



Managing the Behavior of Insured People Regarding the Use of Insurance Booklets in Developing Countries

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Dear Editor,

Governments often try to protect people from high medical costs through various programs and policies, the most common of which in the world is to insure people. In this regard, the insurance industry plays a special role and has a significant impact on countries' economies by covering possible losses (1).

The behavior of the insured people and their consumption pattern may be associated with problems, the most important of which can be found in the field of management issues and insurance culture. Thus, insurance companies should use various mechanisms to prevent these problems (2, 3).

There are different mechanisms and management methods employed by insurance companies. Four main steps are as follows:

1- The first and most important step is to increase people's awareness and sensitivity about maintaining health and using health services.

2- The use of insurance booklets should be limited so that the individuals' economic and health status should determine the maximum use of insurance booklets; hence, if the ceiling is reached, they must pay their premiums again.

3- Restricted access to different levels of health services where access to higher levels (subspecialty) should be associated with higher costs for the insured people without observing the referral level.

4- Applying incentive and punitive levers so that the insured who have not used their insurance during the year would enjoy some discounts and incentives, and those who have used their booklets to a certain extent would be

deprived of some insurance packages or would experience increased premiums.

Planning and executing the abovementioned items can help people feel responsible for their health. It can also play a key role in the management of behavior in insured people, reducing the use of medical procedures, increasing the quality of medical services, and managing insurance costs.

Footnotes

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