Time | 45 minutes | 60 minutes |
| Cost | Le 10, 000.00 | Le 10, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 7** | **Scheme A** | **Scheme B** |
| Coverage | Moderate | Simple |
| Choice of Hospital | Contracted | Contracted |
| Waiting Time | 45 minutes | 60 minutes |
| Cost | Le 6, 000.00 | Le 4, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 8** | **Scheme A** | **Scheme B** |
| Coverage | Comprehensive | Moderate |
| Choice of Hospital | Private | Contracted |
| Waiting Time | 60 minutes | 45 minutes |
| Cost | Le 6, 000.00 | Le 10, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 9** | **Scheme A** | **Scheme B** |
| Coverage | Simple | Moderate |
| Choice of Hospital | Private | Public |
| Waiting Time | 45 minutes | 60 minutes |
| Cost | Le 4, 000.00 | Le 6, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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| **Question 10** | **Scheme A** | **Scheme B** |
| Coverage | Comprehensive | Simple |
| Choice of Hospital | Private | Public |
| Waiting Time | 45 minutes | 90 minutes |
| Cost | Le 4, 000.00 | Le 10, 000.00 |
| Which Scheme would you prefer? |  |  |
| Based on your choice, will you participate in the said scheme? | YES NO | |

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|  | **SECTION D: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS** | | |
|  | **Questions** | **Coded Responses** | **Comments** |
| D1 | Sex | 1. Male 2. Female |  |
| D2 | Age of Household Head as at last birthday? (In completed Years) ……………………. | 1. ≤ 30 2. 30 – 40 3. 40 – 50 4. 50 – 60 5. 60 – 65 6. ≥ 65 |  |
| D3 | Marital Status | 1. Married 2. Never Married 3. Divorced/   Separated   1. Widowed/Widower |  |
| D4 | What is your Religious affiliation | 1. Christian 2. Muslim 3. Other (specify …….) |  |
| D5 | What is your highest educational level completed? | 1. None 2. Primary 3. Junior School 4. Senior School 5. TECH/VOC 6. College/University 7. Adult Education 8. Other (specify…….) |  |
| D6 | How many members are in your household |  |  |
| D7 | Apart from your choice in Section B, what is your second most important economic activity you’re engaged in? | 1. Petty Trading 2. Subsistence Farming 3. Commercial Bike Riding (Okada) 4. Cattle Rearing 5. Fishing 6. Tailoring 7. Mining 8. Quarrying 9. Other…Please specify |  |

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|  | **SECTION E: HEALTH SEEKING BEHAVIOUR OF RESPONDENTS** | | |
|  | **Questions** | **Coded Responses** | **Comments** |
| E1 | How can you assess the health status of your household? | 1. Very Poor 2. Poor 3. Fairly Good 4. Good 5. Very Good |  |
| E2 | When sick, how do you/household seek health care? | 1. Self - Treatment 2. Traditional 3. Health Centre 4. Hospital 5. Drug Peddlers 6. Pharmacy 7. Other Please Specify |  |
| E2 | Has any of your household members suffer from Malaria or Typhoid during the last 3 months prior to this interview? | 1. Yes 2. No |  |
| E3 | Which health facility is closest to your residence? | 1. Health Centre 2. Hospital 3. Clinic 4. Other Please specify |  |
| E4 | How often do your household visit the hospital or health centre? | 1. Monthly 2. Quarterly 3. Half Yearly 4. Yearly 5. Other Please Specify |  |
| E5 | What is the distance to the closest hospital? |  |  |
| E6 | What is the distance to the closest health centre? |  |  |
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|  | **SECTION F: HEALTH CARE CORRUPTION** | | |
|  | **Questions** | **Coded Responses** | **Comments** |
| F1 | How do you perceive corruption in the health sector? | 1. Not Corrupt 2. Less Corrupt 3. Corrupt 4. Highly Corrupt |  |
| F2 | Do you have a household member who is between age 0 – 5 years, pregnant woman or a lactating mother? | 1. Yes 2. No | If no skip to G1 |
| F3 | Do you or any member of your household buy medicine(s) for children under 5, pregnant women or lactating mother? | 1. Yes 2. No |  |
| F4 | Why did you pay for those services? | 1. Unaware it was free 2. I was asked to pay 3. Just gave a tip/paid willingly 4. Other, please specify |  |

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|  | **SECTION G: HEALTH CARE FINANCING** | | |
|  | **Questions** | **Coded Responses** | **Comments** |
| G1 | Do you have any friend or relative abroad or a bigger town/city in Sierra Leone? | 1. Yes 2. No | If No skip to G4 |
| G2 | Does S/he normally send money for you? | 1. Yes 2. No |  |
| G3 | What was the amount you received last? |  |  |
| G4 | What is your main source(s) of income? |  |  |
| G5 | What is your monthly income on average do you make as a household within the past six months? |  |  |
| G6 | Have you ever had a situation wherein your main economic activity suffered? | 1. Yes 2. No | If No skip to G8 |
| G7 | What is the main threat to your economic activity? |  |  |
| G8 | Can you please provide your main sources of expenditure in order of preference? | 1. Feeding 2. Payment of School Fees 3. Health Care Expenditure 4. Others |  |
| G9 | On average, how much do your household spend on a monthly basis? |  |  |