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2.	12
3.	14
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2.	17
3.	23
4.	27
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.	39
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< 1>	4
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< 3>	가	6
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< 16>	(II)	22
< 17>	24
< 18>	(I)	25
< 19>	(II)	27
< 20>	29
< 21>	(I)	30
< 22>	(II)	32

< 1>	14
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2001 9 30

가

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1. 가 , 가 가 가 , , 가
가 ,

가

2.

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3. 가 가
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1.

2000 7

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가 2001 5 31

4 1 978

가 (2001,).

가

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가,

가

18%

가 (, 2001),

가

가

가

가

(, 2000).

2000 8

가

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(, 2001).

28.1%

50%

2001 5

(, 2001).

2001 9 70% 1 2 (, 2001), 가

가 가 200

가

2.

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가

1.

(, 2001;
, 2000; , 2001; , 2000, 2001; , 2000; , 2001;
, 1999; , 2001), (, 2000),
(, 2000; , 1999),
(, 2000; , 1997; 1999; , 1998),
(, 2000; , 2000)
가
. 1997 2000
1 1996 3 4
2000 9 (1).

< 1> : 1995-2000

(:)

1995	1996	1997	1998	1999	2000
50,537	64,132	76,787	87,157	95,614	105,384
54,354	63,255	72,967	78,508	86,923	95,294
3,817	-877	-3,820	-8,649	-8,691	-10,090
41,200	40,020	37,851	30,359	22,425	9,189

: . 「 」

가 , 가
 2001 4 4,350
 가 2 6,350 , 가
 9,000 , 가 가 9,000 (,
 2001).

가 9,200 가 ,
 가 20% 가
 가 가 6,800 ,
 3,350 , 가 가
 가 7,000 가 .
 2000. 9. 6.5% 가 2001. 1. 7.08% 가 4,300
 , 4,700 가 가 (2).

< 2>

가

(:)

가	
	2 6,350
	9,200
	6,800
가, 가 가,	7,000
가	3,350
가	9,000
2000. 9.1 가 6.5%	4,300
2001. 1.1 가 7.08%	4,700
가 가	9,000
	4 4,350

:

2.

가 .
 1995 2000 가 15.5% ,
 20.7% , 11.5% . 1998
 가 584 512 12%
 3% (3).

< 3> 가
 (: , %)

	1994	1995	1996	1997	1998	1999	2000
	11,818	13,240	15,764	20,234	24,035	27,267	27,788
	-	112	119	128	119	113	102
	4,392	4,743	5,141	5,563	6,326	10,775	11,529
	-	108	117	108	114	170	107
	15,664	18,024	20,849	22,991	22,189	25,014	29,399
	-	115	116	110	97	113	118
	31,874	36,007	41,754	41,754	52,550	63,056	68,716
	-	113	116	116	108	120	109

: , , 2000
 , , 1999

1999 1995 2000
 14% 가 (4).

< 4 >

(: %)

	1995	1996	1997	1998	1999	2000
(%)	12.1	13.3	15.2	13.6	18.4	15.0

:

1995 1999
 110% 2000
 133% 가 . 가 1999
 2000 가
 , 2000 140% .
 1996
 50% , 1997 1999 50%
 . 2000 1997 56% (5).

< 5 >

(: , %)

	1994	1995	1996	1997	1998	1999	2000
(A)	11,818	13,240	15,764	20,234	24,234	27,267	27,788
(B)	1,849	1,934	2,171	2,352	2,238	1,801	1,718
	5,075	5,619	6,552	7,602	8,522	9,856	13,811
	6,924	7,553	8,723	9,954	10,760	11,656	15,527
	-	109	116	114	108	108	133
B/A	.59	.57	.55	.49	.45	.43	.56

:

3.

1996 97%
 , 1997 IMF 1998 10
 1998 89.67% 가
 가 (6).

< 6> (, %)

	1994	1995	1996	1997	1998
	11818	13240	15764	20234	24035
	11594	12846	15313	19383	21541
	98.1	97.0	97.1	95.8	89.6

) 1.

2.

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가

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가

가

가

1999 3 3
() 가

4.

1,2
가 . 가
1998 10 1 가 가
가 가
가
200 가
1997 746 2001 9
4,687 5 6 가 , 1 2
(7).

< 7 >

(:)

	1997	1998	1999	2000	2001.9	
	74,616	150,675	214,997	304,046	463,772	1,208,107

:

가 80 , 가
 170 (8), 2001
 (9),
 가 .

< 8 >

(: ,)

	1997	1998	1999	2000	2001.9	
	1,177	2,535	3,636	5,799	11,835	24,984
	49,806	84,422	110,059	145,833	186,252	576,372

)

< 9> 2001

(: %)

	99.08	98.65	96.54	70.58	70.57	69.89	28.50	28.08	26.65
1	87.35	87.09	85.77	69.66	69.64	70.51	17.69	17.45	15.26
2	94.44	95.22	93.20	67.57	67.70	68.32	26.87	27.52	24.88
3	100.21	98.01	96.74	68.38	68.23	68.28	31.83	29.78	28.46
4	97.74	97.67	95.70	69.06	68.87	68.42	24.04	23.50	21.74
5	105.22	105.36	103.69	71.97	71.53	71.15	33.25	33.83	32.54
6	101.55	101.86	98.59	71.97	72.08	71.21	29.58	29.78	27.38
7	100.30	99.15	93.82	71.98	71.96	69.40	28.32	27.19	24.42
8	101.92	100.04	96.89	72.13	72.03	69.73	29.79	28.01	27.16
9	102.46	102.96	103.99	72.50	72.73	71.87	29.96	30.23	32.12

:

가 가 .

•

1.

2001 9 30
가 80,727

가

, 2001 9
가

가

가

가

가

2.

6

2001 9

가

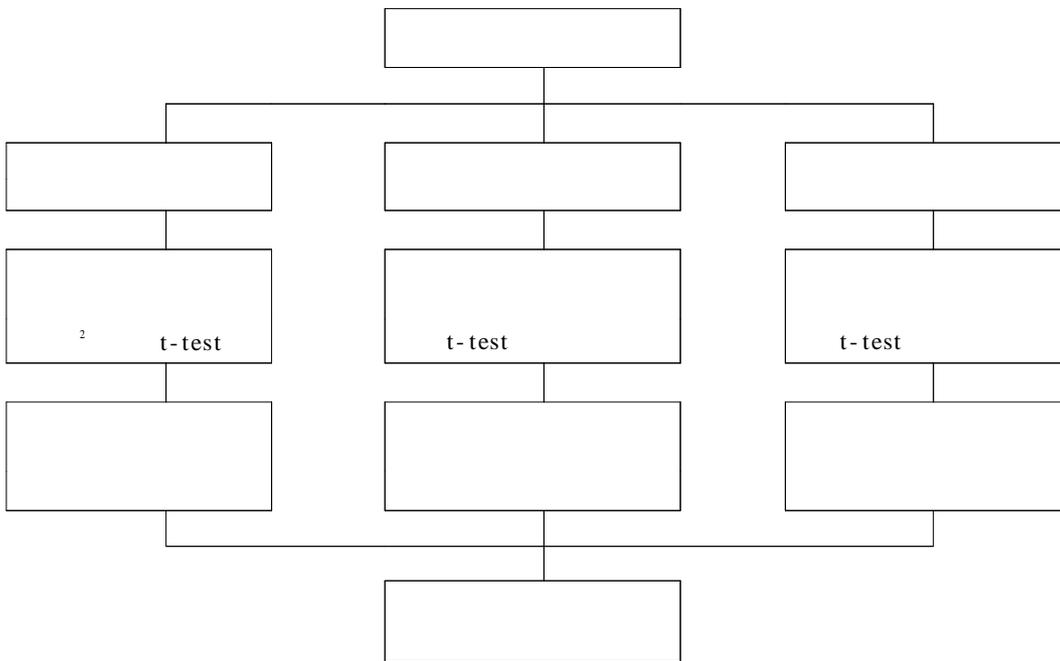
가

, 가

3.

가
가
 χ^2 t-test
가

t-test
(1).



< 1 >

1.

80,727
가 127 (0.21%), 20-29 가
10,255 (12.71%), 30-49 가 43,370 (53.73%), 50-64 가 20,483 (25.37%),
65 6,447 (7.98%)
가 51,652 (63.99%), 가 28,866 (35.76%), 가
가 1 가 29,563 (36.63%), 2 가 12,406
(15.37%), 3 가 14,394 (17.83%), 4 가 18,695 (23.15%), 5
가 4,579 (5.67%), 6 가 1,090 (1.35%)
1-12 가 17,251 (21.37%), 13-24
14,741 (18.27%), 25-36 9,514 (11.78%), 37-60 13,321
(16.50%), 61-120 15,195 (18.82%), 121 10,705 (13.26%)
가 27,603 (34.19%),
가 3,235 (4.01%), 가 1,225 (1.51%),
가 741 (0.91%), 가
514 (0.64%), 가 844 (1.04%),
가 122 (0.16%), 가
46,443 (57.54%)
가 가 가 33,595 (41.61%),
가 가 47,132 (58.39%),
가 39,634 (49.09%),

가 41,093 (50.91%) . 가
 67,139 (83.16%), 가 13,588 (16.84%) (11).

< 11>		()	()	(%)
	20		172	0.21
	20 - 29		10,255	12.71
	30 - 49		43,370	53.73
	50 - 64		20,483	25.37
	65		6,447	7.98
			51,757	64.11
			28,970	35.89
가	1		29,563	36.63
	2		12,406	15.37
	3		14,394	17.83
	4		18,695	23.15
	5		4,579	5.67
	6		1,090	1.35
	1 - 12		17,251	21.37
13 - 24		14,741	18.27	
25 - 36		9,514	11.78	
37 - 60		13,321	16.50	
61 - 120		15,195	18.82	
121		10,705	13.26	
			27,603	34.19
			3,235	4.01
			1,225	1.51
	.		741	0.91
	.		514	0.64
	.		844	1.04
	.		122	0.16
			46,443	57.54
가	가		33,595	41.61
	가		47,132	58.39
			39,634	49.09
			41,093	50.91
			67,139	83.16
			13,588	16.84
			80,727	100.0

	45.64	가	2.50
51.42	.		12.05
	365,382	(12).	
< 12> ()			
(:)	45.64		13.01
가 (:)	2.50		1.40
(:)	51.42		46.41
(:)†	12.05		15.66
(:)†	365,482		582,487

†:

2.

가 43,293 (64.67%), 가 23,653 (35.33%) ,
가 8,359 (61.59%), 가 5,213 (38.41%)

가 23,993 (35.74%), 가 3,138 (4.67%),
가 1,168 (1.74%), 가 725

< 13>

(: , %)

				2
		43,293(64.67)	8,359(61.59)	46.501**
		23,653(35.33)	5,213(38.41)	
		66,946(100.00)	13,572(100.00)	
		23,993(35.74)	3,610(26.57)	1782.95**
		3,138(4.67)	97(0.71)	
		1,168(1.74)	57(0.42)	
	·	725(1.08)	16(0.12)	
	·	510(0.76)	4(0.03)	
	·	817(1.22)	27(0.20)	
	· ·	121(0.18)	1(0.01)	
	36,667(54.61)	9,776(71.95)		
	67,139(100.00)	13,588(100.00)		
가	가	35,905(53.47)	11,227(82.62)	3972.70**
	가	31,234(46.53)	2,361(17.38)	
		67,139(100.00)	13,588(100.00)	
		31,456(46.85)	8,178(60.19)	803.88**
		35,683(53.15)	5,410(39.81)	
		67,139(100.00)	13,588(100.00)	

** : p < 0.01

t-test

46.46

41.61

가 .

가 가 2.61 ,
 가 가 1.94
 가 가 ,
 52.59 ,
 45.66
 0.01 가 (14).

< 14 >

			t
(:)	46.46 ± 13.14	41.61 ± 11.53	43.63**
가 (:)	2.61 ± 1.40	1.94 ± 1.28	54.55**
(:)	52.59 ± 47.68	45.66 ± 39.01	18.12**

** : p < 0.01

, , 가 ,
 , 가 ,
 (: 0, : 1)
 .
 가 , 가 가 가 , 가 , 가
 가 ,
 가
 가 (15).

3.

가 가
 가
 가 , 50-64
 가 가 , 40-49 , 65 , 30-39 ,
 20 , 20-29 .
 가 가 가 1 , 2 , 3 , 4
 , 5 가 가 가 .
 12 , 13-24
 , 25-36 , 37-60 , 61-120 , 121
 가
 .
 가 가 가 가
 가 .
 가 가
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 가 가
 , , , , ,
 , , , , ,
 , (17).

< 17>

(:)

		±	t/F
		420146 ± 645762	21.65**
		281698 ± 456509	
	20	203215 ± 338836	250.49**
	20- 29	165495 ± 236259	
	30- 39	294016 ± 410882	
	40- 49	457843 ± 659158	
	50- 64	486358 ± 750473	
	65	325285 ± 625699	
가	1	307897 ± 473632	94.20**
	2	367411 ± 586436	
	3	405879 ± 628166	
	4	463766 ± 745557	
	5	483202 ± 703316	
	12	164078 ± 322096	409.04**
	13- 24	294407 ± 421323	
	25- 36	395909 ± 557860	
	37- 60	477738 ± 603913	
	61- 120	510111 ± 692687	
	121	608368 ± 959448	
가	가	334119 ± 510395	- 13.34**
	가	457478 ± 747738	
		294184 ± 456845	- 22.97**
		456636 ± 701041	
		422453 ± 671370	37.02**
		625402 ± 1223695	
		294197 ± 505887	
	.	509274 ± 1197620	
	.	468489 ± 848229	
	.	369469 ± 596852	
	. .	520412 ± 976642	
		333016 ± 499555	

** : p < 0.01

가 ,
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 가 , 가 가
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 가 가 가 가
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 가 가 ,
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 가
 0.01 (19).

< 19>

(II)

		t	
		3749**	12.57
†		·	·
		-90294**	-12.62
가		-11819**	-4.12
		2663**	31.60
가	†	·	·
		5637**	0.67
		·	·
		106841**	14.92
†		·	·
		24589**	3.26
		185095**	6.98
		-89774**	-2.35
·		-30837**	-0.59
·		43309**	0.53
·		-51651**	-1.08
· ·		117701**	0.59
R ²		0.0764	

†: , **: p<0.01

4.

가 12.24 ,
 11.79 가 .
 20 가 ,
 40-49 , 30-39 , 50-64 , 20-29 , 65
 . 가 가 가
 . 12 , 13-24 , 25-36 , 121
 , 37-60 , 61-120 .

가 , 가
가 가 .
가 . 가 ,
, , ,
, , ,
(20).

< 20>

(:)

		±	t/F
		12.24 ± 15.82	2.40*
		11.79 ± 15.45	
20		13.56 ± 15.19	48.86**
20- 29		9.53 ± 12.18	
30- 39		12.52 ± 15.30	
40- 49		13.34 ± 16.56	
50- 64		12.13 ± 17.06	
65		8.92 ± 14.12	
가	1	13.88 ± 16.23	118.69**
	2	11.60 ± 16.12	
	3	10.50 ± 14.96	
	4	9.21 ± 13.85	
	5	9.15 ± 13.96	
	12	5.06 ± 8.17	568.44**
	13- 24	10.79 ± 11.67	
	25- 36	13.49 ± 14.08	
	37- 60	16.60 ± 16.84	
	61- 120	17.25 ± 20.33	
	121	15.28 ± 22.04	
가	가	13.53 ± 16.53	33.26**
	가	7.71 ± 11.78	
		12.91 ± 15.64	10.70**
		10.96 ± 15.62	
		10.31 ± 14.34	57.94**
		5.74 ± 11.54	
		6.69 ± 11.02	
	.	3.98 ± 8.78	
	.	3.14 ± 6.24	
	.	4.72 ± 7.37	
.	.	2.25 ± 3.15	
		13.18 ± 16.30	

*: p<0.05, **: p<0.01

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 가 , 가 가 , 가 ,
 , 가 가, 가 가 ,
 가 가 가,
 가
 .
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 , , ,
 . 0.01 (22).

< 22>

(II)

		t	
		0.0491**	6.23
†		.	.
		- 2.2938**	- 12.13
가		- 1.8320**	- 24.18
		0.1005**	45.12
가	†	.	.
		- 5.4713**	- 24.60
	†	.	.
		- 0.4165**	- 2.20
†		.	.
		- 1.8610**	- 9.33
		- 3.6819**	- 5.25
		- 3.1653**	- 3.14
		- 5.9867**	- 4.37
		- 4.6564**	- 2.18
		- 3.5117**	- 2.80
. .		- 3.3854**	- 0.64
R ²		0.1081	

†: , **: p<0.01

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2001 9
가

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(multivariate analysis)

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가 , ,

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가

가

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가 . , 가 가
20% 가
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가
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가
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가
가
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가
. 20-30
20-30 가 가
가

가 , 가 가
501
가 7-8%, 16.4% ,
가
가
가 가 가
가 가
가 가
가

2001;4:
14- 17
, 2001
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2000; 11: 6- 11
, 2000
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가
2000; 12: 12- 16
1999; 5: 167- 176
2001; 1: 19
, 가?
2000; 11: 12- 14
, 1999
1998; 11: 5- 13
. 2001.5

. 가 . 2001.11
. , 2000.
. 2001; 6: 12- 13
. , 2000
. , 2000
. 1997; 14(12):
349- 365
. 2000; 11: 13- 15
. 가 2001;22(5):
253- 268
. 2000; 11: 6- 11
. DRG , 2000

ABSTRACT

An Analytical Study on Factors Affecting Local National Health Insurance Premium Arrears

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The Graduate School of

Health Science and Management

Yonsei University

The purpose of this study was to analyse what factors affect long-term national health insurance premium delinquency, the arrears of premiums, and the term of arrearage by carrying out a survey on local insured householders at Gangnam Branch, National Health Insurance Corporation, as of September 30, 2001, and then establish countermeasures against premium arrears. Resultant findings were revealed, as follows:

1. The older the age of the subjects, the more their number of family members, in women than in men, in those who had their houses and cars than in those who did not, a lower rate of long-term arrearage was represented. On the other hand, the longer the term of the qualification obtained, the higher the rate of long-term delinquency. When seen from the perspective of different income levels, a lower rate was reflected of long-term arrearage in those subjects at a higher level of income than in those at a lower level, irrespective of the types of income.

2. As a result of having conducted an analysis of what factors had an effect upon the arrears of premiums on delinquents of all subjects, it was revealed that women showed less premium arrearage than men. Furthermore, the more the number of their family members, the less premium arrearage they showed; the older their age, the longer the term of their qualification obtained, in those who possessed their own houses than in those who did not, and in those who owned their cars than in those who did not, an increase was shown in the arrears of premiums. Moreover, when viewed from the types of their income, an increase in the arrears of premiums was disclosed in those who had business income only, in those who had both lease income and annuity income, in those who had business income, lease income, and annuity income at the same time, an increase in the arrears of premiums was disclosed rather than in those who had not income, while a decrease of the arrears of premiums was shown in those who had annuity income only, in those who had both business income and lease income, and in those who had both business income and annuity income rather than in those who had not income.

3. As had been the case with premium arrearage and the older their age and the longer the term of their qualification obtained, the longer the term of premium arrearage. In addition, a decrease of the term of premium arrearage was revealed in women than in men, the more the number of family members, in those who owned their own houses than in those who did not, and in those who owned their cars than in those who did not. From the standpoint of the types of income, those who had income indicated a decrease of the term of arrearage than those who did not,

regardless of the types of their income.

Inasmuch as this study was only carried out on one of 235 branches through the country, it would have its limits in generalizing and applying its results, but it seems of much significance that this study groped for strategies for the amelioration of premium collection rates by taking advantage of analysis of the factors influencing premium arrearage.

This study inquired into some variables related to premium delinquency, but there may be, besides, many other factors affecting premium arrearage. It is desired for more follow-up studies to be incessantly carried out of this field, especially of those subject matters like those of the present study.

Key Words: Premium arrearage, long-term premium arrearage, the arrears of premiums, the term of arrearage.