

The Guidelines for Providing Benefits for Low-Income Elderly to Obtain Accident Insurance

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Abstract

The research aims to study the guidelines for accident insurance welfare needs among low-income elderly people. This study uses qualitative research methods. The samples were elderly aged 60 to 69 who were low incomes and received allowances from the Samphan Wong District Office. Bangkok 10 executives or representatives at the level of government agencies. 5 persons, including 15 people, use a specific sample selection method. The results showed that the elderly when they entered old age. Physically, due to the deterioration of tissues and organs in all systems, mental and social systems, there is a defect in perception and understanding in conjunction with social and environmental changes. Guidelines for accident insurance benefits are essential. Government agencies and the private sector should work together to lay out group accident insurance for low-income elderly people. For social welfare and as a reduction in social inequality. Create equality in medical care and improve quality of life for low-income elderly.

Keywords: Requirement Guidelines / Low-income elderly people

Introduction

ASEAN Aging Society, the ASEAN region has a total population of approximately 647 million, 63.9 million people aged 60 years and older, or 9.9 percent, this indicates that the ASEAN region has not yet touched the line of becoming an "aging society". But considering it on a country-by-country basis. It has been found that Singapore has entered the aging society since 2000. In 1999, there were 10.5 percent of the elderly. In 2017, Singapore's elderly population skyrocketed to 19.5 percent, with Thailand's population aged 60 and older at 17.1 percent, and Vietnam at 11.1 percent (Bureau of Human Resource Research and Development, Feb., 2018, p. 6).

Low-income elderly are vulnerable people, who have entered old age, lack the care and attention of their children, close contacts, and feel they are worthless. Having an unhealthy body, deteriorating with age, making it impossible to do anything like a young person, causing accidents more easily than people of other ages. Thailand initiated the insurance business in 1929, the insurance business is divided into 2 types: non-life insurance business and life insurance business. It can be classified into car insurance, fire insurance. Marine and transportation insurance and miscellaneous insurance covering personal accident insurance, health insurance, and property risk insurance, personal accident insurance and health insurance are gaining significant popularity (Anjarat Tamthai, 2014).

The overall poverty situation in Thailand has improved, falling from 65.17% in 1988 to 8.6%, representing approximately 5.81 million poor people. In 2016, with the poverty line across Thailand at 2,667 Baht per person per month, these individuals needed state assistance (National Economic and Social Development Commission, 2018). The group of low-income elderly people, i.e. Elderly people aged 60 years and older, when they are involved in an accident, must be admitted to government hospitals. Although there are facilities that provide services only to the elderly, there are other patients. As a result, it is not possible to receive timely remedies, and if privately owned medical treatment is obtained, it will be quite costly. The Low - income elderly do not have access to medical care. The elderly group is the group that has higher premiums than the other groups because the risk is greater. Therefore, researchers are interested in studying "The Guidelines for Providing Benefits for Low-Income Elderly to Obtain Accident Insurance" to promote social equity among older people.

Objectives of Research

To study the guidelines for the need for accident insurance benefits among low-income elderly people.

Scope of Study

Content: This study focuses on approaches to accident insurance welfare needs among low-income elderly.

Demographic scope: The population used in this study includes elderly people aged 60 to 69 years old who are low-income and receive subsistence allowances from The Samphan Wong District Office, Bangkok, 10 people and executives or representatives of government agencies, 5 people for a total of 15 people. Used a specific sample selection method. The criteria for selection are those who have low income and receive a subsistence allowance from the public sector, the management group is knowledgeable and competent, with at least 3 years of experience working in public welfare.

Duration: This study was conducted to collect data from target groups. Between October 2019 and June 2020.

Collection of Information

The process and procedures for collecting information are as follows:

1. Secondary data is collected by researching for various papers, including: Academic papers, articles, journals, and related research to serve as a conceptual framework for research.
2. The researchers collected the data using interviews with key contributors in Samphan Wong District, Bangkok.

Analysis Of Data and Statistics Used in The Study

Researchers analyzed the data collected from questionnaires using descriptive statistics.

Findings

Based on interviews with key contributors, Group 1 and Group 2 agreed that older people are 60 years of age or older. When aging, physical aspects are caused by the deterioration of tissues and organs in all body systems, mental and social aspects, impairments in perception and understanding. In conjunction with social and environmental changes such as leaving work, loss of social function, income, separation from loved ones, etc. As a result, the elderly is stressed, so the elderly need to adapt to normal lifestyles. The adaptation of the elderly requires 3 adaptations: physical adaptation as organs begin to deteriorate, the elderly must accept, avoid the unhappy, work appropriate to the physical condition, work that is enjoyed and create pride. When older have an illness, consult a doctor, choose a diet that is suitable for your physical condition, excrete regularly, do not hold urine and feces, stay in good and ventilated places, exercise regularly, such as walking, jogging, getting enough sleep, doing hobbies to prevent loneliness or boredom, that will make one feel valued. Psychological adjustments, older people experiencing underestimated by their roles in life and lower incomes result in older people becoming less anxious, considering themselves worthless, disliked, becoming grumpy, making no one wants to be near the elderly, so they should accept the changes that can happen. Train yourself in principle, be kind to those around you, respect the opinions of others, do things that benefit your family and society, make yourself feel valued.

In addition, you should travel to different places to find new things to make life happy and socially adaptable to the elderly staying at home. Due to the physical condition and financial factors, it is not possible to travel to meet friends or relatives like in the past. In addition, acquaintances gradually die, children go to work outside, causing the elderly to feel lonely. Therefore, the elderly need to understand others and be optimistic, adapt to today's society, not stick to old ideas. Always learn new things, do activities with others, such as conducting Dharma excursions, participating in club activities. Section on legal aspects the elderly should prepare for the will, as well as manage the property and inheritance. Treating the corpse when dying to prevent problems and to meet its intended purpose, the adaptation of the elderly will be easy or difficult depending on past experiences and physical, emotional, mental adaptation is

not difficult for individuals who prepare to become elderly and those who understand the developmental nature in older times. This is in line with the strategy of social protection system for the elderly, income protection measures, encouraging all elderly people to receive basic income benefits provided by the state, promoting the establishment of community funds for the elderly and health insurance measures, developing and promoting a quality health insurance system for all elderly people.

According to interviews conducted, group 1 and group 2 agreed that life safety welfare is essential and first and foremost because life is born once and dies once. As such, accident insurance to prevent future risks is what contributes to an increase in confidence in life. In addition, accident insurance is to provide a reserve for the initial disaster expenses so that low-income elderly can receive timely treatment from both public and private hospitals, and accident insurance is to cover damage in case of disasters, whether for low-income elderly people themselves or with objects caused by disasters.

Accident insurance contract benefits are another important thing because contracting with unfair contractual clauses will have a detrimental effect on the public sector and low-income elderly, private companies will have an advantage. Accident insurance contracts must not contain material misleading statements, easy-to-understand language, and content that does not exploit the insurer.

Cost benefits should be set to be too affordable for accident insurance. There are various and convenient, fast and easy ways to pay premiums and affordable.

For service benefits, insurance companies should have a 24-hour service center. The staff can solve problems in a timely manner, and the staff provides services willingly, smiling, service-minded, and advises insurers to understand the benefits correctly, not to hide information.

To cover medical expenses, the government must configure medical care. It can be disbursed directly, without paying a reserve, can be disbursed more than 30 Baht card to treat all diseases, provide coverage for both internal and external bodies.

Welfare benefits, government agencies and the private sector must cooperate. In order to reduce accident insurance premiums. As a group of low-income elderly individuals and those who had not exercised their rights in the previous year, 24-hour emergency ambulance services were provided free of charge. In the event of an accident, the claim must be paid promptly and on time, receiving compensation according to the actual and appropriate conditions.

Discussion

Guidelines for the need for accident insurance benefits among low-income elderly are Fundamental rights that every elderly person should enjoy. Be in the right environment, safe, secure, get the right benefits and services, live with value, dignity, self-reliance. This is in line with Alderfer (1972), who says that existence needs are the needs of individuals at the lowest level who need physical responses, such as food, clothing, housing, medicine, in order to survive. Therefore, management should meet the needs of individuals by providing fair compensation. In line with The Insurance Information Center (2012), the principle of INSURABLE INTEREST is the fundamental principle of insurance to prevent intentional, intentional damage to the insured or fraud in the hope of obtaining insurance benefits, the legal right to insuring insurance arising from the financial relationship recognized in the law between the insured company and the insured. Any insurance without equity rights is treated as a gambling contract and cannot be enforced by law for reinsurance-related equity rights for which the reinsurance company can claim compensation from the reinsurance company. This is in line with Pilanthana Vasurat (2008, pp. 12-13), who says that economic needs affect the elderly both physically and mentally. This is because when the elderly are in retirement or when they are so old that they are unable to pursue their own careers, it affects the income and savings that decrease accordingly, and there are subsequent expenditures, or some families where the elderly are unable to help themselves. The benefits that are based on the rights are the positive things that the insured should receive as specified in the relevant laws specified in the contract. This is in line with The Department of Geriatric Affairs (2018, pp. 3 – 8) that it says that promoting and improving the quality of life of the elderly by providing various public facilities by establishing centers to promote the quality of life of the elderly to have a good quality of life, to have access to services with dignity, quality and fairness. There is also a community health rehabilitation system, proactively promoting the dissemination of health knowledge through various media.

Suggestion

Suggestions for implementation

As a result of this research, government agencies such as the Department of Elder affairs, the Office of Samphan Wong District Relations, the Office of Insurance Commissioner and Business Promotion can use it as data to create policies, support the preparation of group accident insurance for low-income elderly to meet their needs and be effective.

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