

Chapter IV

Health insurance and chronic diseases

1. Benefiting from any type of health insurance¹

Less than half the population residing in Lebanon benefits from at least one type of health insurance (44.9%), with 53.3% of Lebanese residents without any sort of health insurance. Those benefiting from at least one type of health insurance are distributed as follows: 23.4% of total residents are covered by the National Social Security Fund (NSSF)², 9.0% by health services provided from the Army and the Internal Security Forces, and 4.3% by the Public Servants' Cooperative. Also, 2.6% of residents are insured at their own expense, 2.2% receive private insurance through an institution or a syndicate, 1.7% are enrolled in a private insurance at the expense of the employer, while 1.7% are covered by some other type of health insurance. See table (4-1)

1 An individual is considered to be benefiting from "any type of health insurance" if that individual is a member of any health insurance plan mentioned in table (4-1) (Beneficiary), and is considered not to be benefiting if he/she is not part of any type of health insurance (Non-beneficiary).
2 Further divided into to 21.8% benefiting from NSSF, and 1.6% from the optional social security.

Table (4-1)**Distribution of residents according to benefiting from at least one type of health insurance**

Type of health insurance	Percentage
National Social Security Fund	23.4
Army and the Internal Security Forces	9.0
Public Servants Cooperation	4.3
Private insurance at the individual's expense	2.6
Private insurance through an institution or union/syndicate	2.2
Private insurance at the employer's expense	1.7
* Others	1.7
No insurance of any type	53.3
Inapplicable (those residing in Lebanon for less than six months)	1.8
Total	100.0

* Includes 0.8% who benefit from UNRWA services, 0.3% from a mutual fund, 0.5% from the municipality and 0.1% from abroad.

a- The services covered by the various health insurances

All types of health insurance cover hospitalization (99.9%), while the other services are covered less frequently as follows: laboratory analysis and X-ray (94.0%); doctor's visit (91.6%); and medications (90.8%). The types of hospitalization vary by class, with 10.1% of beneficiaries receiving first class services, 51.4% receiving second class and 37.5% third class.

b- Percentage of beneficiaries from at least one type of health insurance

- Percentage of beneficiaries from at least one type of health insurance per governorate:

Discrepancies appear among the governorates, with those benefiting from health insurance representing more than half of the residents in Beirut (59.1%) and Mount Lebanon (53.8%), but much less in the other governorates (39.0% in Bekaa, 33.8% in North Lebanon, 33.8% in South Lebanon and 31.5% in Nabatieh). Moreover, the percentage of non-beneficiaries from any type of health insurance has risen in North Lebanon (65.2%), Nabatieh (64.7%) and South Lebanon (62.8%), but fallen in Beirut and Mount Lebanon. See table (4-2)

Table (4-2)
Percentage of beneficiaries from at least one type of health insurance, per governorate

Governorate	Percentage of beneficiaries	Percentage of non-beneficiaries	*Inapplicable	Total
Beirut	59.1	38.5	2.4	100.0
Mount Lebanon	53.8	45.1	1.2	100.0
North Lebanon	33.8	65.2	1.0	100.0
Bekaa	39.0	58.5	2.5	100.0
South Lebanon	33.8	62.8	3.4	100.0
Nabatieh	31.5	64.7	3.8	100.0
Lebanon	44.9	53.3	1.8	100.0

* (Inapplicable for those residing in Lebanon for less than six months)

- Percentage of beneficiaries from at least one type of health insurance per sex, age and marital status: results show that the percentages of beneficiaries reach 43.6% and 46.3% among males and females respectively. The percentages of beneficiaries per age groups are: 44.5% for the age group (0-4), and 45.2% for age the group (5-14). These figures decline to 41.5% for the age group (15-24), but rise again to 44.1% for the age group (25-44), 48.4% for the age group (45-64), and 49.3% for those aged 65 years and above. See diagram (4-2)

Diagram (4-1)
Percentage of beneficiaries from at least one type of health insurance by sex

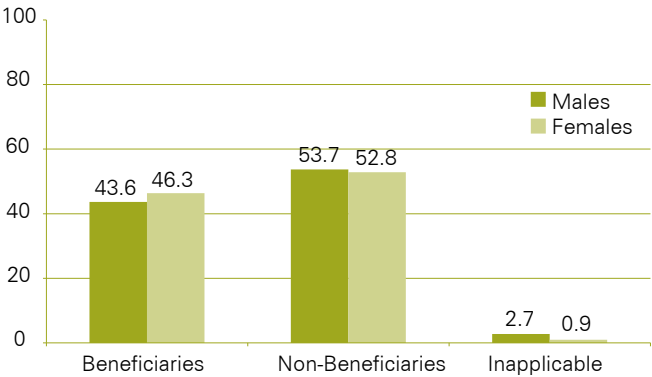
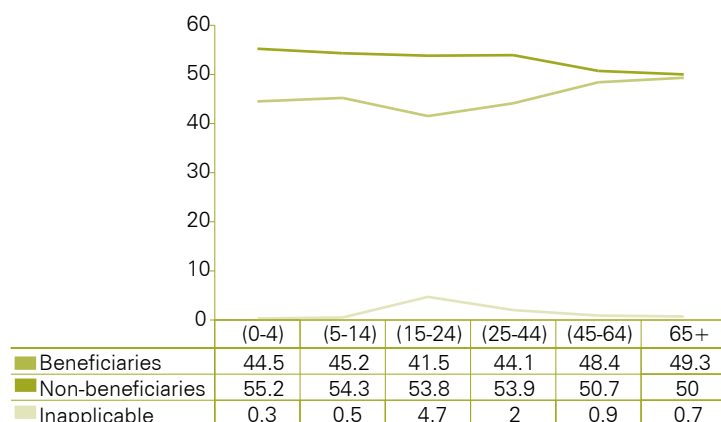


Diagram (4-2)

Percentage of beneficiaries from at least one type of health insurance by age



(18.5%) See table (4-5).

Nearly half of the married people benefit from a health insurance (49.3%) while 42.4% of never married residents, 41.7% of widows/widowers also benefit from at least one type of health insurance. The percentage of beneficiaries is less among the separated people (36.1%) and the divorced (27.0%). See table (4-3)

Table (4-3)

Percentage of beneficiaries from at least one type of health insurance by marital status

Marital status	Covered	Not covered	Inapplicable*	Total
Never married	42.4	54.9	2.7	100.0
Married	49.3	50.0	0.8	100.0
Widow/widower	41.7	57.7	0.6	100.0
Divorced	27.0	72.2	0.8	100.0
Separated	36.1	63.9	0.0	100.0

* (Inapplicable for those residing in Lebanon for less than six months)

- Percentage of beneficiaries from at least one type of health insurance by educational attainment and current profession (relationship with labor force):

around 69% of those who attained a university level of education benefit from at least one type of health insurance while 53.5% of those with a secondary level are also beneficiaries. This percentage is lower among illiterate people (30.6%), and those with elementary education (36.0%). See table (4-4). Most retirees benefit from some type of health insurance (92.7%), while 49.9% of the unemployed, 48.5% of the employed do so. However, this percentage is noticeably lower among students

Table (4-4)**Percentage of beneficiaries from at least one type of health insurance by educational attainment**

Educational attainment	Covered	Not covered	**Inapplicable	Total
Illiterate	30.6	68.6	0.9	100.0
Literate (read & write)	35.2	63.6	1.2	100.0
Pre-school	43.6	56.1	0.3	100.0
Elementary	36.0	62.6	1.4	100.0
Intermediate	43.1	55.5	1.4	100.0
Secondary	53.5	44.3	2.2	100.0
University	68.5	26.3	5.2	100.0

** (Inapplicable for those residing in Lebanon for less than six months in addition to those who are less than four years of age).

Table (4-5)**Percentage of beneficiaries from at least one type of health insurance by current profession (relationship with labor force)**

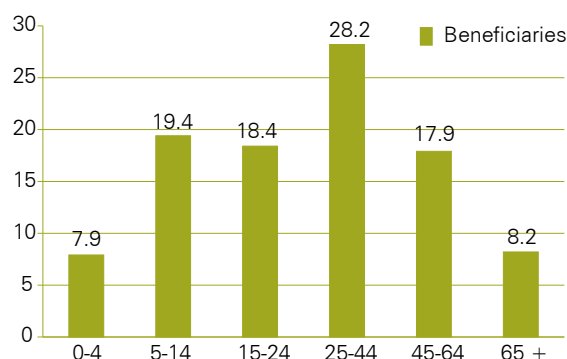
Economic activity	Covered	Not covered	Total
Below school age	44.1	55.9	100.0
Working	48.5	51.5	100.0
Unemployed	49.9	50.1	100.0
Student	18.5	81.5	100.0
Retired	92.7	7.3	100.0
Housework	40.7	59.3	100.0
Terminated activity voluntarily	41.3	58.7	100.0
Unable to work	32.8	67.2	100.0

c- Characteristics of beneficiaries from at least one type of health insurance

Females benefit slightly more (51.7%) than males (48.3%) from at least one type of health insurance. For both sexes, the age groups (0-24) represent 45.7% of beneficiaries and the older age groups represent lower percentages out of the total beneficiaries: 28.2% for the age group (25-44) and 17.9% for the age group (45-64). The elderly aged 65 years and above represent 8.2% of the total. See diagram (4-3). More than half of the beneficiaries have never married (53.5%), 42.4% are married, 3.7% are widows/widowers and 0.4% are either divorced or separated. (It is worth noting the characteristics of the beneficiaries are generally affected by the characteristics of the whole population depending on the relevant variable (distribution of residents according to Governorates, sex, age...)).

Diagram (4-3)

Distribution of beneficiaries from at least one type of health insurance by age



Additionally, one quarter of those benefiting from at least one type of health insurance (24.7%) have an elementary education, 19.6% an intermediate education, 16.7% a secondary level and 19.1% have a university education. Illiterate people represent 5.3% of the total, and those who are either below school age (less than 4 years) or at the preschool level represent 1.6%. See table (4-6)

Table (4-6)

Distribution of beneficiaries from at least one type of health insurance by educational attainment

Educational attainment	Percentage
Illiterate	5.3
Literate (read & write)	3.0
Pre-school	3.0
Elementary	24.7
Intermediate	19.6
Secondary	16.7
University	19.1
Special education	8.6
Total	100.0

As for the distribution of beneficiaries by their current profession (relationship with labor force), results show that 31.3% work, 33.7% are students, and 20.5% are dedicated for housework. The remainder are either below school age (6.6%), retired (3.3%), unable to work (2.3%), or do not work (1.6%). See table (4-7).

Table (4-7)

Distribution of beneficiaries from at least one type of health insurance by current profession (relationship with labor force)

Economic activity	Percentage
Below school age	6.6
Working	31.3
Unemployed	1.6
Students	33.7
Retired	3.3
Housework	20.5
Unable to work	2.3
Other*	0.7
Total	100

* Includes those who have terminated their activities voluntarily, the contented and the clergy.

As for the distribution of the beneficiaries by governorates: Mount Lebanon comprises approximately half of those covered (47.9%), followed by North Lebanon (15.4%), then Beirut (13.7%), and the Bekaa (10.9%). South Lebanon and Nabatieh represent lower percentages of the total, 8.0% and 4.1% respectively. See table (4-8)

Table (4-8)

Distribution of beneficiaries from at least one type of health insurance by governorate

Governorate	Percentage
Beirut	13.7
Mount Lebanon	47.9
North Lebanon	15.4
Bekaa	10.9
South Lebanon	8.0
Nabatieh	4.1
Lebanon	100.0

2.
Suffering from chronic diseases and disability

a- Suffering from chronic diseases³

Of Lebanese residents, 17.4% suffer from one chronic disease or more: (10.6% from one chronic disease, 4.1% from two diseases and 2.7% from three or more). From the total afflicted by one chronic disease or more, 10.3% declared that they receive assistance through a specialized follow-up program that handles patients with chronic diseases either through the Ministry of Public Health or from a private institution or another public body. It is important to note that while 9.3% of patients with only one chronic disease benefit from a follow-up program, 10.6% of those who are afflicted with two chronic diseases are enrolled in a follow-up program. See table (4-9)

Table (4-9)
Percentage of suffering from chronic diseases, and percentage benefiting from specialized follow-up programs

Number of chronic diseases	Percentage	Percentage benefiting from a specialized follow-up program
No chronic diseases	82.6	----
One disease	10.6	9.3
Two diseases	4.1	10.6
Three diseases or more	2.7	13.8
Total	100.0	

b. Disability and the characteristics of the disabled

The disabled represent 2.0% of total residents⁴, with 84.8% suffering from one disability, 10.5% with from disabilities and 4.7% from three or more of disabilities. The types of disability are distributed as follows: 49.5% kines-thetic disability, 18.5% hearing or speech disability, 13.5% visual disability and 18.4% mental disability. The causes of disability are: disability since birth (30.7%), accidents (17.7%), old age (16.5%), and other diseases causing disability (12.7%). See table (4-10)

Table (4-10)
Distribution of the disabled by causes of disability

Causes of disability	Percentage
Disability since birth	30.7
Accidents	17.7
Old age	16.5
Other diseases	12.7
Total	100.0

Males represent 64.0% of the disabled while Females constitute 36.0%. Most of the disabled are between 15 and 64 years of age (59.3%), 27.3% are aged above 64 years, and 11.4% are aged between 5 and 14 years. The young, (0-4), represent 1.9% of total disabled. Of the disabled, 50.6% have never married, 37.7% are married, 10.1% are widows/widowers and 1.6% are either divorced or separated.

Of the disabled, 38.2% are illiterate, 25.1% reached elementary level, 12.5% intermediate level, 10.2% know how to read and write, 5.1% received secondary level education and 2.9% reached university education. See table (4-11) The highest percentage of the disabled is in the governorates of Mount Lebanon (38.8%), followed by South Lebanon (16.0%), the Bekaa (15.5%), North Lebanon (12.2%), Beirut (8.9%) and Nabatieh (8.6%). Approximately half of the disabled are unable to work (45.8%), with 15.0% are working and 11.0% are students.

Table (4-11)
Distribution of the disabled by educational attainment

Educational attainment	Percentage
Illiterate	38.2
Literate (read & write)	10.2
Pre-school	1.7
Elementary	25.1
Intermediate	12.5
Secondary	5.1
University	2.9
Special education	2.7
Below school age	1.6
Total	100.0

³ The study defined chronic diseases as those that require permanent care.

⁴ Disability is any physical, mental or medical case which has lasted 6 months or more and which can hinder a person's ability to carry out a daily life routine similar to that of any other person of the same age.