

Level of Satisfaction and Attitude towards Japanese National Health Insurance: A Case Study of International Students in Kyoto City

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Summary

Over the past few years the number of international students coming to Japan for higher education has rapidly increased from 208,379 in 2015 to 267,042 in 2017, and this number is expected to rise to 300,000 by the year 2020. (Jasso, 2017) Developing and developed economies have different shares of GDP invested into health expenditures. However, when international students acquire student visas they are required to enroll in Japanese National Health Insurance. However, not all of them have prior experience with health insurance, and thus this affects their attitudes and satisfaction level towards Japanese National Health Insurance.

Surprisingly, there is a huge gap when it comes to understanding international students' opinions and attitudes towards Japanese National Health Insurance because there has been almost no prior research done on understanding their views of the Japanese National Health Insurance. Therefore, the objective of this essay was to focus on understanding the attitudes and satisfaction level of international students towards Japanese National Health Insurance. To empirically test their attitudes and opinions, the essay focused on representative samples from 80 international students living in Kyoto City from both developing and developed economies.

The essay first used a quantitative approach to test two main hypotheses using Stata chi-squared tests. Through this, the following hypotheses were tested:

H1: International students with a higher income level are more likely to have positive opinions towards Japanese National Health Insurance.

H2: Age is statistically significant in influencing international students' level of satisfaction towards Japanese National Health Insurance.

The results derived from a chi-squared test in Stata showed a larger p-value of 0.926 for the first research hypothesis, indicating that level of income has no statistically significant relationship with international students' opinion of Japanese National Health Insurance. On the other hand, the results derived from a chi-squared test for the second hypothesis showed a smaller p-value of .001, proving that age is statistically significant in influencing international students' level of satisfaction towards Japanese National Health Insurance.

The essay then used a regression analysis to examine the correlation between dependent variables that include the level of satisfaction towards the Japanese National Health Insurance and independent variables like age, opinion on doctors, opinion on the importance of health insurance, and income level of the international students. As a result, a smaller p-value was obtained for the independent variable age than the other variables. Hence, this proves that there is statistically significant evidence in the sample to conclude that a non-zero correlation exists, showing that age is more highly correlated with level of satisfaction towards Japanese National Health Insurance than the other variables are.

The essay then used a qualitative approach by focusing on in-depth interviews to examine the detailed responses from the international students in order to understand the gaps that exist between international students and the insurance companies. The responses from the interviews showed that most of the students had difficulty understanding their health insurance due to language barriers. Some of them mentioned that every year the card keeps changing and every card is written in Japanese, making it difficult for them to understand. Moreover, through their responses it was discovered that due to language barriers there was an information gap, as most of the students had limited knowledge and only knew that Japanese National Health Insurance provides 70% coverage, but did not know to what sorts of treatments this applied.

Lastly, to understand the gaps between customers and providers, a service quality gap model was used that focuses on how five different gaps that exist between customers and providers can create poor service quality experiences for the customers. Through the interviews and survey, it was discovered that an information gap, which is Gap 1, and a communication gap, which is Gap 4, exist between international students and the providers of Japanese National Health Insurance. These two gaps led to Gap 5, which is based on assumptions caused by a lack of information where the customers expect a certain caliber of service to be provided, but when they actually receive the service it is different from what they had expected. Thus, this leads to Gap 5. Therefore, these

three gaps together lead to creating poor service quality experiences for the customers and affect their overall satisfaction level.

Based on the results of the findings, recommendations can be made for certain policies that should be considered by Japanese National Health Insurance companies in order to create a better service quality experience for international students and to diminish the gaps between them as providers and the international students as “customers/consumers” of Japanese National Health Insurance.

- 1) First, Japanese insurance companies should conduct more surveys on international students living in Japan in order to find out their overall opinions towards the insurance to which they subscribe. This would allow the insurance companies to ascertain any gaps and allow them to work towards providing better service quality experiences.
- 2) Referrals, pamphlets, or information cards about Japanese National Health Insurance in various languages can help the international students understand what is and is not covered by their health insurance. Having this accurate information will diminish the information gaps and help in creating positive opinions towards Japanese National Health Insurance.
- 3) Easy means of insurance subsidies should be provided so that international students can get insurance subsidies. This would ultimately reduce the burden on international students and would most likely increase their level of satisfaction towards Japanese National Health Insurance.
- 4) Not every student has a background in dealing with insurance, and therefore they may lack a basis for understanding the insurance policies. Arranging essay contests or seminars related to insurance can significantly help students to explore more when it comes to insurance policies. Learning about the importance of insurance policies would eventually help generate positive attitudes towards insurance policies among the students.