

The Degree of the Satisfaction of Parents about Health Insurance Services Presented to the Persons with Physical and Health Impairments in Jordan

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Abstract

This study aimed to identify the degree of the satisfaction of parents about health insurance services provided to the persons with physical and health impairments in Jordan. In order to achieve the aims of this study, a questionnaire of the degree of satisfaction about health insurance services for the persons with physical and health impairments were used to collect data from (133) parents of the persons with physical and health impairments. The results showed that the parents were satisfied about health insurance services for the persons with physical and health impairments. And the most problems of health insurance are: (lack or isn't Existence of treatment and the timing of treatment sessions and surgeries are delayed. Also the procedures for obtaining medication through health insurance are long, tired, routine and boring.

Keywords: The Health Insurance Services, The Persons with Physical and Health Impairments.

Introduction

Jordan signed and ratified in the International Convention on the Rights of the Persons with Disabilities in 2007 (Higher Council for affairs of person with Disabilities {HCD}, 2007a) [1], and it has been for it a general obligation to ensure and promote the full realization of all human rights without any kind of discrimination based on their disability. Nationally, Jordan has developed the laws which allow persons with disabilities to have easy access to the rights, one of them, the health insurance. (Prime Minister of Jordan, 2017) [2]. The health insurance is the insurance against the loss which caused of diseases through compensation for medical costs resulting from these diseases (Department of Statistics, 2007) [3]. Also the health insurance is defined, as a type of insurance against the risks of health conditions for individual; it includes the costs of screening, diagnosis, treatment, psychological and physical support and coverage instead of interruption of work for a period of time or permanent disability. It is one way to deliver the health care to individuals (Wikipedia, 2017) [4]. Also it is defined, as providing the health care and make the individuals able to afford treatment, access to medicines and long – term health care (National Council on Disabilities, 2009) [5]. In Jordan, over the past years and now, many laws relating to the persons with disabilities have been enacted, the most importance from these laws are:

- Law of Disabled people care – law no. 12 for the year 1993 (Al-Majali, 2008)[6].

- Law on the rights of persons with disabilities – law no 31 for the year 2007 (Higher Council for affairs of person with Disabilities {HCD}, 2007b) [7].
- Law on the rights of persons with disabilities – law no 20 for the year 2017(Adaleh, 2017) [8].

All these laws have confirmed on that the free health insurance is a right for the persons with disabilities. In the law of disabled people care – law no. 12 for the year 1993, the procedures of free health insurance for the persons with disabilities were unclear and unspecified. (Just give them free health insurance) (Gulf kids with special needs, 2017)[9]. For law no 31 for the year 2007 specifically in article (4) it emphasized the free health insurance for the persons with disabilities (HCD, 2007b)[7], this is done by the civil health insurance system for the year 2004 in Jordan. According to this system, the cost of treatment and medicines during residence in the public or governmental hospital is free, provided that the card of health insurance for the person with disability is valid. The system also determines that after diagnosis of the following diseases: (hemophilia, AIDS, Thalassemia, Sickle cell anemia, and cystic fibrosis), the treatment of these diseases is free, but the drugs and medicines are not free. The degree of the residence in hospitals is third, it means that the residence is in a room with three beds or more (Abu Hdyb, 2016) [10].

In the last law (law no 20 for the year 2017) specifically article 24, the treatment and medication for the persons with disabilities are free. Provided that the card of health insurance for the person with disability is valid, and the residence in the hospitals is a second degree. The last thing in this article is that, it ensures that the persons with disabilities have access to all types of treatment, rehabilitation and medical services. These services include:

- Surgical procedures, medications, and various immunizations.
- Tools and assistive aids, including artificial limbs, Splints, hearing assistive aids, glasses and medical lenses.
- Physical Therapy, occupational Therapy, articulation sessions, Psychological and behavioral therapy (Adaleh, 2017) [8].

The law did not specify whether these services were free or at nominal prices, the Jordanian Ministry of Health has pledged to implement the law as much as possible (Ministry of Health, 2017)[11]. However, data for this study were collected before the new law on the rights of persons with disabilities – law no 20 for the year 2017, so this study talks about health insurance services in the Law on the rights of persons with disabilities – law no 31 for the year 2007.

From all the persons with disabilities, the persons with physical and health impairments need the health insurance services more than others, because they have more health problems than others from the persons with disabilities (Brodwin, Tellez & Brodwin, 2002)[12], these studies (Alhiari, 2002[13]; Krauss, Gulley, Sciegaj & Wells, 2003[14]; Boulet, Grosse, Honein & Correa- Villasnor, 2009[15]; Newacheck, Houtrow, Romm, Kuhlthau, Blooms, Van Cleave & Perrin, 2009[16]; Chiri & Wirfield, 2011[17] confirmed on that. Also the families of the persons with physical and health impairments need the free health insurance services more than others (Alhaiari, 2002 [13]; Krauss, et al., 2003[14]; Boulet, et al., 2009 [15]; Newacheck, et al., 2009[16]; Chiri & Wirfield, 2011[17]; Chen & Newacheck, 2006 [18]; Jeffrey & Newacheck, 2009[19]. The persons with physical and health impairments are defined as those individuals who have a disability that causes them unable to perform their physical and motor functions normally; this requires presented to them educational, medical and psychological services. A disability means any injury minor or severe, in the central nervous system, skeletal structure, muscles or chronic diseases (Alsrtaawi & Alsmadi, 1998[20]; Alsrtaawi, Alqaryuti & Alqarishi, 2002[21]; Hallahan, Kauffman & Pullen, 2012 [22]; Alkateeb, 2014[23]). The physical and health impairments are classified as follows:

- Neurological disorders: They result from various injuries in the central nervous system (brain, spinal cord and spinal), such as: cerebral palsy, epilepsy, hydrocephaly, poliomyelitis, spinal cord injuries, spina bifida, Huntington disease, multiple sclerosis and tuberous sclerosis) (Alkateeb, 2014[23]).
- Musculoskeletal disorders: injuries affect an individual's ability to move independently. These problems are often in the hands, legs, joints or spine, such as amputation, deformity of the limbs, deformation of the foot, dislocation of the femoral hip, muscular weakness, muscular dystrophy, rheumatism, osteogenesis imperfecta, arthrogryposis congenital, severe burns, leg – Perthes disease, muscular dystrophy, spinal muscular atrophy, myasthenia, marfan's syndrome, J-Perth disease, spine curvatures (Scoliosos, Kyphosis and Lordosis) and Osgood schlutteri disease(Alsrtaawi & Alsmadi, 1998[20]; Hallahan, et al., 2012 [22]; Alkateeb, 2014[23]).

- Chronic diseases: diseases that require the health care, such as heart disorders, asthma, hemophilia, cystic fibrosis, sickle cell anemia, diabetes, cleft lip and palate, AIDS, fetal syndrome alcoholism, Thalassemia, congenital heart defects, nephritis, lung diseases, tuberculosis, chronic renal failure, alport's syndrome, turner's syndrome, klinefelter's syndrome and cancer (Alsrtawi & Alsmadi, 1998[20]; Hallahan, et al., 2012 [22]; Alkateeb, 2014[23]; Yahya & Abdullah, 2010 [24]).

In Jordan, according to the statistics of the Department of Statistics in 2010, the proportion of the persons with a disability in general amounted to about (2%) of the total population in Jordan. (28.5%) from them have physical and health impairments. And the percentage of the persons with cerebral palsy from total of the persons with disabilities was (5.8%) (Higher Council for affairs of person with Disabilities, 2010) [25]. These percentages indicate that the prevalence of physical and health impairments in Jordan is large.

Civil health insurance services are presented to the persons with disabilities in general by as stated in the Civil Health Insurance system in Jordan (Ministry of Health, 2006[26]). According to the persons with disabilities who have health insurance, there is a statistic indicating that the percentage of the persons who had health insurance from them increased between 1994 and 2004 by 7% for men and 13% for women. Table (1) shows that.

Table1. The percentage of the persons with disabilities (age \geq 15) who had health insurance between 1994 and 2004

| Year | Gender | Health Insurance (HI) | | | Total |
|------|--------|-----------------------|--------------|---------|-------|
| | | With (HI) | Without (HI) | Unknown | |
| 1994 | Male | 47.6% | 52.2% | 0.2% | 30520 |
| | Female | 46.1% | 53.9% | - | 18330 |
| 2004 | Male | 54.6% | 45.1% | 0.3% | 38154 |
| | Female | 59.1% | 40.6% | 0.3% | 24832 |

(Department of Statistics, 2007 [3])

The table above shows that the statistics were before Law No. (31) For the year 2007, also it is for individuals over the age of 15 years and the categories of disability were not identified. The families of the persons with physical and health impairments need to the health insurance services too much, because of the many health problems of persons with disabilities, and the following studies indicated to that: (Alhaiari, 2002 [13]; Krauss, et al., 2003[14]; Boulet, et al., 2009[15]; Newacheck, et al., 2009[16]; Chiri & Wirfield, 2011[17]. These health problems pose financial burdens on the family, and increasing their stress (Alsrtawi & Alsmadi, 1998 [20]).

Problems of health insurance for the persons with disabilities and their families:

Globally, health insurance is a right for the persons with disabilities (HCD, 2007a) [1]. And In fact, free health insurance is presented to the persons with disabilities in many countries, but there are problems with these services, from the perspective of the persons with disabilities and their parents as indicated by studies, and these problems as follows:

- The health insurance is not comprehensive for all the health care services that are needed by the persons with disabilities in general (children and adults). This was indicated in the following studies: (Krauss, et al., 2003 [14]; Newacheck, et al., 2009 [16]; Chen & Newacheck, 2006 [18]; Coleman, Loppy & Walravan, 2002 [27]; Wood, Smith, Romero, Bradshaw, Wise & Chavkin, 2002[28]; Honeycutt, 2004 [29]; Nqui & Flores, 2006 [30]; Szilagyí , Dick, Klein , Shone , Zwanziger, Bajorska , & Yoos, 2006 [31]; National Council on Disabilities, 2009 [32]).
- There are studies indicated that to the dental care from unmet needs in health insurance services for the persons with physical and health impairments, such as studies: (Lewis, Robertson & Phelps, 2005 [33]; Wang, Norton & Rozier, 2007 [34]).
- The health insurance services are not comprehensive for all the persons with physical and health impairments (Newacheck, et al., 2009 [16]).
- Lack or isn't existence of specialists to present the appropriate health care services to the persons with physical and health impairments under the umbrella of health insurance (Coleman, et al., 2002 [27]; National Council on Disabilities, 2009[32]).

- Difficulty in obtaining good medical equipment because of its high cost, which is not covered by the health insurance for the persons with physical and health impairments, as indicated by these studies: (Szilagyi, et al., 2006 [31]; National Council on Disabilities, 2009 [32]).
- Delay in the dates of the provision of the health services covered by health insurance, for the persons with physical and health impairments, as indicated by the results of these studies (Szilagyi, et al., 2006 [31]; National Council on Disabilities, 2009 [32]).
- Problems in the implement systems related to the presented of health insurance services for the persons with disabilities (Krauss, et al., 2003 [14]).
- The existence of problems related to the quality of health services presented to the persons with physical and health impairments covered by the health insurance, these studies indicated to that (Nqui & Flores, 2006[30]; Szilagyi, et al., 2006[31]).
- The failure to provide comprehensive the health insurance for the persons with physical and health impairments, leads to problems and financial and economic burden on the families of the persons with physical and health impairments, as indicated by these studies: (Alhaiari, 2002 [13]; Krauss, et al., 2003[14]; Boulet, et al., 2009[15]; Newacheck, et al., 2009[16]; Chiri & Wirfield, 2011[17]; Chen & Newacheck, 2006 [18]; Jeffrey & Newacheck, 2009[19]).
- Difficulty accessing medical clinics covered by the health insurance (Coleman, et al., 2002 [27]; Szilagyi, et al., 2006 [31]).

Briefly, the persons with physical and health impairments and their families need the health insurance services more than others and free health insurance in Jordan is a right for the persons with disabilities, as stated in Jordanian legislation. And that the law should be implemented as far as possible, this study came to know the degree of satisfaction of the parents of the persons with physical and health impairments about the health insurance services offered to their sons or daughters with physical and health impairments, then identify the problems related to the presented of health insurance services to the persons with physical and health impairments. Therefore the questions of this study are:

First: What is the degree of the satisfaction of parents about the health insurance services which present to their sons or daughters with physical and health impairments?

Second: What are the problems of the health insurance services which presented to the persons with physical and health impairments from the point of view of their parents?

Methods

This descriptive study to describe the degree of the satisfaction of parents about the health insurance services which provided to their sons or daughters with physical and health impairments, and problems of the health insurance services which presented to the persons with physical and health impairments from the point of view of their parents.

Study Participants

The numbers of participants in this study were (133) from parents of the persons with physical and health impairments (Fathers = 65, Mothers= 68), selected from hospitals and from parents of the students in the centers of special education. Table 2 details the participants in the study.

Table 2. Details of the participants in the study

| Parent | | | Gender of person with physical and health impairment | | | Income of family for person with physical and health impairment | | | Nature of problems for person with physical and health impairment | | |
|--------|--------|------------|--|--------|------------|---|--------|------------|---|--------|------------|
| | Number | percentage | | Number | percentage | | Number | percentage | | Number | percentage |
| Father | 65 | 48.9% | Male | 65 | 48.9% | < 200 | 11 | 8.3% | Cerebral Palsy | 34 | 25.6% |
| Mother | 68 | 51.1% | Female | 68 | 51.1% | 200-300 | 25 | 18.8% | Chronic Diseases * | 73 | 54.9% |
| Total | 133 | 100% | Total | 133 | 100% | 300-400 | 45 | 33.8% | Others ** | 23 | 17.3% |
| | | | | | | >400 | 52 | 39.1% | Multi *** | 3 | 2.3% |

*Chronic Diseases = Thalassemia, cancer, kidney disease, diabetes and high blood pressure.
** Others =Orthopedic injuries, spinal cord injuries, spina bifida and hydrocephaly.
***Multi = More than a health problem.

Study Instrument

The questionnaire of the degree of the satisfaction about the health insurance services for the persons with physical and health impairments was used to measure the degree of satisfaction parents about the health insurance services which presented to their sons or daughters with physical and health impairments and the identify problems related to the presented of the health insurance services to the persons with physical and health impairments. The study instrument was developed by researchers, it finally consisted of (18) items (positive and negative), also it includes one open ended question “What are the problems of the health insurance services which presented to the persons with physical and health impairments?” the content validity for the questionnaire was established, also computed reliability of the questionnaire by Cronbach alpha’s formula, it was (0.943). The highest score on the questionnaire is 90 (18 ×5). The scores on the negative items (not satisfied about health insurance services for persons with physical and health impairments) were calculated as the following (strongly agree = 1, agree = 2, neutral =3, disagree = 4 and strongly disagree =5). And scores on the positive items (satisfied about health insurance services for persons with physical and health impairments) were calculated as the following (strongly agree =5, agree =4, neutral =3, disagree = 2 and strongly disagree = 1).

The total score in the questionnaire is explained as follows (based on the number of items {18}).

- If score range about (73 -90) it means the parents are highly satisfied.
- If score range about (55- 72) it means the parents are satisfied.
- If score range about (37- 54) it means that the parents are neutral.
- If score range about (19- 36) it means the parents aren’t satisfied.
- If the score (18) it means the parents aren’t highly satisfied.

Data Collection and Analysis

Applied questionnaire on the parents of the persons with physical and health impairments who visit hospitals, medical clinics and centers for the persons with physical and health impairments, after collecting a number of questionnaire, the study sample was selected randomly.

For analysis data, to answer the first question of the study: ” What is the degree of the satisfaction of parents about the health insurance services which presented to their sons or daughters with physical and health impairments?” the mean and the std. deviations for the total degrees on the questionnaires for all study participants were computed. Then, the value of the mean was interpreted by an explanation of the score of the questionnaire.

To answer the second question “What are the problems of the health insurance services which presented to the persons with physical and health impairments from the point of view of their parents? “The health insurance problems were identified from the point of view of the parents of the persons with physical and health impairments by answers the open –ended question, then the percentage of the parents agreement was calculated

on each health insurance problems. Then the problems were sorted descending according to the number of parents of the persons with physical and health impairments who indicated to that problem. Also to answer the second question from this study, frequencies and the percentage of the responses of parents of the persons with physical and health Impairment on each item were computed.

Results and Discussion

To answer the first question “What is the degree of the satisfaction of parents about the health insurance services which presented to their sons or daughters with physical and health impairments? The mean and the std. Deviations for the total degrees on the questionnaires for all study participants were computed, and table 3 show that.

Table3. The mean and the std. Deviations for the total degrees (N=133)

| Mean of the total degrees | Std. Deviations for the total degrees |
|---------------------------|---------------------------------------|
| 59.47 | 14.134 |

Table 3 indicates that the value of the mean of the total degrees is (59.47), this value within range (55-72), and it means that the parents of the persons with physical and health impairment are satisfied about the health insurance services.

This result disagrees with the results of these studies: (National Council on Disabilities, 2009 [5]; Krauss et al., 2003 [14]; Newacheck, et al., 2009[16]; Chen & Newacheck, 2006[18]; Coleman et al., 2002 [27]; Honeycutt, 2004[29]; Ngui & Flores, 2006[30]. The reasons of the differences between the result of the current study and the results of the previous studies are the different places where studies were conducted. This leading to different the laws and the legislations that related to the presented of the health insurance services for the persons with physical and health impairments. And to what is the degree of the laws are implemented in each country ? Also the differences may be due to the type and the degree of the health insurance for the persons with disabilities in general in each country.

To answer the second question “What are the problems of the health insurance services which presented to the persons with physical and health impairments from the point of view of their parents? Parents’ responses on the open- ended question were analyzed to determine the most important problems of health insurance, and frequencies and percentage were computed on each problem. Then, problems were sorted descending by a number of the parents who indicated to that. Table 4 shows that.

Table 4. Problems of health insurance from the viewpoint parents of persons with physical and health impairments

| No | Problem | Number | Percentage |
|----|---|--------|------------|
| 1 | Lack or hasn't exist of treatment. | 18 | 13.5% |
| 2 | Long dates. | 7 | 5.3% |
| 3 | Lack of specialized doctors | 6 | 4.5% |
| 4 | The health insurance does not cover the costs of all medicines because of their high cost. | 6 | 4.5% |
| 5 | Waiting the role. | 5 | 3.8% |
| 6 | The health insurance does not cover the costs of devices and aids for persons with physical and health Impairments. | 4 | 3% |
| 7 | Poor handling of persons with physical and health Impairments by nurses and doctors. | 3 | 2.3% |
| 8 | The health insurance covers specific places and it does not cover special clinics and hospitals. | 3 | 2.3% |
| 9 | The health insurance does not cover the costs of treatment sessions (Physical and occupational therapy). | 3 | 2.3% |
| 10 | Lack or does not exist of medical equipment in places covered by health insurance. | 3 | 2.3% |
| 11 | The health insurance does not cover the costs of major or minor surgeries. | 2 | 1.5% |
| 12 | The health insurance does not cover the costs of Laboratory tests. | 2 | 1.5% |
| 13 | The doctors do not adhere to the dates. | 2 | 1.5% |
| 14 | Lack or does not exist of specialists in Physical and occupational therapy in the hospitals. | 1 | 1% |
| 15 | Lack or does not exist of clinics for physical therapy. | 1 | 1% |
| 16 | Non-follow-up of persons with physical and health Impairments. | 1 | 1% |
| 17 | The use of drugs and analgesics rather than medical devices. | 1 | 1% |
| 18 | Lack of adequate beds in hospitals covered by health insurance. | 1 | 1% |

Also to answer the second question from this study, frequencies and the percentage of the responses of parents of the persons with physical and health Impairment on each item were computed. Table 5 shows that.

Table 5. Frequencies and percentages of the responses of study participants on each item (n=133)

| num | Item | Strongly agree or agree | | Neutral | | Strongly disagree or disagree | |
|-----|--|-------------------------|------------|-----------|------------|-------------------------------|------------|
| | | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |
| 1 | The health insurance covers all needs of persons with physical and health impairments. | 95 | 71.4% | 16 | 12% | 21 | 15.8% |
| 2 | The health insurance provides appropriate medicines for persons with physical and health impairments. | 93 | 69.6% | 16 | 12% | 23 | 17.3% |
| 3 | The health insurance covers all costs of major non-cosmetic surgeries. | 85 | 63.9% | 14 | 10.5% | 25 | 18.8% |
| 4 | The health insurance covers costs of obtaining mobility aids. | 74 | 55.6% | 19 | 14.3% | 35 | 26.3% |
| 5 | The health insurance covers costs of Therapeutic sessions (physical therapy, occupational therapy ... etc.) | 76 | 57.1% | 14 | 10.5% | 38 | 28.6% |
| *6 | The procedures for obtaining medication through health insurance are Long and tired. | 69 | 51.9% | 23 | 17.3% | 33 | 26.3% |
| *7 | The health insurance is not allowed for the individual to treat in other place which not specified in it. | 66 | 49.6% | 17 | 12.8% | 46 | 34.6% |
| *8 | The procedures for obtaining the health insurance services are routine and boring. | 64 | 48.1% | 21 | 15.8% | 42 | 31.6% |
| *9 | The timing of treatment sessions and surgeries is delayed because of the type and the degree of health insurance. | 73 | 54.9% | 15 | 11.3% | 39 | 29.3% |
| 10 | The health insurance covers costs of the minor surgical operations. | 91 | 68.4% | 20 | 15% | 16 | 12% |
| 11 | The symbolic wages in health insurance are reasonable. | 94 | 70.7% | 20 | 15% | 17 | 12.8% |
| 12 | The health insurance services are very good and enough. | 78 | 58.6% | 19 | 14.3% | 27 | 20.3% |
| 13 | The health insurance covers costs of obtaining on some hormones and vitamins like (growth hormone, insulin hormone, vitamin D, vitamin B12 ... etc.) | 75 | 56.4% | 16 | 12% | 35 | 26.3% |
| 14 | The health insurance covers costs of cosmetic surgery. | 43 | 32.3% | 15 | 11.3% | 63 | 47.4% |
| 15 | The health insurance covers costs of dental care. | 67 | 50.4% | 16 | 12% | 42 | 31.6% |
| 16 | The health insurance covers costs of laboratory tests. | 97 | 72.3% | 12 | 9% | 22 | 16.5% |
| 17 | The health insurance covers costs of radiographs. | 100 | 75.2% | 14 | 10.5% | 17 | 12.8% |
| 18 | The health insurance covers costs of all vaccinations. | 96 | 72.2% | 12 | 9% | 22 | 16.5% |

*negative item

Table 5 shown that the results on the items (1) and (12) are a confirmation of the result of the first question from this study. In item 1, the percentage of parents of the persons with physical and health impairments who indicated that the health insurance cover all needs of persons with physical and health impairments was (71.4%). This result agrees with result of the first question. According to the item 12, there are (58.6%) from parents of the persons with physical and health impairments indicated that the health insurance services are very good and enough.

This result means the parents of the persons with physical and health impairments are not having highly satisfied about the health insurance services for the persons with physical and health impairments, and there are problems related to present these services. The table 6 shows the most importance problems related to the health insurance services for persons with physical and health impairments from the viewpoint of their parents sorted descending by frequencies and percentages of parents who indicated that.

Table 6. Problems of presenting the health insurance for the persons with physical and health impairments sorted descending

| Nu | Problem | Frequency | Percentage |
|----|---|-----------|------------|
| 1 | The timing of treatment sessions and surgeries are delayed because of the type and degree of health insurance. | 73 | 54.9% |
| 2 | The procedures for obtaining medication through health insurance are long and tired. | 69 | 51.9% |
| 3 | Health insurance is not allowed for the individual to treat in other place which not specified in it. | 66 | 49.6% |
| 4 | The procedures for obtaining the health insurance services are routine and boring. | 64 | 48.1% |
| 5 | The health insurance doesn't cover the cost of cosmetic surgery. | 63 | 47.4% |
| 6 | The health insurance doesn't cover the cost of dental care. | 42 | 31.6% |
| 7 | The health insurance doesn't cover the cost of Therapeutic sessions (physical therapy, occupational therapy ... etc.) | 38 | 28.6% |
| 8 | The health insurance doesn't cover the cost of obtaining mobility aids. | 35 | 26.3% |
| 8 | The health insurance doesn't cover the cost of obtaining on some hormones and vitamins like (growth hormone, insulin hormone, vitamin D, vitamin B12 ...etc.) | 35 | 26.3% |
| 9 | The health insurance services are bad and not enough. | 27 | 20.3% |
| 10 | The health insurance doesn't cover the cost of major non-cosmetic surgeries. | 25 | 18.8% |
| 11 | The Health insurance doesn't provide appropriate medicines for persons with physical and health impairments. | 23 | 17.3% |
| 12 | The health insurance doesn't cover the costs of laboratory tests. | 22 | 16.5% |
| 12 | The health insurance doesn't cover the costs of all vaccinations. | 22 | 16.5% |
| 13 | The health insurance doesn't cover the all needs of persons with physical and health impairments. | 21 | 15.8% |
| 14 | The symbolic wages in health insurance are unreasonable. | 17 | 12.8% |
| 14 | The health insurance doesn't cover the costs of radiographs. | 17 | 12.8% |
| 15 | The health insurance doesn't cover the costs of the minor surgical operations. | 16 | 12% |

Table 6 shows that the problems of health insurance from the viewpoint of parents of the persons with physical and health impairments based on responses on the questionnaire are: the timing of treatment sessions and surgeries are delayed because of the type and the degree of health insurance, and the procedures of obtaining medication through health insurance are long and tired. These results agree with results of these studies: (Szilagyi, et al., 2006 [31]; National Council on Disabilities, 2009 [32]). Also there an indication that the health insurance is not allowed for the individual to treatment in other place which not specified in it. These results agree with results of these studies: (Coleman, et al., 2002 [27]; Szilagyi, et al., 2006[31]). There are problems in presented of the health insurance services for the persons with physical and health impairments. These problems are the health insurance that does not cover cost of: (Cosmetic surgeries, dental care, and therapeutic sessions [physical and occupational therapy, obtaining mobility aids, some hormones and vitamins like [growth hormone, insulin hormone, vitamin D, vitamin B12], some major non- cosmetic surgeries, laboratory tests, some vaccinations, radiographs and minor surgical operations. These results agree with the results of these studies: (Krauss, et al., 2003 [14]; Newacheck, et al., 2009 [16]; Chen & Newacheck, 2006 [18]; Coleman, et al., 2002 [27]; Wood, et al., 2002[28]; Honeycutt, 2004 [29]; Nqui & Flores, 2006 [30]; Szilagyi , et al., 2006 [31]; National Council on Disabilities, 2009 [32]; Lewis, et al., 2005 [33]; Wang, et al., 2007 [34]).

In general, problems of the health insurance which presented for the persons with physical and health impairments are similar in many previous studies and current study. The importance of the problems is different in each of the previous studies and the current study. This difference is due to the different places where studies were conducted and methodology of each study. Also, different the legislation and the laws in each place.

Conclusions and Recommendation:

Generally, parents of persons with physical and health impairments are satisfied on the health insurance services, but are not very satisfied because there is a number of problems which are related to the quality and comprehensiveness of the services and how they are providing. This requires a review of these problems when implementing the new law, based on the results of the current study, the conclusions and recommendations as the following:

- Improve the quality of health insurance to include the most needs of the persons with physical and health impairments such as: (physical and occupational therapy, some cosmetic surgery, dental care, mobility aids, some hormones and vitamins, laboratory test, vaccinations, radiographs).
- The most important problems which related to the health insurance services providing for the persons with physical and health impairment were the procedures to obtain it, long and routine. And it takes a long time. This requires coordination with the Ministry of Health in order to provide facilities for the persons with physical and health impairments to obtain the health insurance services quickly and easily.
- According to the non - comprehensive health insurance for all cases of the persons with physical and health impairment. This requires identification of categories of physical and health impairments clarity and accuracy. Then, expanding the health insurance services to include the largest number of persons with physical and health impairments.
- Some persons with physical and health impairments in this study have health insurance with their parents, and the type and the degree of this insurance may be better than the health insurance presented the persons with disabilities, this may be affect on the results of this study. Therefore, when repeat the same to this study, this point should be taken into consideration.
- This study is descriptive, more studies can be done to study the effect of many variables on the satisfaction of parents of the persons with physical and health impairments such as: family income, age of persons with disabilities and the type and the degree of health insurance.
- This study was conducted during the period of implementing of the law on the rights of persons with disabilities – law no 31 for the year 2007, so the results of this study can be used to avoid problems that may occur when implementing of the law on the rights of persons with disabilities – law no2 for the year 2017. This study can be repeated after a period of implementation of the new law.
- Finally, some families of persons with physical and health impairments need to raise the awareness about free health insurance services for persons with physical and health impairments.

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