

Willingness and Influencing Factors of Rural Residents Enrolling in Inclusive Commercial Medical Insurance: A Village Case Study in Shaanxi

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Abstract

Inclusive commercial medical insurance plays a crucial role in preventing health-induced poverty and improving the multi-tiered medical security system. This study investigates the current willingness of rural residents to enroll in such supplementary medical insurance and explores the primary influencing factors, providing empirical evidence to optimize future promotion strategies. A comprehensive theoretical framework was established utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) alongside perceived risk theory. A cross-sectional questionnaire survey was conducted using a simple random sampling method among residents in a Shaanxi Province village, yielding 150 valid responses. Quantitative data underwent descriptive statistics, univariate analysis including independent t-tests and ANOVA, and multiple linear regression modeling to systematically identify significant predictors of enrollment willingness. Results indicated that overall insurance product awareness and health risk perception among the surveyed respondents were relatively low. Univariate analyses demonstrated that gender, marital status, age, educational attainment, monthly income, self-rated health status, and prior policy understanding significantly affected enrollment willingness ($P < 0.05$). Furthermore, multiple linear regression analysis revealed that, after controlling for baseline demographic variables, subjective norms, product attitude, and perceived usefulness exerted a significant positive impact on the willingness to enroll. Notably, subjective norms demonstrated the most substantial predictive influence among these cognitive factors. In conclusion, the willingness of rural residents to participate in inclusive commercial medical insurance is jointly driven by underlying sociodemographic characteristics and multidimensional psychological cognitive factors. To enhance coverage rates and public satisfaction, stakeholders should strengthen targeted multi-channel public education, actively elevate rural health risk awareness, and optimize product design, such as appropriately reducing deductible thresholds to accommodate local economic realities.

Keywords

Inclusive Commercial Medical Insurance, Willingness to Enroll, Influencing Factors, Rural Residents