

Evaluating Service Satisfaction and Sustainability of the Afya Health Insurance Scheme in Kuwait: An Exploratory Analysis [Letter]

Ahmad Yani Noor ¹, Harinto Nur Seha ²

¹Hospital Administration, Poltekkes Permata Indonesia, Yogyakarta, Indonesia; ²Medical Record and Health Information Department, Poltekkes Permata Indonesia, Yogyakarta, Indonesia

Correspondence: Ahmad Yani Noor, Poltekkes Permata Indonesia, Jl. Ringroad utara no. 22C, Condongcatur, Depok, Sleman, Daerah Istimewa Yogyakarta, Indonesia, Email noorberbagi@gmail.com

Dear editor

I appreciate the opportunity to respond to the insightful study, “Evaluating Service Satisfaction and Sustainability of the Afya Health Insurance Scheme in Kuwait: An Exploratory Analysis.” The authors have provided a comprehensive examination of the Afya scheme, highlighting key dimensions such as efficiency, inclusivity, and long-term sustainability. Their analysis sheds light on important issues facing Kuwait’s healthcare system, particularly concerning the experience of retirees and the role of private sector involvement.^{1,2}

However, the concerns raised regarding public hospital services, specifically the need for patients to repeat procedures, reveal a critical gap in service quality within the public sector.³ This reinforces the argument for better integration and cooperation between public and private providers, as highlighted by the authors.²

The finding that 95% of respondents frequently utilize private hospital services, with a satisfaction rate of 78.79%, underscores the general success of Afya in providing access to private healthcare for retirees.¹ However, the concerns raised regarding public hospital services, specifically the need for patients to repeat procedures, reveal a critical gap in service quality within the public sector.³ This strengthens the argument for integration, claims constraints in hospitals and better co-operation between public and private providers, as highlighted by the authors.^{2,4,5}

Moreover, the study’s observation that 94% of participants support an expansion of the Afya scheme is both encouraging and thought-provoking.¹ It raises important questions about balancing the growing demand for services with the financial sustainability of the scheme.⁶ The authors’ recommendation for a temporary suspension of the scheme to allow for further research is prudent, especially given the potential strain on government resources.²

Perhaps the most significant contribution of this study is the correlation identified between beneficiary satisfaction and their experience with Afya ($r = 0.578$, $p < 0.01$). This finding emphasizes the need for Afya to be more attuned to the needs and expectations of its users, particularly in improving the alignment between the scheme’s operations and the realities faced by beneficiaries.¹

In conclusion, this study makes a valuable contribution to the ongoing discourse on healthcare reform in Kuwait. The authors’ calls for evidence-based research, improved public-private collaboration, full integration with health facility information systems and broader coverage targeting younger demographics are timely and important.^{3,4} As Kuwait’s healthcare landscape evolves, it is crucial to ensure that Afya remains a sustainable and responsive program that effectively meets the needs of all its beneficiaries.

Disclosure

There are no conflicts of interest in this communication.

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