

**TITLE:** The Impact of Supplemental Private Health Insurance Coverage on Unmet Health Care Need

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**STUDENT SUBMISSION:** Yes

**TOPIC/TARGET AUDIENCE:** Policy makers, global health policy researchers

**ABSTRACT:** Since 1989, all South Korean citizens have access to health insurance through the National Health Insurance System (NHI). However, more than half of these individuals are opting to enroll in Private Health Insurance (PHI) programs to complement or supplement their care. This research examined whether PHI led to a reduction in unmet health care need in South Korea. Analyzing 2008-2013 data from the Korean Medical Panel Survey of individuals 18 to 65 years old (N= 65,457), we found that PHI overall was not associated with unmet health care need among Korean adults. However, there was a negative relationship between the comprehensiveness of private coverage and unmet health care need ( $p < 0.001$ ), although the magnitude of the relationship is rather negligible. We recommend policy makers to consider either investing more into improving health care access under the NHI system or improving PHI programs in such a way that addresses unmet needs in more impactful ways.

**OBJECTIVE(S):** Assess the impact of supplemental insurance on unmet health needs.

Examine the extent to which private health insurance addresses unmet health needs of South Koreans.

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