

Deanship of Graduate Studies

Al-Quds University/School of Public Health

**SATISFACTION OF EAST JERUSELAEM ARAB
RESIDENTS WITH SERVICES PROVIDED
BY *CLALIT* THROUGH THE ISRAELI
HEALTH INSURANCE**

Maha Nubani Hussein

M.P.H. Thesis

2004

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HEALTH INSURANCE**

By

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A Thesis Submitted in Partial Fulfillment of Requirements

For the Degree of Master in Public Health

School of Public Health

Deanship of Graduate Studies

Dedication

To my parents, my husband

and to my children

Haidar, Tamarah and Hussam

with love and gratitude

Declaration

No portion of the work referred to in this study has been submitted in support of an application for any other degree or qualification to this or any other university or other institution of learning.

Maha Nubani Hussein.

2004

Acknowledgments

I would like to express my deep thankfulness and gratitude to all relatives and friends who were involved in my study, and without their cooperation, this would not have been possible. My deepest appreciation for their support and unforgettable help.

- Special high appreciation and gratitude is due to my research supervisor Dr. Varsen Aghabekian for her continuous support, encouragement and assistance always.
- Sincere appreciation to Mr. Ibrahim Dakkak for his valuable advice, encouragement, and assistance during my study period.
- Special thanks to Mr Mazen Kubte for his help in getting the approval from *Kupat Hullim Clalit*.
- My thanks and utmost appreciation to Mrs Aleen Balian for editing the thesis.
- My thanks and appreciations are extended to the internal examiner Dr. Motasem Hamdan and the external examiner Dr. Nihad Abu Asab for their helpful suggestions and valuable discussion.
- My gratitude to my Father and my Father in law for their support and help in the translation, of parts of this thesis from Arabic to English.
- Special thanks to all nurses and physicians in East Jerusalem's *Kupat Hullim Clalit* centers for their friendliness, cooperation and support.
- Last but not least, my deepest gratitude, appreciation and love owed to my husband and my children, for their tolerance, patience and support through the years of my study.

ABSTRACT

This study aimed at assessing the perception of Palestinians in East Jerusalem (clients and professional service providers) of health services offered by the Israeli Health Insurance through one of the major Israeli sick funds (*Clalit*). This Study is unique in the sense that there have been no studies on the perception of satisfaction of the Palestinians in East Jerusalem with the services rendered, since the implementation in East Jerusalem, of the compulsory Israeli National Health Insurance, in 1995.

This study also indirectly sheds light on the perception of those surveyed of their future needs from the system. Some of the Palestinians in East Jerusalem usually raise the following questions which the study aimed to answer:

1. Are Arabs satisfied with services of *Clalit*? Why?
2. Are services offered by *Clalit* comparable with services offered in West Jerusalem or other Israeli cities?
3. Will they get the same services if the Palestinian Authority extends its jurisdiction to East Jerusalem?

A cross-sectional design was used to study shed light on factors that affect consumer's and professional's satisfaction in primary health care centers in East Jerusalem. A sample of 210 subjects was selected from clients visiting the primary health care clinics of *Kupat Hulim Clalit*. All Arab Health Professionals (Physicians and Nurses) working in these center were also targetted.

Two instruments were used in this study. Structured interviews were used to collect the data from the consumers (beneficiaries) and a structured self-administered questionnaire was used with the Arab Health Professionals. Statistical analyses were performed using the Statistical Package for Social Sciences version 11. The major finding of the study included the followings:

1. Satisfaction with physician care received the highest score of satisfaction.
2. The respondents showed satisfaction with the nursing care.
3. In general the administrative responsibilities are practiced and implemented well in most centers.
4. Services given by *Clalit* are acceptable by clients, even though some of the clients showed interest in trying other sick funds.
5. The majority of professionals were satisfied with the working conditions and salary.
6. The necessity for more control on the part of *Clalit* to continue preparing training programs and refreshing courses to be attended by their professional and medical staff in their center.
7. Client and professionals expect some services to be offered if the Palestinian Authority is given authority over health care in eastJerusalem.

الملخص التنفيذي

اجريت هذه الدراسة بهدف التعرف على إتجاهات المقدسيين (المستفيدين والعاملين الصحيين من الاطباء والتمريض) عن الخدمات الصحية المقدمة من قبل التأمين الصحي الاسرائيلي الالزامي عن طريق صندوق المرضى كلاليت. هذه الدراسة فريدة من نوعها اي بمعنى انه لم يسبق ان اجريت دراسة مماثلة عن رؤية ورضاء المقدسيين في القدس الشرقية بالخدمات المقدمة وكيفية تقديمها في القدس الشرقية بعد أن تم فرض التأمين الصحي الاسرائيلي الالزامي في عام 1995 .

إن الدراسة توضح أيضاً و بطريقة غير مباشرة الرؤية عن الاحتياجات المستقبلية من خلال الاسلوب المتبع في النظام الصحي المعمول به و يتسائل الفلسطينين في القدس الشرقية بشكل عام عن الامور التالية:

1. هل العرب المقدسيون راضون عن الخدمات المقدمة من قبل كلاليت؟ ولماذا؟
2. هل يمكن مقارنة الخدمات المقدمة من قبل كلاليت بالخدمات المقدمة في القدس الغربية أو بعض المدن الاسرائيلية الاخرى.

3. هل سيعطى السكان العرب نفس الخدمات في حالة انتقال الخدمات للسلطة الفلسطينية. استهدفت الدراسة شريحة العاملين الصحيين في الرعاية الصحية الاولى في القدس الشرقية، وكذلك المستفيدين من خدمات كلاليت. حيث اختير 210 من المستفيدين بالاضافة الى جميع الاطباء و المرضيين العاملين في هذه المراكز الصحية الاولى التابعة لصندوق المرضى كلاليت. تم استخدام اداتان في هذه الدراسة الاولى: استبانة و مقابلات شخصية لجمع المعلومات من المستفيدين، أما الثانية فقد شملت ايضا استبانة استهدفت الاطباء والمرضات العرب في المراكز التابعة لكلاليت. كما و اجريت التحليلات الإحصائية عن طريق استخدام مجموعة الاحصائيات للعلوم الاجتماعية النسخة المعدلة 11. اظهرت النتائج الرئيسية للدراسة ان:

1. الرضى من العناية الطبية حصل على اعلى النقاط.
2. أظهر المنتفعون رضاهم من الخدمات التمريرية.
3. بشكل عام , المسؤولية الادارية موجودة و مطبقة جيدا في معظم المراكز.
4. الخدمات المقدمة من قبل كلاليت مقبولة من قبل المستفيدين, مع ان البعض منهم اطهروا رغبتهم في تجريب صناديق صحية اخرى
5. غالبية العاملين الصحيين كانوا راضين عن ظروف العمل و الرواتب.
6. الاخذ بعين الاعتبار ضرورة التركيز والمراقبة من قبل كلاليت للاستمرار في تنشيط العاملين الصحيين والاعداد المستمر في التدريب.
7. يتوقع المستفيدون من الخدمات و المهنيون ان تبقى الخدمات كما هي في حال إنتقال الخدمات الصحية الى السلطة الفلسطينية.

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List of Abbreviations

AHC: Arab Health Care Center.

CAHPS: Consumer Assessment of Health Plans Study.

CBOCS: Community Based Out Patient Services.

CTS: Community Tracking Study.

GCs: Generalizability coefficients.

GP: General Practitioner.

GPAS: General Practice Assessment Survey.

HMOs: Health Maintenance Organization.

HRQL: Health Related Quality of Life.

ICBS: Israel Central Bureau of Statistics.

ID: Identity Card.

INHS: Israeli National Health Insurance.

JCSER: Jerusalem Center for Social and Economic Rights.

JIFIS: Jerusalem Institute for Israel Study

LISREL: A computer program used to perform several statistical procedures among
which multiple regression and facto analysis.

MCH: Mother and Child Care.

MOH: Ministry of Health.

MSR: Multi sector Review.

NGOs: Non-governmental Organizations.

NHI: National Health Insurance.

NII: National Insurance Institution.

PCBS: Palestinian Central Bureau of Statistic.

PPOS: Preferred Provider Organization.

PRC: Primary Health Care.

SPSS: Statistical Package for Social Sciences.

PRCS: Palestine Red Crescent Society.

PSI: Patient Satisfaction Index.