

Survey Completion Report

Impact Assessment of Sehat Sahulat Card Program

Submitted to:



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1. About the Program

Sehat Card Plus KP is a Micro-health Insurance Program for all the citizens of Khyber Pakhtunkhwa. It is one of the flagship programs of Government of Khyber Pakhtunkhwa. The program is being implemented through an insurance company selected through national competitive bidding. Under the program, more than 7.2 million families of KP are getting free inpatient healthcare services. Data of beneficiary families is acquired from NADRA. Services to the beneficiaries are offered totally free without out-of-pocket payment up to a maximum limit of Rs. 1.0 million per family per year. Annual cost of the program is around 18 billion. Services to the beneficiaries are provided through a panel of Public and Private Hospitals contracted across the province. All the secondary care healthcare diseases and tertiary care diseases like Accident and emergency, Diabetes, Kidney diseases including dialysis and kidney transplant, Hepatitis B and C, all type of cancers and Heart & Vascular diseases are covered under the program.

The primary goal of Sehat Card Plus program is to improve the health status of the targeted population through increasing access to quality health services and to reduce poverty through reduction of out of pocket payments for health expenditures in KP.

2. Scope of Work

The Aga Khan University (AKU) seeks technical and financial proposals for field data collection in the targeted districts of Khyber Pakhtunkhwa (KPK) for a provincial survey. NGOs/Firms meeting the below conditions are encouraged to apply.

Sub-awardee will assist AKU in assessing and substantiating aspects related to insurance beneficiary enrollment, appropriateness of the health insurance service package, service provider contracting, insurance programme monitoring, and communication strategies.

3. About ASK

ASK Development founded in 2006, is one of the fastest growing ISO 9001:2015 certified company. ASK has the highly qualified team/consultants across Pakistan and extensive experience in providing services for project design and implementation, capacity building trainings, human resource management and logistical services, financial management, research, monitoring and Evaluation. ASK has head office in Islamabad and field/branch offices at Lahore, Karachi and Peshawar.

Agha Khan University (AKU) contracted ASK as sub-awardee to conduct this survey in the 10 targeted districts of KPK. In this assignment, ASK provided enumerators team, collected data of the households and health facilities.

4. Survey Proceedings

4.1. Inception Meeting with AKU:

ASK development aligned an inception meeting with AKU to understand the overall scope, data collection strategy and data collection tools. This enabled our team to understand the objectives of the data collection.

4.2. Hiring of Enumerators:

ASK team identified and selected associate researcher who were already present in the 10 targeted districts of KPK. Following is the summary of identified researchers/enumerators.

Target District	Team Leads	Enumerators	HF Enumerators
Abbottabad	1	4	1
Bannu	1	4	1
Chitral	1	4	1
D.I.Khan	1	4	1
Kohat	1	4	1
Malakand	1	4	1
Peshawar	1	6	3
Swabi	1	4	1
Swat	1	4	2
Upper Dir	1	4	1
Total	10	42	13

4.3. Training of the Selected Enumerators:

Agha Khan University (AKU) and their senior representatives in Peshawar, conducted a 5-day training of Enumerators from 4th to 8th October, 2022. This training enabled the helped enumerators in understanding project objectives, scope of the assignment, use of application and its different forms and their role and responsibilities throughout the field data collection.

4.4. Household Data Collection:

Initially it was decided that the survey will be completed from 11 October to 10 December 2022. However, due to some changes/upgradation in Survey Application, the Survey was started from 10 November and completed on 3rd January. The basic purpose of the HH data collection was to assess the actual benefits that are given by SCP and to compare them with the Non-SCP. Also a knowledge, attitude and practices survey conducted to see why people are using or not using the SCP. Following is the summary of data collection target and achievement:

#	District	Target	Achieved			
			SCP	Non-SCP	KAP	Total
1	Abbottabad	481	160	162	163	485
2	Bannu	421	159	159	130	448
3	Chitral	162	69	73	73	215
4	D.I.Khan	587	196	196	196	588
5	Kohat	358	119	119	121	359
6	Malakand	259	86	87	88	261
7	Peshawar	1541	548	538	513	1599
8	Swabi	587	196	197	201	594
9	Swat	834	278	280	278	836
10	Upper Dir	342	114	116	120	350
Grand Total		5572	1925	1927	1883	5735

4.5. Health Facilities Data Collection:

Another aspect of the survey to see the supply side of the SCP was to assess the health facilities and their service provision. This survey was conducted during the month of November and December. Health facility enumerators who has the background of health were engaged in this survey. Following is the summary of target and achievement of the Health Facilities:

#	District	No of Facilities Selected for HFA	No of KIs	No of Facilities Selected for Clinical Outcomes Survey	No of Clinical Outcomes Forms (2000 estimated records/38 facilities)	No of Patient Exit Interviews
1	Abbottabad	4	8	5	265	130
2	Bannu	2	8	1	53	130
3	Chitral	2	8	0	0	130
4	D.I. Khan	2	8	3	159	130
5	Kohat	2	8	0	0	130
6	Malakand	3	8	0	0	130
7	Peshawar	11	8	20	1060	540
8	Swabi	5	8	2	106	130
9	Swat	8	8	7	371	130
10	Upper Dir	1	8	0	0	130
Grand Total		40	80	38	2014	1710

5. Challenges Faced

- Unclear/changed sample size/targets which effect contractual and other administrative problems between enumerators team and ASK development.
- Massive changes in the data collection application which cause interruption in data collection and resulted delays in the timelines.
- Errors in uploading data on server due to internet problem in far areas.
- Errors in the data due to misunderstanding of team or unavailability of the correct options in the data form.
- Rejection from health facilities to provide information regarding SCP. Some of the health facilities management in Abbottabad threatened the HF enumerator who eventually leave the survey. The team lead conducted the survey with another Health Facility.