Equity in access to healthcare in Brunei Darussalam: Results from the Brunei Darussalam Health System Survey (HSS)

by						
Elizabeth Michelle Tant						
Global Health Institute Duke University						
Date:						
Approved:						
Shenglan Tang, Supervisor						
Truls Ostbye						
Myles Elledge						

Thesis submitted in partial fulfillment of the requirements for the degree of Master of Science in the Global Health Institute in the Graduate School of Duke University

ABSTRACT

Equity in access to healthcare in Brunei Darussalam: Results from the Brunei Darussalam Health System Survey (HSS)

by
Elizabeth Michelle Tant
Global Health Institute Duke University
Date:
Approved:
Shenglan Tang, Supervisor
Truls Ostbye
Myles Elledge

An abstract of a thesis submitted in partial fulfillment of the requirements for the degree of Master of Science in the Global Health
Institute in the Graduate School of Duke University

Abstract

Background: Universal healthcare has been promoted by organizations including the World Health Organization and United Nations as a means of ensuring healthcare access for vulnerable populations. Despite momentum towards universal healthcare, especially among Southeast Asian nations, little research has been conducted to understand healthcare equity in nations that have already implemented universal healthcare. This paper assesses equity in healthcare access in Brunei Darussalam using results from the Brunei Darussalam Health System Survey (HSS).

Methods: Data were gathered using a nationally-representative survey of 1,197 households across four districts in Brunei Darussalam. The Health System Survey aimed to measure individual's expectations and utilization of the Brunei national healthcare system. Data were analyzed using descriptive statistics and multinomial logistic regression to identify respondent- and household-level characteristics that affect healthcare utilization and expenditures.

Results: HSS data suggest that healthcare utilization in Brunei varies by ethnicity, district of residence, health status, and income. When compared to other ethnic groups, Chinese households were significantly less likely to utilize public healthcare and significantly more likely to utilize private healthcare services. Indigenous groups also demonstrated significantly lower rates of private healthcare utilization

compared to other ethnicities. Temburong district had the lowest rates of both private and public healthcare utilization and was associated with a 2.67 decreased likelihood of using public healthcare in the past six months. When stratifying for health status, data indicate that healthcare utilization in Brunei is proportional to healthcare need, with 93 percent of respondents in poor health reporting using government hospitals 12 or more times in the past six months compared to 76 percent of respondents in excellent health reporting using healthcare only once in the past six months. Income was also found to be positively associated with increased healthcare expenditures and private healthcare use.

Conclusion: This study highlights an example of a universal healthcare system in Southeast Asia and indicates that a well-funded universal healthcare system can reduce significant utilization disparities. Substantial financial resources do not, however, guarantee equity among rural and minority populations and universal healthcare efforts should incorporate measures to understand and address barriers to healthcare among these groups.

Contents

Abstract	iv
List of Tables	viii
List of Figures	ix
Acknowledgements	x
1. Introduction	1
1.1 Background	2
1.2 Healthcare System Overview	4
1.3 Healthcare Equity and Access	7
1.4 Study Purpose	13
2. Methods	14
2.1 Study Design	14
2.2 Instrument Development	14
2.3 Sampling Methodology	15
2.4 Survey Implementation	16
2.4 Data Analysis	17
2.5 Limitations	20
3. Results	22
3.1 Respondent Characteristics	22
3.2 Healthcare Utilization by Respondent Characteristics	24
3.3 Hoalthcare Utilization and Expanditures by Household Characteristics	27

3.	.3.1 Public Healthcare Utilization	27
3.	.3.2 Private Healthcare Utilization	29
3.	.3.3 Private Healthcare Expenditures	31
4. Disc	cussion	35
4.1	Key Findings	35
4.2	2 Conclusion and Implications for Future Research	38
Autho	or Acknowledgments	41
Apper	ndix. Survey Instrument	42
Refere	ences	61

List of Tables

Table 1. Survey response rate by district
Table 2. Demographic and socioeconomic characteristics of adult respondents by district
20
Table 3. Effect of respondent characteristics on public healthcare utilization over 6 months
Table 4. Effect of household characteristics on public healthcare utilization over 6 months
Table 5. Effect of household characteristics on private healthcare utilization over 6
months31
Table 6. Household private healthcare expenditures over 6 months by health status*32
Table 7. Household private healthcare expenditures over 6 months by citizenship status*
Table 8. Household private healthcare expenditures over 6 months by monthly
household income*

List of Figures

Figure 1. Map of Brunei Districts (Fitzgerald, 2009)	3
Figure 2. Map of healthcare facilities in Brunei Darussalam (Ministry of Health 2013)	5
Figure 3. Government health expenditures (2006-2011) (Ministry of Health 2013)	6

Acknowledgements

I would like to express my sincere thanks to Dr. Charles Lau and Myles Elledge at RTI International for providing the opportunity to work on this unique project. I would also like to thank Dr. Shenglan Tang for sharing his expertise, patience, and guidance as my thesis committee chair. Sincere thanks to Dr. Truls Ostbye for serving on my thesis committee and to Dr. Joe Egger and Dr. Julianne Payne for their valuable statistical support. Finally, many thanks to my husband, Brian Blackmon, for his patience, encouragement, and dedication throughout this process; I couldn't have done it without you.

1. Introduction

Health system strengthening and universal healthcare coverage have been promoted in recent years by international organizations including the World Health Organization (WHO) and United Nations as a means of ensuring healthcare access for vulnerable populations (WHO, 2010a) (United Nations, 2012) (Swanson et al., 2010) (Lagomarsino, Garabrant, Adyas, Muga, & Otoo, 2012). Political and economic organizations, including the Association of Southeast Asian Nations (ASEAN), have also identified universal healthcare coverage as a regional priority (Tangcharoensathien et al., 2011). Despite increased momentum towards universal healthcare, little research has been conducted to understand how universal healthcare impacts healthcare access and equity (Mills, Ally, Goudge, Guapong, & Mtei, 2012) (Stuckler, Feigl, Basu, & McKee, 2010). Therefore, analyzing healthcare equity and access in nations with well-established universal healthcare systems, such as Brunei Darussalam, is essential as more nations move toward universal coverage.

Universal healthcare coverage can be implemented in a variety of ways, but most experts agreed on a standard definition (Lagomarsino et al., 2012). According to the WHO, universal healthcare includes the following components: 1) a health system that meets priority health needs through people-centered integrated care, 2) affordability, 3) access to essential medicines and technologies to diagnose and treat medical problems,

and 4) sufficient capacity of well-trained, motivated health workers to provide the services to meet patients' needs based on the best available evidence (WHO, 2012).

National healthcare schemes that aim to provide universal coverage may still be lacking in one or more of the WHO-defined priorities, despite being designed to provide healthcare for all (WHO, 2010b). It is within this context that Brunei Darussalam initiated a Master Plan for Health System and Healthcare Infrastructure aimed to comprehensively assess the nation's universal healthcare system following the WHO Health Sector Building Block methodology (Ministry of Health, 2013). This research paper will examine results of the Brunei Darussalam Health System Survey (HSS), which is one component of the Brunei Darussalam Master Plan project.

1.1 Background

Brunei Darussalam is a Sultanate located on the island of Borneo in Southeast Asia (CIA, 2014) (Australian Government, 2013). The population of Brunei is approximately 415,717 comprised mostly of Malay (66.3%), Chinese (11.2%), and Indigenous (3.4%) peoples (CIA, 2014). Brunei is rich in natural resources, mainly oil and natural gas, which results in its high per-capita gross domestic product (GDP) that was estimated by the World Bank to be USD\$50,506 in 2010 (Ministry of Health, 2013) (CIA, 2014). Oil and gas make up 90 percent of government revenues and 95 percent of export revenues (Ministry of Health, 2013). Brunei is the second-wealthiest nation in Asia based on GDP per-capita (Ministry of Health, 2013).

Brunei is geographically comprised of four districts: Belait, Brunei-Maura, Temburong, and Tutong (Figure 1). The capital city, Bandar Seri-Begawan, is located in the Brunei-Maura district and is home to approximately 58 percent of Brunei's total population. The district of Temburong is physically isolated from the rest of the nation and is accessible by boat via the Brunei Bay or by car via Malaysia. Temburong is also the least populous district and is comprised of mostly rural undeveloped rainforest reserves. (CIA, 2014) (Ministry of Health, 2013)



Figure 1. Map of Brunei Districts (Fitzgerald, 2009)

Over the past two decades there has been an influx of foreign workers to Brunei, which has contributed to its diverse population. Foreign workers primarily come to Brunei from Indonesia, Malaysia, Philippines, and Thailand to work in the oil and gas industry and service sector (Ministry of Health, 2013). In March 2005, there were 76,157

documented foreign workers living in Brunei compared to 44,971 documented foreign workers in 1981. (Australian Government, 2013) (Azim, 2002)

Citizenship is determined according to the Brunei Nationality Law that defines a citizen as anyone born to parents who are Brunei citizens rather than birth within the country. Stateless permanent residents are given an International Certificate of Identity (ICI) and are not entitled access to services, including healthcare, education, housing support, and food subsidies. The majority of the Chinese population in Brunei are permanent residents as opposed to citizens and many are stateless (Gunn, 2000) (Minority Rights Group International, no date). Many Indigenous groups, including the Dusan and Iban, residing in Temburong District are neither citizens nor ICI registered due to high rates of illiteracy among these groups. (Ministry of Health, 2013)

1.2 Healthcare System Overview

Brunei Darussalam instituted single-payer universal healthcare for its citizens in 1958 and is one of 30 Asian nations currently providing universal healthcare coverage (New York State, 2011). According to the Ministry of Health, all medical and health related services are provided free-of-charge to the citizens of Brunei. Remote areas such as Temburong District are serviced by four Flying Medical Services (FMS) teams that provide primary care. Brunei's public healthcare network is comprised of 15 health centers, 10 health clinics, and 22 maternal and child health clinics. Brunei also has two private hospitals, Jerudong Park Medical Centre and Gleneagles JPMC, located in the

capital district of Brunei Maura. Brunei also has one private healthcare center, Panaga Health Centre, which is located in the Belait district. Jerudong Park Medical Centre and Gleneagles JPMC are specialty hospitals specializing in rehabilitation and cancer, and cardiac care, respectively. Care at both of these private hospitals is covered under the national health system for Brunei citizens if they are referred to the private hospital through a public healthcare facility. The majority of healthcare facilities are located along the coastal region (Figure 2). (Ministry of Health, 2013)

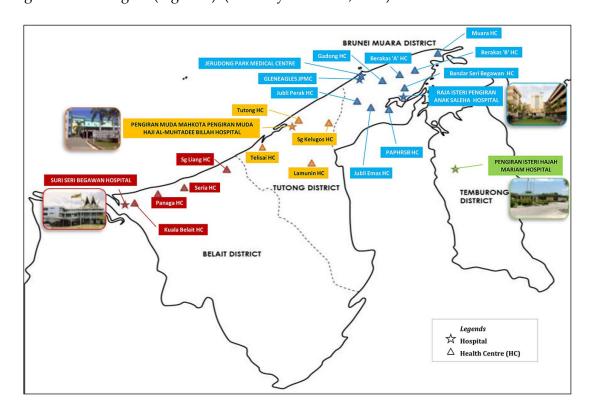


Figure 2. Map of healthcare facilities in Brunei Darussalam (Ministry of Health 2013)

In FY2011-2012 approximately 7.5 percent (BND\$306.85 million) of Brunei's national budget was allocated for health services, representing a 3.9 percent increase from the

previous fiscal year. Per capita spending on health care also increased from FY2010-2011 to FY2011-2012 by BND\$67. Actual government expenditures on healthcare have exceeded budgeted amounts for each fiscal year from 2006 to present, creating significant budget gaps that must be addressed (Figure 3). Despite budget overruns, however, Brunei spends a significantly lower percentage of its national income on healthcare compared to the majority of other nations in the world. (Ministry of Health, 2013)

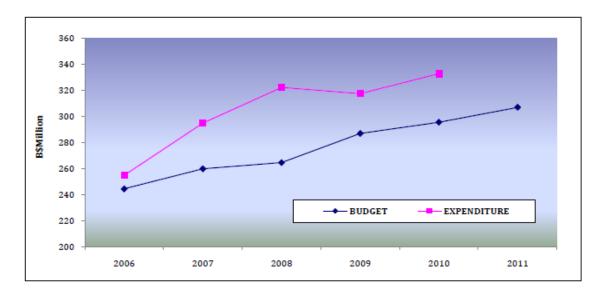


Figure 3. Government health expenditures (2006-2011) (Ministry of Health 2013)

Private healthcare expenditures in Brunei are low compared to other nations.

Private or out-of-pocket expenditures are defined by the Brunei Ministry of Health as

"direct payments to a health care provider—including co-payments and coinsurance—

that is not paid for or reimbursed by the government, private insurance, an employer, or some other third party." (Ministry of Health, 2013) In 2009, the Ministry of Health

reported that private expenditures were equivalent to 0.37 percent of GDP or USD\$185 per person annually. Although private spending is currently low, private healthcare is a growing sector in Brunei's economy. (Ministry of Health, 2013)

Overall, Brunei's health indicators are favorable. Life expectancy is the second highest in Southeast Asia and continues to rise. In 2011 life expectancy at birth was 78.1 years compared to 62.3 years in 1960. Furthermore, the Infant Mortality Rate (IMR) was 5.6 deaths per 1,000 live births in 2012 compared to 42.3 deaths per 1,000 live births in 1966. (Ministry of Health, 2013) (Oxford Business Group, 2013)

Like many developed nations, Brunei has made significant strides in eliminating infectious diseases, such as malaria, but has recently experienced an epidemiologic transition toward chronic disease that must be addressed through health system planning and resource allocation. Diabetes, obesity, heart disease, and cancers are occurring at higher rates among adults and children in Brunei and changes in lifestyle factors, including higher caloric intake, sedentary lifestyle, and smoking, suggest that the trend will continue to increase. (McKeown, 2009) (Ministry of Health, 2013) (Oxford Business Group, 2013)

1.3 Healthcare Equity and Access

Healthcare equity and access is determined by how a nation's healthcare system is structured and Southeast Asian countries have enacted diverse healthcare reforms in recent years. Four Southeast Asian nations, including Brunei, Malaysia, Singapore and

Thailand, have already achieved universal coverage, and other nations, including Indonesia, the Philippines, and Vietnam, are making progress towards universal healthcare (Tangcharoensathien et al., 2011).

Milton et al. discuss the importance of examining health inequities within universal healthcare schemes, like the one in Brunei, because despite their aim to provide healthcare coverage inclusive of all populations, these plans do not always achieve that goal (WHO, 2010b). In fact, equal access for all citizens depends on factors that cannot always be ensured through legislation, including gaining entry into the healthcare system, accessing a healthcare location where needed services are provided, and finding a health care provider with whom the patient can communicate and trust (Healthy People 2020, 2013).

Access to locations that provide essential healthcare services depends on several factors, including geographic proximity to healthcare providers (Healthy People 2020, 2013). Because Brunei's population is not equally distributed across its four districts, healthcare facilities are unevenly distributed as well. For example, the rural district of Temburong is primarily serviced by the flying medical service and has only one hospital (Ministry of Health, 2013). Therefore, Bruneian citizens residing in this district may have unequal access to healthcare services when compared to citizens residing in the capital district where numerous healthcare facilities are located. Furthermore, Temburong is an

exclave meaning that citizens must travel through Malaysia to reach healthcare facilities in mainland Brunei.

The World Health Organization defines health inequity as "avoidable inequalities in health between groups of people within countries or between countries" (World Health Organization, 2008). Health inequities can affect an individual's health status, their ability to access healthcare, and the quality of healthcare that they receive (Health Knowledge, 2009). Healthcare equity is sometimes referred to as vertical or horizontal equity. Vertical equity is defined as "the unequal treatment of unequals on the basis of morally relevant factors" such as need, ability to benefit, autonomy, and deservingness (Health Knowledge, 2009). Allocating healthcare services based on factors such as age, sex, ethnicity, income, class, and disability violates principles of healthcare equity. (Health Knowledge, 2009)

Horizontal healthcare equity implies that individuals should receive equal care for equal need regardless of socioeconomic status (SES) (R.J., E., M.S., & A.F., 2009). Korda et al. (2009) suggest that horizontal equity in universal healthcare schemes most often fails for ambulatory services. Furthermore, the authors purport that this is the case for Australia's universal healthcare system in which women of higher SES are more likely than women of lower SES to utilize ambulatory healthcare services. The WHO also notes that the Thai universal healthcare system does not have adequate funding to cover essential ambulatory medical procedures resulting in significant health disparities

(World Health Organization, 2010). When assessing Brunei's health system, it is important to understand how access to ambulatory services in public healthcare facilities differs from similar services in private facilities. Because ambulatory services may be elective and preventive in nature, lack of access to these services in public facilities may result in higher utilization among members of higher SES groups resulting in decreased access for individuals of lower SES. (R.J. et al., 2009)

One rationale for universal healthcare is improved population health (WHO, 2010a). Given Brunei's exceptional population health indicators, it is reasonable to assume that universal coverage has positively impacted health outcomes. Moreno-Serra and Smith conducted an evidence review to determine if expanded healthcare coverage, such as universal healthcare schemes, actually improved population health (Moreno-Serra & Smith, 2012). The authors conclude that the effects are context dependent, meaning that the poorest populations in the poorest countries benefit the most from expanded coverage. Furthermore, high-income countries that tend to have better healthcare systems and governance structures also benefit from expanded coverage; however the benefits are predominantly seen among the lowest SES segments of the population (Moreno-Serra & Smith, 2012).

UHC Forward recognizes four types of universal healthcare coverage, including the Beveridge Model, the Bismark Model, the National Health Insurance Model (NHIM), and the Out-of-Pocket Model (UHC Forward, 2013). The major difference among each of

these plans lies in how they are financed. The Beveridge Model is funded through government tax revenue and the government employs all medical personnel and determines reimbursement rates. Brunei's health system is classified as a Beveridge Model, although funding comes from alternative government revenue sources and not citizen taxation. The Bismark Model has been implemented in some Asian countries, including Japan, and mirrors an insurance scheme, however, insurers do not make a profit and it is funded through employer and employee contributions. The National Health Insurance Model blends characteristics of both the Beveridge and Bismark models and relies on private healthcare providers who are paid by the government. Examples of the NHIM include Canada, South Korea, and Taiwan. (UHC Forward, 2013) (The Commonwealth Fund, 2010)

Some countries have established universal healthcare systems using an out-of-pocket payment model, which raises concerns regarding healthcare equity and access (UHC Forward, 2013). Moreno-Serra and Smith note that high dependence on out-of-pocket payments frequently precludes individuals from receiving needed healthcare services (Moreno-Serra & Smith, 2012). Kenya is one example of a universal health program that relies on out-of-pocket payments which has proven to further inequity and prevent access for vulnerable populations who cannot afford fees for services (Mulupi, Kirigia, & Chuma, 2013). Similarly, Ensor and San note that rural populations in Vietnam were

more likely to delay or avoid utilizing essential healthcare services after user fees were introduced (Ensor & San, 1996).

Furthermore, households in countries that rely on out-of-pocket payment schemes are more likely to experience catastrophic health spending, which is defined as spending more than 10 percent of annual household income on healthcare (Tangcharoensathien et al., 2011). Tangcharoensathien et al. specifically note that pre-paid health insurance schemes have not proven to completely eliminate the risk of catastrophic spending for households in Asian nations (Tangcharoensathien et al., 2011). Because only Brunei citizens are eligible to receive national healthcare benefits, permanent residents, foreign workers, and Indigenous groups may be precluded from accessing healthcare services due to inability to afford out-of-pocket payments. In addition, the prevalence of catastrophic spending should be examined in Brunei among both citizens and non-citizens to determine if the universal healthcare system adequately protects individuals from burdensome costs and decreased access.

A literature search of PubMed yielded only two publications focused on the Brunei national healthcare system. The two publications by Anshari, et al. and Alumnawar et al. are related to e-health services in Brunei Darussalam and are not focused on overall health system outcomes (Almunawar, Wint, Low, & Anshari, 2012) (Anshari, Almunawar, Low, & Al-Mudimigh, 2012). Furthermore, Brunei is frequently excluded from studies of universal healthcare systems due to its high GDP and developed

economy (Tangcharoensathien et al., 2011) (The World Bank, 2014) (Lagomarsino et al., 2012). The same factors that often preclude researchers from including Brunei in their analyses, however, make Brunei a great case example of how universal healthcare affects access in a context with sufficient financial resources.

1.4 Study Purpose

The government of Brunei Darussalam has invested significant resources into the development of its healthcare system; however, prior to the Master Plan project no comprehensive national assessment of the healthcare system has been undertaken to determine if these government funds and initiatives are effective in improving the health of citizens and adequately addressing health needs.

This paper will focus on how healthcare access and equity in Brunei differ by individual respondent and household characteristics, as well as how respondents' perceived healthcare needs impact utilization of healthcare services. Specifically, the objectives of this research are:

- To analyze how perceived healthcare need affects healthcare utilization and expenditures.
- 2. To identify key factors that affect healthcare utilization, including socioeconomic and demographic factors.

2. Methods

2.1 Study Design

The Brunei Darussalam Health System Survey (HSS) was conducted in 2013 and aimed to measure the general public's expectations and utilization related to the healthcare system in Brunei Darussalam (Appendix A.). Ethical approval was granted by the RTI International Institutional Review Board and the Brunei Darussalam Ministry of Health Ethics Board. This research was conducted by RTI International through a contract with The Innova Group and the Brunei Darussalam Ministry of Health.

2.2 Instrument Development

Content for the HSS questionnaire was developed by RTI International, Innova

Corporation, and the Brunei Darussalam Ministry of Health through a series of planning
and development meetings. The final HSS questionnaire was developed in English and
translated into Malay by Bruneian native speakers of Malay. Translators adhered to best
practice and translated the survey independently, after which two Ministry of Health
staff members reviewed the two translations side-by-side (University of Michigan, 2011).
The final translation was completed in conjunction with both translators and the
Ministry of Health.

The HSS questionnaire was pilot-tested through 16 one-on-one interviews with members of the target population. Pilot-test respondents were recruited through personal networks and represented a variety of income, age, and social groups. The

pilot-test was conducted in two kampongs (villages) including one urban kampong and one rural kampong. Fourteen pilot-tests were conducted in Malay and two were conducted in English to test the English version of the questionnaire. The HSS questionnaire was revised based on pilot-test feedback to clarify question wording and structure.

2.3 Sampling Methodology

The HSS was conducted at the household level using a multi-stage stratified random sampling design. The sample represented adults age 18 years and older who speak either Malay or English and live in households in Brunei Darussalam. The sampling frame was based on 2011 census data provided by the government.

In order to examine heterogeneity across the four districts in Brunei, the sample was stratified by district and smaller districts such as Temburong were oversampled.

Sampling weights were applied in the analysis to account for oversampling.

A multi-stage clustered design was used to improve the efficiency of survey implementation. Kampongs (villages) were sampled across the four districts (stage 1) and then households were selected within the sampled kampongs (stage 2). We selected eight kampongs in Belait, 28 kampongs in Brunei-Maura, seven kampongs in Temburong, and 10 kampongs in Tutong. Kampongs were randomly selected proportional to size, meaning that larger clusters within each district had a higher

probability of being selected due to their higher population. Finally, households within kampongs were randomly selected from the master census file.

2.4 Survey Implementation

A local Bruneian organization, the Centre for Strategic and Policy Studies (CSPS), recruited interviewers. A two-day interviewer training was conducted at CSPS on March 18 and 19, 2013. Fifty interviewers participated in the training and 41 were selected to participate in HSS data collection. Interviewers had completed a university education and were proficient in reading and speaking English and Malay. Many of the interviewers also had previous experience with survey implementation, including prior surveys conducted by CSPS and the University of Brunei Darussalam. The interviewer training consisted of a mix of participatory group sessions during which interviewers practiced administering the HSS instrument, and didactic sessions that taught field procedures. Training was conducted in English but interviewers practiced administering the survey in Malay.

The survey instrument (Appendix A) was read aloud and responses were recorded by the interviewer. The survey included 36 questions followed by a short respondent debriefing section that allowed respondents to share opinions about participating in the survey. On average the survey took half an hour to complete. Respondents were given a tin of healthy biscuits as an incentive for participating.

Interviewers visited sampled households and conducted interviews in teams of two following the protocol outlined in the interviewer manual. Teams were assigned supervisors from CSPS staff to monitor interview progress and ensure that proper procedures were being followed.

The sampling frame contained 1,723 households and 226 households were excluded because they no longer exist or did not speak Malay or English. Surveys were completed for 80 percent of the 1,497 eligible households resulting in a total of 1,197 completed surveys. Response rates varied by district and are presented in Table 1. The most common reasons for non-response were inability to find the household and no one at home despite repeated contact attempts.

Table 1. Survey response rate by district

District	N	%				
Belait	205	75				
Brunei Maura	568	77				
Temburong	179	93				
Tutong	245	80				

2.4 Data Analysis

Data were entered and stored in Microsoft Excel 2007 (Microsoft, 2009) and analyzed using Stata v.13 (StataCorp, 2013). Sampling weights were applied to all analyses to account for oversampling in smaller districts.

Healthcare utilization was measured across public and private healthcare services using ordinal and dichotomous variables. Public healthcare was defined as government hospitals, government clinics, home visits, and other services. Private healthcare services included Jerudong Park Medical Centre Hospital, private clinics or doctors in Brunei, and private clinics or doctors abroad. Use of herbal and traditional medicine was captured separately and is excluded from this analysis. All healthcare utilization data were based on a recall period of six months.

The HSS contained questions pertaining to respondent and household-level healthcare utilization. Because these data were captured at different levels, analyses for respondent- and household-level utilization were analyzed separately. The survey asked respondents how many times in the previous six months they and members of their household utilized different types of public and private healthcare based on six categories of utilization ranging from zero times to twelve or more times. This range of healthcare utilization was analyzed using ordinal variables.

Dichotomous variables were created to differentiate between households who reported using healthcare services zero times in the previous six months versus one or more times. Because individual and household utilization were measured using separate survey questions, new variables were created to combine individual and household utilization resulting in a dichotomous comprehensive measure of household healthcare use. If neither the individual nor any members of the household utilized any type of

public healthcare in the past six months they were coded as "0" for the new variable "usedpublic." If the individual or any member of the household used any type of public healthcare in the past six months they were coded as "1" for "usedpublic." The same coding logic was used for private healthcare utilization using the variable "usedprivate." This dichotomous measure allowed trends in utilization to be observed and then further investigated using ordinal variables and multinomial logistic regression modeling. Furthermore, modeling this dichotomous variable was preferable in instances where variables contained too few observations to run a proper logistic model with the ordinal variables.

Perceived healthcare need was defined as respondents' self-reported health status using ordinal variables ranging from excellent to poor. Expenditure data was derived from an ordinal measure of total household spending on private healthcare in the sixmonth recall period and served as a proxy measure for total out-of-pocket healthcare spending given that all other healthcare expenses are covered through the national healthcare program. Expenditures were measured using an ordinal scale ranging from BND\$0 to BND\$5,000 or more.

Demographic and socioeconomic characteristics were gathered using a series of respondent background questions. Age and household income were coded as ordinal variables. Citizenship, ethnicity, district of residence and employment status were coded as categorical variables. These variables were then compared to public and private

healthcare utilization and expenditures using descriptive statistics and multinomial logistic regression. Multinomial logistic regression was chosen because a proportional odds assumption test yielded significant results (p >0.05), indicating that ordinal logistic regression was not a good fit for the data.

2.5 Limitations

One possible limitation of these results is that the HSS collected self-reported health status, utilization, and expenditure data. Respondents may have inaccurately recalled healthcare utilization and expenditures over the 6-month recall period. Similarly, respondents were asked to recall healthcare utilization and expenditures for the entire household which may have resulted in recall errors. For the purposes of this research, healthcare need was derived from a survey question that asked respondents to rate their general health status on a scale ranging from excellent to poor. This definition is limited and reliant on subjective self-ratings.

The sampling frame was based on 2011 census data but may not have adequately captured foreign workers or temporary residents; therefore, inferences about healthcare equity for these populations are limited. Furthermore, benchmark data used to interpret results of the HSS are limited to documents provided by the Ministry of Health and therefore data validity and accuracy are contingent upon the validity and accuracy of government data sources. This survey assessed many perceptions and expectations of

the Brunei healthcare system that may influence healthcare utilization; however, these factors were not included in the analysis due to the limited scope of this paper.

3. Results

3.1 Respondent Characteristics

Respondent characteristics by district are displayed in Table 2. Forty percent of respondents were between 18-39 years of age, and 45 percent were between 40-59 years of age. Only 15 percent of respondents were older than 60 years of age. Eighty-two percent of respondents were Brunei citizens, and percentages of permanent residents in Belait and Temburong were much higher than the percentages of permanent residents in other districts. The higher percentages represent higher numbers of foreign workers in Belait where the majority of the oil and gas industry is located, and higher numbers of stateless Indigenous groups in Temburong. Overall respondent characteristics reflect national population statistics, thus indicating that the HSS sample accurately represents the total population of Brunei.

Table 2. Demographic and socioeconomic characteristics of adult respondents by district

	Brunei Belait Muara		Temburong		Tutong		Total			
Age (in years)	n	%	n	%	n	%	n	%	n	%
< 30	33	17	113	20	30	17	44	19	220	19
30–39	44	22	118	20	60	31	48	20	270	21
40–59	102	48	255	45	59	33	119	49	535	45
60+	26	13	82	15	30	19	33	12	171	15
Citizenship										
Brunei citizen	151	71	475	83	141	77	223	92	990	82
Permanent resident	29	19	35	7	31	19	10	4	105	9
Temporary resident	21	8	36	7	5	4	6	3	68	6
Others	3	2	22	4	2	1	5	1	32	3
Ethnicity										
Brunei Malay	121	63	405	78	89	74	150	84	765	76
Indigenous	13	2	47	1	79	20	56	3	195	2
Chinese	44	23	72	14	4	2	27	8	147	14
Other	27	12	44	8	7	4	12	5	90	8
Highest educational attainment										
University	24	9	100	18	9	4	38	14	171	16
A level	46	23	102	18	14	8	32	13	194	18
ONC, vocational school	25	12	28	5	11	5	12	5	76	6
Lower or upper secondary school	88	45	275	49	96	54	118	48	577	49
Primary school	17	8	40	7	33	19	26	11	116	8
Other*	4	2	16	3	15	10	18	8	53	4
Household income (monthly)**										
Less than \$1,000	30	16	100	18	46	30	54	24	230	19
\$1,000-\$1,999	38	22	116	21	69	39	52	22	275	22
\$2,000-\$3,999	63	31	158	29	47	24	71	30	339	29
\$4,000 or more	67	31	181	32	13	7	62	24	323	31

^{*}Less than primary school

^{**}All currency reported in BND

3.2 Healthcare Utilization by Respondent Characteristics

To explore how public healthcare utilization differed by respondent characteristics, multinomial logistic regression was used to analyze how independent variables including respondents' age, citizenship status, ethnicity, employment status, income, and district of residence affected public healthcare utilization (Table 3).

Respondents between ages 40 and 59 years reported significantly lower rates of public healthcare utilization in the past six months when compared with all other age groups. Specifically, 40-59 year olds were 1.67 times less likely to utilize public healthcare when compared to respondents between 19 and 29 years old. Respondents over age 60 were not significantly more likely to utilize public healthcare compared to respondents in other age groups.

Brunei citizenship was compared to other citizenship categories, including permanent resident, temporary resident, and other. Respondents who identified as temporary residents or other were significantly less likely to utilize public healthcare compared to Brunei citizens. Specifically, temporary residents were 7.90 times less likely to utilize public healthcare compared to citizens, and respondents who classified themselves as "other" were 5.80 times less likely to utilize public healthcare compared to citizens.

Ethnicity did not have a significant impact on public healthcare utilization when looking at respondent-level data, and no ethnic groups were significantly more likely

than Brunei Malay to utilize public healthcare. Similarly, income was not a significant predictor of public healthcare utilization at the respondent level.

When compared to employment in the government sector, respondents who were employed in the private sector were 2.18 times less likely to utilize public healthcare. Similarly, respondents who were retired were 2.72 times less likely to utilize public healthcare compared to government sector employees. Unemployed respondents did not demonstrate significantly lower rates of public healthcare utilization when compared to government sector employees.

Respondents who were residents of Temburong reported significantly lower rates of public healthcare utilization when compared to all other districts in Brunei. Specifically, Temburong residents were 3.17 times less likely to utilize public healthcare when compared to residents of other districts.

Overall, the majority of respondents rated their health as good (43%) and few people reported excellent or poor health (9% and 1%, respectively). Among all respondents, those who reported fair health were significantly more likely to utilize public healthcare when compared to respondents in excellent health. Respondents in poor health did not demonstrate significantly higher rates of public healthcare utilization.

Table 3. Effect of respondent characteristics on public healthcare utilization over 6 months

Independent Variables	Multinomial Logit Estimates ^a	Relative Risk Ratio
Age	25022000	
30-39	-0.18* (0.28)	1.20
40-59	-0.51** (0.26)	1.67
≥ 60	0.40* (0.33)	0.67
Citizenship		
Permanent resident	-0.60* (0.34)	1.83
Temporary resident	-2.06** (0.47)	7.90
Other	-1.76** (0.54)	5.80
Ethnicity		
Other Brunei Malay	-0.09* (0.28)	1.10
Other Indigenous	0.45* (0.50)	0.63
Chinese	-0.31* (0.03)	1.37
Other	0.30* (0.47)	0.74
Employment Status		
Employed, private sector	-0.78** (0.28)	2.18
Self-employed	-0.57* (0.41)	1.78
Retired	-1.00** (0.33)	2.72
Not employed	-0.35* (0.27)	1.42
Monthly Income		
\$1,000-\$1,999	0.19* (0.28)	0.82
\$2,000-\$3,999	0.03* (0.27)	0.97
≥ \$4,000	-0.25* (0.27)	1.28
District of Residence		
Brunei Maura	0.16* (0.24)	0.85
Temburong	-1.15** (0.32)	3.17
Tutong	0.60* (0.32)	0.55
Health Status		
Very Good	0.07* (0.31)	0.94
Good	0.45* (0.30)	0.64
Fair	0.99** (0.35)	0.37
Poor	1.74* (1.14)	0.17

^{*}p>0.05, **p≤0.05

^aMultinomial logit coefficients are reported first, followed by standard errors in parentheses.

3.3 Healthcare Utilization and Expenditures by Household Characteristics

3.3.1 Public Healthcare Utilization

Household public healthcare utilization was stratified by household characteristics, including citizenship status, ethnicity, income, and district of residence (Table 4). Multinomial logistic regression indicated that public healthcare utilization was significantly lower among temporary residents and households who characterized their citizenship as "other." When compared to Brunei citizens, temporary residents were 8.00 times less likely to utilize public healthcare, and "other" households were 5.55 times less likely to utilize public healthcare. Permanent residents were not significantly less likely to utilize public healthcare compared to citizens.

Among all ethnic groups only Chinese households demonstrated significantly lower public healthcare utilization compared to Brunei Malay households. Specifically, Chinese households were 2.06 times less likely to utilize public healthcare in the past six months.

Monthly household income was not a significant predictor of household public healthcare utilization. Households in the highest income group (≥\$4,000 per month) were less likely to utilize public healthcare; however, the difference was not significant when compared to other income groups.

Data indicate significant differences in public healthcare utilization based on district of residence. Residents of Temburong were 2.67 times less likely to utilize public healthcare compared to residents of other districts. Tutong residents, however, were 38 percent more likely to utilize public healthcare compared to residents of other districts.

Table 4. Effect of household characteristics on public healthcare utilization over 6 months

Independent	Multinomial Logit	
Variables	Estimates	Relative Risk Ratio
Citizenship		
Permanent resident	-0.59* (0.36)	1.80
Temporary resident	-2.08** (0.48)	8.00
Other	-1.71** (0.54)	5.55
Ethnicity		
Other Brunei Malay	-0.10* (0.33)	1.10
Other Indigenous	0.40* (0.54)	0.67
Chinese	-0.72** (0.33)	2.06
Other	-0.30* (0.48)	1.34
Monthly Income		
\$1,000-\$1,999	0.30* (0.31)	0.74
\$2,000-\$3,999	0.12* (0.30)	0.89
≥ \$4,000	-0.20* (0.30)	1.22
District of Residence		
Brunei Maura	0.26* (0.27)	0.77
Temburong	-0.98** (0.34)	2.67
Tutong	0.97** (0.38)	0.38

^{*}p>0.05, **p≤0.05

^aMultinomial logit coefficients are reported first, followed by standard errors in parentheses.

3.3.2 Private Healthcare Utilization

Household private healthcare utilization was stratified by household characteristics, including citizenship status, ethnicity, income, and district of residence (Table 5). Citizenship was not a significant predictor of private healthcare utilization. Ethnicity was significant, however, for households who reported being Other Indigenous or Chinese. Other Indigenous households were 28 percent less likely to utilize private healthcare when compared to Brunei Malay households. Conversely, Chinese households were 1.71 times more likely to utilize private healthcare when compared to Brunei Malay households.

Household income was a significant predictor of private healthcare utilization. When compared to the lowest income group (≤\$1,000 monthly), all income categories utilized significantly more private healthcare. Furthermore, monthly household income was positively associated with higher private healthcare utilization. Households in the highest income group (≥\$4,000) were 3.46 times more likely to utilize private healthcare compared to households in the lowest income group (≤\$1,000). Households who reported monthly income of \$2,000-3,999 were 2.25 times more likely to utilize private healthcare and households who reported \$1,000-\$1,999 were 1.70 times more likely to utilize private healthcare compared to the lowest income group.

District was also strongly correlated with private healthcare use. The highest private utilization was reported in Brunei Maura (58%) and the lowest was in

Temburong (8%). Tutong (39%) and Belait (45%) reported moderate rates of private healthcare utilization. Multinomial logistic regression also indicates that district of residence is a significant predictor of private healthcare utilization for both Brunei Maura and Temburong. A positive relationship was observed between residence in Brunei Maura and increased private healthcare utilization. Residents of Brunei Maura were 1.85 times more likely to use private healthcare compared to other districts. Residents of Temburong, however, were 22 percent less likely to utilize private healthcare services compared to other districts.

Table 5. Effect of household characteristics on private healthcare utilization over 6 months

Independent	Multinomial Logit	
Variables	Estimatesa	Relative Risk Ratio
Citizenship		
Permanent resident	-0.13* (0.30)	0.88
Temporary resident	-0.02* (0.42)	0.98
Other	0.24* (0.48)	1.27
Ethnicity		
Other Brunei Malay	-0.25* (0.22)	0.78
Other Indigenous	-1.27** (0.64)	0.28
Chinese	0.54** (0.24)	1.71
Other	-0.01* (0.39)	1.00
Monthly Income		
\$1,000-\$1,999	0.53** (0.21)	1.70
\$2,000-\$3,999	0.81** (0.20)	2.25
≥ \$4,000	1.24** (0.20)	3.46
District of Residence		
Brunei Maura	0.61** (0.18)	1.85
Temburong	-1.52** (0.31)	0.22
Tutong	-0.06* (0.21)	0.94

^{*}p>0.05, **p≤0.05

3.3.3 Private Healthcare Expenditures

To determine if healthcare expenditures correspond to perceived health need in the six-month recall period, household private healthcare expenditures were analyzed by self-reported health status (Table 6). Respondents with poor health reported spending a moderate amount on private healthcare in the prior six months. The highest rates of healthcare spending occurred amongst individuals who reported good health.

^aMultinomial logit coefficients are reported first, followed by standard errors in parentheses.

Table 6. Household private healthcare expenditures over 6 months by health status*

Health					\$1 .	50-	\$50	0 or	
Status	\$	0	\$1- \$	5149	\$4	.99	mo	ore	Total
	N	%	N	%	N	%	N	%	N
Excellent	9	15	25	8	9	10	5	20	48
Very Good	17	29	85	27	21	22	6	24	129
Good	18	31	133	42	40	43	14	56	205
Fair	15	25	65	21	21	22	12	48	113
Poor	0	0	5	2	3	3	0	0	8
Total (N)	5	9	31	13	9	4	3	7	503**

^{*}All currency reported in BND

Healthcare expenditures among households that utilized private healthcare did not vary significantly based on citizenship status (Table 7). Expenditures in this group were nearly equal for citizens and non-citizens, with 89 percent of non-citizens and 88 percent of citizens spending any money on private healthcare in the previous six months. The majority of households that utilized private healthcare reported spending between BND\$1-\$149 on private healthcare in the past six months, regardless of citizenship status. A small percentage reported spending more than BND\$2,000; however, 11 percent of permanent residents spent BND\$2,000 or more compared to two percent of Brunei citizens and three percent of temporary residents.

^{**}Total N includes only inviduals who reported private healthcare utilization in past 6 months

Table 7. Household private healthcare expenditures over 6 months by citizenship status*

					\$1 .	50-	\$50	0 or	
Citizenship	\$	50	\$1-\$	5149	\$4	.99	more		Total
	N	%	N	%	N	%	N	%	N
Brunei Citizen	51	12	266	63	75	18	28	76	420
Permanent Resident	4	11	21	57	7	19	5	14	37
Temporary Resident	4	13	16	52	7	23	4	11	31
Other	1	7	9	60	5	33	0	0	15
Total (N)	6	0	31	12	9	4	2	.5	503**

^{*} All currency reported in BND

Households that reported high levels of income were most likely to use private healthcare and 90 percent of respondents making more than BND\$4,000 per month spent money on private healthcare during the six-month recall period (Table 8). Eighty-two percent of those making less than BND\$1,000 per month spent money on private healthcare during the six-month recall period and the majority of these households spent less than BND\$149.

^{**}Total N includes only inviduals who reported private healthcare utilization in past 6 months

Table 8. Household private healthcare expenditures over 6 months by monthly household income*

Expenditures

Monthly											
Household							\$5	00-	\$2,0	00 or	
Income	\$	0	\$1- \$	5149	\$150 -	-\$499	\$1,	999	mo	ore	Total
	N	%	N	%	N	%	N	%	N	%	N
Less than	10	18	34	61	9	16	2	4	1	2	56
\$1,000											
\$1,000-	11	12	60	67	14	16	3	3	2	2	90
\$1,999											
\$2,000-	18	12	94	62	31	21	7	5	1	1	151
\$3,999											
\$4,000 or	19	10	116	60	40	21	12	6	8	4	195
more											
Total (N)	5	8	30)4	9	4	2	.4	1	2	492**

^{*}All currency reported in BND

^{**}Total N includes only inviduals who reported private healthcare utilization in past 6 months

4. Discussion

4.1 Key Findings

The HSS gathered input from the general public in Brunei about expectations and patterns of utilization related to the national healthcare system. The aim of this research paper is to use HSS data to determine if the Brunei national healthcare system provides equitable access to healthcare across varying health needs and consumer characteristics.

Perceived health status was found to be a significant indicator of healthcare utilization for both public and private care. As expected, those with poor health used healthcare services more often than those reporting excellent health. This finding may indicate that utilization is proportional to health need, which would be ideal for a properly functioning health system. This survey, however, did not adequately assess whether or not respondents in poor health received sufficient healthcare.

Respondents with higher income were more likely to report better health status and higher private healthcare utilization. Survey results suggest that wealthier individuals are healthier and are able to spend money on additional healthcare services not covered under the national healthcare system. The association between socioeconomic status and health has been well documented in academic literature, and Roos and Mustard (1997) explored differences in healthcare access among SES groups under the Canadian universal healthcare system. The authors determined that lower SES groups utilized acute hospital care and primary care services more frequently than higher SES groups;

however, similar rates were observed for ambulatory services because higher SES groups were better able to navigate the healthcare system and receive care for less critical medical conditions (Roos & Mustard, 1997). Lower-income households and unemployed respondents in Brunei reported utilizing healthcare at a comparable rate to more average income levels suggesting that low income does not result in significantly decreased healthcare access. Per the findings of Roos and Mustard, however, this may indicate that higher SES groups are more likely to utilize healthcare due to minor complaints, whereas, lower SES groups may avoid healthcare until more severe health conditions develop (Roos & Mustard, 1997).

Significant differences in healthcare utilization were observed among rural and Indigenous populations. Temburong district was associated with the lowest rates of healthcare utilization for both public and private services. As previously described, Temburong is the most rural district in Brunei and is geographically isolated from mainland Brunei. Temburong also contains the fewest healthcare facilities and the largest proportion of Indigenous groups compared to other districts. Based on these factors, it is not surprising that residents of Temburong experience decreased access to healthcare services. The government of Brunei established services such as the flying medical service to increase healthcare access for residents of remote areas like Temburong, however, HSS data suggest that these services are not widely utilized and that Temburong residents and Indigenous populations continue to utilize healthcare

services less than other populations in Brunei. Voeks and Sercombe describe healthcare seeking behavior among a small Indigenous group in Temburong district and suggest that their hunter-gatherer lifestyle results in greater reliance on plant medicine and spiritual healing and reduced healthcare utilization, although their use of government health services has increased in recent years. Ethnographic research suggests that Indigenous groups in Brunei are transitioning toward traditional employment and mainstream religious beliefs, and therefore will play an increasing role in Bruneian society in the coming years, including increased utilization of the national healthcare system. (Voeks & Sercombe, 2000)

Findings also indicate that temporary residents and minority groups utilize the public healthcare system significantly less than citizens. This trend may be explained by alternative healthcare utilization, including temporary residents delaying healthcare utilization until they return to their home country, or minority groups being more likely to seek alternative forms of medical care (Voeks & Sercombe, 2000). Private healthcare expenditures and utilization did not differ significantly for citizens and non-citizens; however, this is not an accurate measure of the equity of healthcare access. Non-citizens may be underutilizing both public and private healthcare services due to out-of-pocket costs. Furthermore, non-citizens may be more likely to utilize private health services because they perceive it to be better quality than public healthcare.

4.2 Conclusion and Implications for Future Research

The Brunei Darussalam Health System Survey provides insight into citizens' perspectives of a universal healthcare system in Southeast Asia. The context for this study was unique in that Brunei Darussalam's country profile and GDP are inimitable compared to most other nations in the world; however, this does not preclude making inferences about the utility of similar healthcare systems in other contexts. Despite reduced financial barriers and the presence of remote medical services like the flying medical service, rural populations are still less likely to utilize the healthcare system when compared to populations residing in more urban areas. This finding demonstrates the challenges associated with ensuring equal access for rural populations, especially when populations are geographically isolated from the mainland, which is common in many Southeast Asian nations. Universal healthcare planning should prioritize rural populations to ensure that equal access is achieved and follow-up studies should be conducted to understand population-specific barriers to healthcare.

Non-citizens are also less likely to utilize government healthcare in Brunei, however the reasons for this were not adequately captured in the HSS because it was primarily targeted towards Brunei citizens. Future research should investigate how non-citizens interact with the national healthcare system and assess whether or not healthcare needs are going unmet in this population. Furthermore, as the population of foreign domestic workers increases in Brunei non-citizen healthcare utilization should be included in

national healthcare planning efforts in order to adequately forecast future healthcare demand and ensure that adequate resources are available.

Qualitative data collection would enhance further studies of the Brunei national healthcare system by exploring citizens' expectations of and experiences with the healthcare system. Healthcare access and equity is one way to assess the effectiveness of the national healthcare system, however, healthcare quality and outcomes must also be analyzed to determine if healthcare is both accessible and effective. Furthermore, the HSS provides a baseline understanding of citizens' attitudes and perceptions and would be enhanced by implementing the HSS again at regular intervals to understand how attitudes and behaviors change over time.

Brunei ranks low on international measures of civil liberties and human rights, meaning that the HSS is a symbolic effort to gather feedback from the general population (Ministry of Health, 2013). The government's interest in the opinions of its citizens will give voice to individuals who previously had no outlet to share opinions regarding the national healthcare system; however, this exercise will only have utility if the government implements operational and policy changes based on citizens' feedback. Additional evaluation efforts should be conducted to determine how or if HSS data impacts government planning and allocation for healthcare services.

Overall, universal healthcare programs show promise for increasing equity in access to healthcare. Brunei does have many advantages, however, such as high GDP that have

accelerated its success. Other Southeast Asian nations will face greater challenges ensuring adequate resources to fund healthcare services and reach vulnerable populations. Findings of the HSS do indicate that well-funded universal healthcare can reduce significant utilization disparities. Substantial financial resources do not, however, guarantee equity among rural and minority populations and universal healthcare efforts should incorporate measures to understand and address barriers to healthcare among these groups.

Author Acknowledgments

The Brunei Health System Survey was one component of the Brunei Darussalam Master Plan for Health System and Healthcare Infrastructure. The survey was led by RTI International through a contract with The Innova Group and the Brunei Darussalam Ministry of Health. The author received funding from the Duke University Global Health Institute to complete this research study. The author spent ten weeks in Brunei during which she assisted with survey instrument development and translation, co-led interviewer training, supervised interviewers in the field, supervised data entry, and conducted quality checks of completed survey instruments and data entry.

Appendix. Survey Instrument



KAJISELIDIK SISTEM KESIHATAN NEGARA BRUNEI DARUSSALAM HEALTH SYSTEM SURVEY, NEGARA BRUNEI DARUSSALAM

KERTAS KAWALAN / CONTROL SHEET

Untuk Diisikan Oleh Penemuduga / To Be Completed By Interviewer								
A. Arahtu	iju Perumahan	/ Household	Location					
Alamat /	Address							1
Jalan / Str	reet							\dashv
Kampong	/ Village							\dashv
Daerah / I	District							\dashv
								_
B. Nombe	or ID / Identific	ation Numbe	rs					
ID Perum						ID Penemuduga		٦
Househol	d ID					Interviewer ID		
C. Usaha ke Perumahan / Household Attempts								
	Tarikh (HH/I		Jam/	Kod/	Not	a/ Notes		
	Date (DD/M)	d)	Time	Code*				
#1								
#2								
#3								
Lain-								
lain/								
Other								
*Kod / Co	odes: n oleh penemud	huga / Comple	ted by into	miomor		5: Ditolak / Refused		
	-						mnai / Household not for	md
 Diisikan oleh responden / Completed by responder (ditinggalkan di rumah) / (left at household 					 Perumahan tidak dijumpai / Household not found Penghuni rumah tidak berbahasa Melavu/Inggeris 			
3: Tiada orang di rumah / No one at home Household cannot speak Malay/English								
4: Perjanjian dibuat / Appointment made 8: Lain-lain / Other								
D. Untuk	Kegunaan Pen	yelia Sahaja)						
			Sele			rikh (HH/BB) /	ID Penyelia /	
Domorboti	ian manasalia /			pleted Ya / Yes	Da	te (DD/MM)	Supervisor ID	
	ian penyelia/ r observation			ra / res 'idak / No				
	on convila /		-	a / Vac	+		+	

2. Chian argument a criptina burnipar a cri baper reser Car Can						
	Selesai /	Tarikh (HH/BB) /	ID Penyelia /			
	Completed	Date (DD/MM)	Supervisor ID			
Pemerhatian penyelia/	1 □ Ya / Yes					
Supervisor observation	2 □ Tidak / No					
Pemeriksaan semula /	ı□ Ya / Yes					
Back check	2 Tidak / No					

E. Untuk Kegunaan Kemasukan Data Sahaja / For Data Entry Use Only

	Selesai / Completed	Tarikh (HH/BB) / Date (DD/MM)	ID Penyelia / Supervisor ID
Data dimasukkan /	1 □ Ya / Yes		
Data entered	2□ Tidak / No		
Kemasukan data kedua /	ı□ Ya / Yes		
Double entry	2 □ Tidak / No		



BORANG IZIN / PERSETUJUAN KAJISELIDIK SISTEM KESIHATAN NEGARA BRUNEI DARUSSALAM

Rumah awda telah terpilih secara kebetulan untuk mengambil bahagian dalam kajian ini yang dinamakan Kajiselidik Sistem Kesihatan Negara Brunei Darussalam (HSS) 2013. Sebelum awda membuat keputusan untuk ikut serta, saya akan menerangkan terlebih dahulu mengenai kajian ini. Sila tanya saya jika ada apa-apa yang awda tidak faham. Kajian ini dijalankan oleh Pusat Kajian Strategi dan Dasar (CSPS), sebuah pusat kajiselidik di Negara Brunei Darussalam dengan kerjasama RTI International, sebuah organisasi kajiselidik di Amerika Syarikat. Kajian ini dibiayai oleh Kementerian Kesihatan.

Tujuan kajiselidik ini ialah untuk memahami pengetahuan dan sikap penduduk di negara ini mengenai penjagaan kesihatan. Kementerian Kesihatan akan menggunakan maklumat daripada kajian ini untuk mempertingkatkan akses dan kualiti penjagaan kesihatan di Negara Brunei Darussalam. Di antara soalan-soalan kajiselidik termasuklah kekerapan awda berjumpa doktor dan doktor gigi, harapan awda dari sistem kesihatan dan bagaimana awda menjaga kesihatan awda. Awda adalah di antara 1,550 peserta yang akan kami temuduga dalam kajian ini yang hanya akan mengambil masa kira-kira 30 minit.

Maklumat peribadi seperti nama dan nombor kad pengenalan awda tidak akan dicatat. Semua jawapan awda adalah maklumat sulit. Penyertaan awda adalah secara sukarela. Awda boleh berhenti jika perlu atau memilih untuk tidak menjawab soalan. Kajiselidik ini tidak akan mendatangkan risiko kepada awda. Ianya akan memberikan faedah secara tidak langsung kepada awda. Sebagai penghargaan, kami akan memberi cenderahati atas kerjasama awda.

Jika ada sebarang pertanyaan mengenai kajiselidik ini, sila hubungi pegawai-pegawai berikut dari Kementerian Kesihatan di talian:

PD Masjidah binti Pg Haji Tengah Omar: 8731005 Hajah Masni binti Haji Ibrahim: 8739771 Hajah Naedawati binti Haji Morsidi: 8732077 Jeffiy bin Haji Awang Damit: 8712853 Dk Hajah Tuty Shahrina binti Pg Haji Mat Said: 8815270

Jika awda ada sebarang pertanyaan mengenai cara kutipan data, sila hubungi Razalli bin Hj Jamil di Pusat Kajian Strategi dan Dasar (CSPS) di talian 2445841 sambungan 1507.

Adakah awda mempunyai apa-apa soalan tentang apa yang telah saya terangkan? [JAWAB JIKA ADA] Boleh kita mulakan kajiselidik ini?

	K: TEMUDUGA TAMAT ENEMUDUGA MENANDATANGA	NI DI BAWAH.	
Saya meng sepada resp		h dan risiko dari ikut serta dalam kajis	elidik ini telah diterangk
Tarikh	Tandatangan Penemuduga	Nama Penemuduga (Cetak)	Nombor ID



INFORMED CONSENT BRUNEI DARUSSALAM HEALTH SYSTEM SURVEY (HSS)

Your household has been randomly selected to participate in a survey called the Brunei Darussalam Health Systems Survey (HSS) 2013. Before you decide if you want to take part, I would like to tell you about the survey. Please ask me to explain anything you do not understand. This study is being conducted by the Centre for Strategic and Policy Studies (CSPS), a research organization based in Brunei Darussalam and RTI International, a research organization in the USA. The Ministry of Health Brunei Darussalam is funding this research.

The purpose of this study is to understand your knowledge and behaviors about healthcare. The Ministry of Health will use this information to improve healthcare access and quality in Brunei Darussalam. The survey asks questions such as how often you go to doctors and dentists, what you expect from the healthcare system, and how you take care of your health. You are one of among 1,550 people that we are interviewing. The survey takes about 30 minutes to complete.

Personal information such as your name or IC number will not be written down. Your answers are confidential.

This research is voluntary. You can stop at any time and you may choose not to answer some questions. There is neither a risk nor direct benefits to you. I'll give you a gift as a token of appreciation after the interview.

If you have any questions about the survey, please contact the Ministry of Health at one of these telephone numbers:

PD Masjidah binti Pg Haji Tengah Omar: 8731005 Hajah Masni binti Haji Ibrahim: 8739771 Hajah Naedawati binti Haji Morsidi: 8732077 Jeffiy bin Haji Awang Damit: 8712853 Dk Hajah Tuty Shahrina binti Pg Haji Mat Said: 8815270

If you have any questions about how the data are collected, please contact Razalli bin Hj Jamil at the Centre for Strategic and Policy Studies, telephone number 2445841 ext 1507.

Do you have any questions about what I just told you? [ANSWER ANY QUESTIONS.]

Can we start the interview now?

IF NO: END INTERVIEW IF YES: <u>INTERVIEWER</u> SIGNS BELOW.

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the respondent.

	Date	Signature of Interviewer	Printed Name of Interviewer	ID number
--	------	--------------------------	-----------------------------	-----------

MASA I	BERMUL	A / TIME	START
--------	--------	----------	-------

AM / PM

CATAT MASA / ENTER TIME BULATKAN / CIRCLE

	BAHAGIAN # 1 LATARBELAKANG RESPONDEN	SECTION #1 RESPONDENT BACKGROUND				
1	Berapakah umur awda (tahun)?	What is your age (in years)?				
	1□ 18-29 3□ 40-59					
	2□ 30-39 4□ 60 +					
	.₃□ DK .₃□ RF					
	-					
2	Agama	Religion				
	ı□ Islam / Islam					
	2□ Buddha / Buddhist					
	3□ Kristian / Christian					
	4□ Lain-lain / Others					
	.8□ DK .9□ RF					
3	Apakah taraf kerakyatan awda?	What is your citizenship?				
	1□ Rakyat Brunei / Brunei citizen					
	2□ Penduduk tetap / Permanent resident					
	₃□ Penduduk sementara / Temporary resident					
	₄□ Lain-lain / Others					
	.8□ DK .9□ RF					
4	Bangsa	Race				
	ı□ Melayu Brunei (Brunei, Tutong, Belait					
	2☐ Melayu Brunei lainnya (Dusun, Bisaya					
	3□ Puak asli lain / Other indigenous (Iban,	, Punan, Kelaoit)				
	4 Cina / Chinese					
	5□ Lain-lain / Others					
	.8□ DK .9□ RF					
5	Apakah status perkahwinan awda?	What is your marital status?				
	₁□ Kahwin / Married	•				
	2□ Cerai / Divorced					
	₃□ Duda, Balu / Widowed					
	4□ Bujang / Never married					
	.a□ DK .9□ RF					
	ga DA 190 AC					

6	Apakah status pekerjaan awda? Wh	at is your employment status?
	1□ Bekerja, Kerajaan / Employed, Government	t
	2□ Bekerja, Sektor Swasta / Employed, Private	e Sector
	₃□ Bekerja sendiri / Self-employed	
	₄□ Bersara / Retired	
	₃□ Tidak bekerja / Not employed	
	.8□ DK .9□ RF	
7		nat is the highest educational level you have inpleted?
	2□ HND / A level	
	3 ☐ ONC, Sekolah Vokasional / ONC, vocatio	nal school
	₄□ Sekolah Menengah Atas atau Bawah / Lov	ver or upper secondary school
	5□ Sekolah Rendah / Primary school	
	6□ Tidak ada pendidikan rasmi / No formal ed	ucation
	.₃□ DK9□ RF	
8	rumah awda dalam sebulan? Termasuk ti pendapatan dari semua sumber seperti pencen fi	What is the total combined income of everyone in the household per month? Please include income from all sources, including pensions and overnment assistance.
	4□ \$4,000 atau lebih / \$4,000 or more	
	.∗□ DK .₀□ RF	
\vdash		
9	Termasuk awda dan pembantu rumah, berapa Inc orang yang tinggal di dalam rumah ini yang ma	luding yourself and any domestic helpers, how ny people living in this household are
	a. Berumur 17 dan ke bawah? / Age 17 and und	ler?
	b. Berumur 18-54 tahun? / Age 18-54?	
	c. Berumur 55 tahun dan lebih? / Age 55 and al	pove?

BAHACIAN #2 SECTION #2 PENGGUNAAN SISTEM KESIHATAN GOVERNMENT HEALTH SYSTEM KERAJAAN UTILIZATION Dalam bahagian ini, saya akan menanyakan awda In this section, I'll ask about government mengenai hospital kerajaan dan klinik/ pusat-pusat hospitals and clinics /centres. There are four hospitals- RIPAS, PMMPMHAB Tutong, SSB kesihatan Kerajaan. Terdapat empat buah hospital Kerajaan iaitu RIPAS, PMMPMHAB Tutong, SSB Belait, Belait, and PIHM Temburong. Clinics and dan PIHM Temburong. Klinik dan pusat kesihatan adalah centres are smaller than hospitals. lebih kecil daripada hospital. Dalam tempoh masa 6 bulan yang lalu, berapa In the past 6 months, how many times did you kalikah <u>awda</u> telah mendapatkan rawatan perubatan receive medical care at the following places? Please do not include dental care. di tempat-tempat berikut? Tidak termasuk rawatan gigi. DK RF .₉🗖 a. Hospital kerajaan / Government hospital ₄□ ٠,0 <u>.,u</u> 60 20 b. Klinik atau pusat kesihatan kerajaan / 10 30 40 50 .g🔲 0و. Government health clinics or centres .90 c. Lawatan ke rumah oleh pekerja kesihatan kerajaan / 10 20 3 40 50 .g🔲 6 Home visit by government health worker d. Lain-lain seperti perkhidmatan kesihatan sekolah, ū 20 30 40 50 .g🔲 .90 6 klinik bergerak, klinik udara / Other, such as school health service, mobile clinics, flying clinics Dalam tempoh masa 6 bulan yang lalu, berapa 11 In the past 6 months, how many times did other kalikah ahli lain dalam rumah awda telah members of your household receive medical care at mendapatkan rawatan di tempat-tempat berikut? the following places? Tidak termasuk rawatan gigi. Please do not include dental care 8-11 12+ DK RF 0 2-3 4-7 1 3 a. Hospital kerajaan / Government hospital 10 20 40 <u>.</u> 60 <u>,0</u> 0و. 20 .s. □و. b. Klinik atau pusat kesihatan kerajaan / 10 3 40 ۵, 6 Government health clinics or centres 40 50 c. Lawatan ke rumah oleh pekerja kesihatan kerajaan / ,O ۰,0 6 "O □و. Home visit by government health worker d. Lain-lain seperti perkhidmatan kesihatan sekolah, ō 2 30 40 50 60 .g 0و. klinik bergerak, klinik udara / Other, such as school health service, mobile clinics, flying clinics

12	Secara amnya, sejauh mana					satisfied or dissati	sfied a	re you	with
	hati dengan <u>hospital-hospit</u>				ent hos			607.7	
	Sila berikan markah meng "Sangat tidak berpuas hati"					e from 1 to 5, who 15 is "Very Satisf		· Ver	y
	berpuas hati."	dan 5 Sangat		SSAUSII	eu and	ions very sausi	ieu.		
		1	2	3	4	5	DK	RF	NA
		Sangat tidak				Sangat			
		berpuas hati / Very				berpuas hati / Very satisfied			
		dissatisfied				very satisfied			
a. Ku	aliti rawatan /	upontoneu							
Qu	ality of treatment	10	2	₃□	40	5□	-8 [□]	. ₉ 🗖	.7 0
b. Ma	asa menunggu / Wait times	10	2	3□	40	5	-8□	.90	.70
e. Jar	ak dari rumah /	10	2	3□	4	5.	-8□	.9 □	.7
Di	stance from home								
d. W	aktu dibuka /	10	2	₃□	40	5	_8 🗖	. ₉ 🗖	.7
Op	ening hours								
e. Do	ktor / Doctors	10	2	3□	40	5	-8 C	.9 □	.70
f. Jur	urawat / Nurses	10	2	3	40	5	-8	.90	.7
g. Ke	mudahan / Facilities	10	2	3	40	5	-8□	.g	.7
g. Remudanan / Facilities									
13	Sejauh manakah awda berr					dissatisfied are yo			
13	klinik atau pusat-pusat kesi		go	vemm	ent heal	th clinics or centr			not
13	klinik atau pusat-pusat kesi Tidak termasuk hospital.	ihatan kerajaan?	in	vernme clude h	ent heal ospitals	th clinics or centro	es? Ple	ease do	
13	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi	ihatan kerajaan? kut skala 1-5, 1	ine Pl	vernme clude h ease us	ent heal ospitals e a scal	th clinics or centre i. e from 1 to 5, who	<u>es</u> ? Ple ere 1 is	ease do	
13	klinik atau pusat-pusat kesi Tidak termasuk hospital.	ihatan kerajaan? kut skala 1-5, 1	ine Pl	vernme clude h ease us	ent heal ospitals e a scal	th clinics or centro	<u>es</u> ? Ple ere 1 is	ease do	у
13	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati"	ihatan kerajaan? kut skala 1-5, 1 "dan 5 "Sangat	ine Pl	vernme clude h ease us	ent heal ospitals e a scal	th clinics or centre i. le from 1 to 5, who is "Very Satisf	<u>es</u> ? Ple ere 1 is	ease do	
13	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati"	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak	ine Pl Di	vernme clude h ease us issatisfi	ent heal ospitals e a scal ied" and	th clinics or centre i. e from 1 to 5, whe 1 5 is "Very Satisf Sangat	es? Ple ere l is ied."	ease do	у
13	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati"	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak berpuas hati/	ine Pl Di	vernme clude h ease us issatisfi	ent heal ospitals e a scal ied" and	th clinics or centres. e from 1 to 5, whe 15 is "Very Satisf Sangat berpuas hati/	es? Ple ere l is ied."	ease do	у
13	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati"	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak berpuas hati / Very	ine Pl Di	vernme clude h ease us issatisfi	ent heal ospitals e a scal ied" and	th clinics or centre i. e from 1 to 5, whe 1 5 is "Very Satisf Sangat	es? Ple ere l is ied."	ease do	у
	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati"	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak berpuas hati/	ine Pl Di	vernme clude h ease us issatisfi	ent heal ospitals e a scal ied" and	th clinics or centres. e from 1 to 5, whe 15 is "Very Satisf Sangat berpuas hati/	es? Ple ere l is ied."	ease do	у
a. Ku	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati."	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak berpuas hati / Very	ine Pl Di	vernme clude h ease us issatisfi	ent heal ospitals e a scal ied" and	th clinics or centres. e from 1 to 5, whe 15 is "Very Satisf Sangat berpuas hati/	es? Ple ere l is ied."	ease do	у
a. Ku Qu	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati."	kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak berpuas hati / Very dissatisfied	go in Pl Di	clude h ease us issatisfi 3	ent heal ospital: e a scal ied" and	th clinics or centres. e from 1 to 5, when 15 is "Very Satisf Sangat berpuas hati / Very satisfied	es? Ple ere l is ied."	RF	NA
a. Ku Qu b. Ma	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati."	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat 1 Sangat tidak berpuas hati / Very dissatisfied	go ina Pl Di	vernmo clude h ease us issatisfi 3	ent heal ospitals e a scal ed" and 4	th clinics or centre e from 1 to 5, whe f 5 is "Very Satisf Sangat berpuas hati / Very satisfied	es? Ple ere l is ied." DK	RF	NA
a. Ku Qu b. Ma	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati."	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat Sangat tidak berpuas hati / Very dissatisfied	go im Pl Di	vernme clude h ease us issatisfi 3	ent heal ospitals e a scal ied" and	th clinics or centre the from 1 to 5, whe for Satisf Sangat berpuas hati / Very satisfied	es? Pleere l is ied." DK	RF	□
a. Ku Qu b. Ma c. Jar Di	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati." taliti rawatan / tality of treatment asa menunggu / Wait times tak dari rumah /	ihatan kerajaan? kut skala 1-5, 1 'dan 5 "Sangat Sangat tidak berpuas hati / Very dissatisfied	go im Pl Di	vernme clude h ease us issatisfi 3	ent heal ospitals e a scal ied" and	th clinics or centre the from 1 to 5, whe for Satisf Sangat berpuas hati / Very satisfied	es? Pleere l is ied." DK	RF	□
a. Ku Qu b. Ma c. Jar Di d. Wa	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati." aliti rawatan / ality of treatment asa menunggu / Wait times ak dari rumah / stance from home	ihatan kerajaan? kut skala 1-5, 1 dan 5 "Sangat Sangat tidak berpuas hati / Very dissatisfied	go in Pl Di	vernme clude h ease us issatisfi 3	ent heal ospitals e a scal ed" and 4	th clinics or centres e from 1 to 5, whe d 5 is "Very Satisf Sangat berpuas hati / Very satisfied	es? Pleere l is ied." DK	RF	NA .7 .7 .7 .7 .7 .7 .7 .7
a. Ku Qu b. Ma c. Jar Di d. Wa	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati." taliti rawatan / tality of treatment asa menunggu / Wait times tak dari rumah / stance from home aktu dibuka /	ihatan kerajaan? kut skala 1-5, 1 dan 5 "Sangat Sangat tidak berpuas hati / Very dissatisfied	go in Pl Di	vernme clude h ease us issatisfi 3	ent heal ospitals e a scal ed" and 4	th clinics or centres e from 1 to 5, whe d 5 is "Very Satisf Sangat berpuas hati / Very satisfied	es? Pleere l is ied." DK	RF	NA .7 .7 .7 .7 .7 .7 .7 .7
a. Ku Qu b. Ma c. Jar Di d. Wa Op e. Do f. Jur	klinik atau pusat-pusat kesi Tidak termasuk hospital. Sila berikan markah mengi "Sangat tidak berpuas hati" berpuas hati." taliti rawatan / tality of treatment asa menunggu / Wait times tak dari rumah / stance from home aktu dibuka / bening hours	ihatan kerajaan? kut skala 1-5, 1 dan 5 "Sangat Sangat tidak berpuas hati / Very dissatisfied	go inv Plu Di	svernmo clude h ease us issatisfi 3	ent heal ospitals e a scal ied" and	th clinics or centres e from 1 to 5, when 1 is "Very Satisf Sangat berpuas hati / Very satisfied summary su	es? Pleere l is ied." DK	RF	.70 .70

	BAHAGIAN #3 PENGGUNAAN SISTEM KESIHATAN SWASTA	PRI	VAT	E HE		TION SYSTI		TILIZ.	ATION
14	Dalam tempoh masa 6 bulan yang lalu, berapa kalikah awda dan ahli dalam rumah awda mendapatkan rawatan perubatan di tempat- tempat berikut? Tidak termasuk rawatan gigi atau perubatan alternatif.			of you ing pla	house ces?	ow man ehold re ental ca	ceive r	nedical	l care at
		0	1	2-3	4-7	8-11	12+	DK	RF
a. Je	erudong Park Medical Centre Hospital (JPMC)	10	2	₃□	40	5	6□	-8 [□]	.90
F	IKA SOALAN 14A LEBIH DARI "0," TANYA SOALAN 14B: Berapa banyak dari lawatan-lawatan ke JPMC itu adalah kerana rujukan dari doktor kerajaan? / IF QUESTION 14A IS MORE THAN "0," ASK QUESTION 14B: How many of these visits to JPMC were referrals from a government doctor?	10	2	3	٩	50	60	-80	.9 □
c. Kl	inik atau doktor swasta di Brunei Darussalam /	10	2	3□	40	5	6	-8	. ₉ 🗖
Pr	ivate clinic or doctor in Brunei Darussalam								
d. Pe	njagaan kesihatan swasta luar negeri /	10	2	3□	40	5□	6□	-8 □	.9□
Pr	ivate healthcare provider abroad								
JIK/	A SOALAN 14A, 14C, 14D KESEMUANYA AI IF QUESTIONS 14A, 14C, 14D ARE A Dalam tempoh masa 6 bulan yang lalu, kira-kira berapa banyak jumlah wang kesemua ahli dalam rumah awda digunakan untuk membayar rawatan perubatan swasta? Tidak termasuk	In the	'0" → ie pas yone i ical ca	t 6 mor in your are? Pl	ths, al house		w mucl end for clude a	h mone r privat	y did
	sumbangan dari majikan, jika ada. Tidak termasuk rawatan gigi.					ental ca			
	1 \$0								
	2□\$1-\$49								
	₃□ \$50-\$149								
	4 \$150-\$499								
	₃□ \$500-\$1,999								
	6□ \$2,000-\$4,999								
	7 □ \$5,000 or more								
	₃□ DK ₃□ RF								

16 Dalam tempoh masa 6 bulan yang lalu – Fikirkan sebab-sebab awda dan ahli dalam rumah awda mendapatkan rawatan swasta (bukan kerajaan.) Adakah kerana klinik /	Please think about v household used priv months. Did you us it	rate medic	al care ii	n the pa	st 6
hospital swasta (bukan kerajaan) itu					
		Tidak / No	Ya / Yes	DK	RF
a. Memberikan ubat-ubatan yang lebih baik? /		10	2	-8□	.9 🗖
Has better medications?					
b. Ada doktor yang sama setiap kali awda ke sana? /		10	2	-8□	.9 □
Has the same doctor every time you go there?					
c. Mempunyai masa menunggu yang lebih pendek? /		10	2	. ₈ .	. ₉ 🗖
Has shorter wait times?					
d. Mempunyai waktu buka yang lebih panjang? /		10	2	-8□	. ₉ 🗖
Has longer opening hours?					
e. Mempunyai doktor dan jururawat yang memberikan r	awatan yang	10	2	-8□	.9 □
lebih baik? /					
Has doctors and nurses that provide better treatment?					
f. Mempunyai doktor dan jururawat yang berkomunika	si dengan lebih	10	2	_8□	. ₉ 🗖
baik? /					
Has doctors and nurses who communicate better?					
g. Mempunyai kemudahan yang lebih baik? /		10	2	-8□	.9 □
Has better facilities?					
i. Lebih dekat dari rumah awda? /		10	2	-8□	.9 □
Is closer to your home?					
h. Lain-lain (nyatakan)? /		10	2	-8□	.9Q
Other (specify)?					

17	(SOAL SEMUA RESPO					SPONDEN				
	Bayangkan jika pendudul					ople were				
	membiayai rawatan perul	batan. Adakah awd	a m	iedical (are. A	re you wil	ling to p	oay for	high-q	uality
	sanggup untuk membaya		aı	nd acces	sible 1	nedical car	re at			
	berkualiti tinggi dan mud	ah didapati di								
						Tidak /	Ya /	Yes	DK	RF
						No				
a. Ho	spital kerajaan? / Governm	ent hospitals?				1	2	1	-8□	.9
b. Kli	inik atau pusat kesihatan k	erajaan? /			\neg	10	2	1	_8_	_ ₉ 🗖
Go	vernment health clinics or	centres?								
c. Ho	spital swasta (JPMC)? /					10	2	1	-8□	.9 □
Pri	vate hospitals (JPMC)?									
d. Kli	inik atau pusat kesihatan sv	wasta di Brunei Da	russala	m? /		10	2□	1	_8_	_ ₉ 🗖
Pri	vate health clinics or centr	es in Brunei Darus	salam?	?						
e. Ho	spital atau klinik swasta di	luar negeri?/			\top	10	2		.8□	.90
Pri	vate hospitals or clinics ab	road?								
	BAHAGIAN						ION #4			
	RAWATAN C	agi				DENTA	L CAR	E		
10	D.1 / 1 121	, ,,			. 12	4 1			1 1	
18	Dalam tempoh masa 12 b					onths, hav	e you n	eceiveo	denta	care
	pernahkah awda menerin	ia rawatan gigi dar	1 п	om a						
			$\overline{}$	Tidak	- /	Ya /	$\overline{}$	DK	Т,	RF
				No		Yes		DK	Ι,	M
a Do	ktor gigi Kerajaan? / Gove	ummant dantist?	+	10		20	-		+	₉ u
				1		2		-8-		9
b. Do	ktor gigi swasta? / Private	dentist?		1		2		-8□	-	9□
19	Sejauh manakah awda be					r dissatisfi				
	rawatan gigi dari tempat-					ing source				
	berikan markah mengiku					is "Very D	issatisf	ied" an	d 5 is '	Very
	tidak berpuas hati" dan 5	"Sangat berpuas	S	atisfied	27					
	hati."									
		1	2	3	4	5		DK	RF	NA
		Sangat tidak				Sang			1	
		berpuas hati /				berpuas	hati /		1	
		Very				Very sat	isfied		1	
		dissatisfied								
a. Do	ktor gigi Kerajaan /	10	2	3	4	5		-8□	.90	.7 □
	vernment dentist									
b. Do	ktor gigi swasta /	10	2	₃□	40	5		_8□	. ₉ 🗖	-7 □
D.,	vate dentist									

20	Setakat manakah awda be aspek-aspek rawatan gigi berikut? Sila berikan mar 1-5, 1 "Sangat tidak berp	dari dokto kah mengi	r Keraj kut ska	jaan f ila t	ollowin ise a sca	g aspec le from	r dissatisfi ts of gove 1 to 5, wl d 5 is "Ve	mment d here l is	dental o "Very	are? F	Please
	"Sangat berpuas hati."							-,			
		1		2	3	4	5		DK	RF	NA
		Sangat berpuas					Sang berpuas				
		Ver dissati	-				Very sat	isfied			
a. Ku	aliti Rawatan /	10	1	2	3□	40	5		_8 🗖	.9 □	.7 □
Qu	ality of treatment										
b. Ma	asa Menunggu /	10	1	2	₃□	40	5		_8□	.90	.7
W:	ait times										
e. Jar	ak dari rumah / Distance	10	1	2	3□	40	5		_8□	.9□	.70
d. Wa	aktu Dibuka /	10	1	2	3□	40	5		_8□	.9□	.70
Op	ening hours										
e. Do	ktor gigi / Dentists	10	1	2	3□	40	5		_8□	.9□	.7
f. Ke	mudahan / Facilities	10	1	2	3□	40	5□		-8	.90	.7 □
21	Adakah awda sanggup m pergigian yang berkualiti didapati dari				re you v cessible	villing t dental	to pay for care from	high-qua	ality an	d	
	duapati dari				Tida	k /	Y	a /	DI		RF
				\rightarrow	No		_	es			
	ktor gigi Kerajaan? /				1	ı	2	_	-8	'	.9
	vernment dentist?										
b. Do	ktor gigi swasta? / Private				1	1	_	_	-8		. ₉ 🗖
PE	BAHAGIAN NJAGAAN PERUBATA		RNAT	IF	A	LTER	SECT NATIVE	ION #5 MEDI		ARE	
22	51										
22	Dalam tempoh masa 6 bu kalikah awda dan ahli dal mendapatkan rawatan dar	am rumah					onths, hov ur househ				
	mendapadan lawatan da	<u> </u>	0	1	2-3	4-7	8-11	12+	DI		RF
a. Per	ubatan Islam / Islamic hea	ler	10	2	3□	40	5.	6	_8	1	.90
b. Ra	watan Kampong seperti du	kun/	10	2	3□	40		6□	_8		.90
Kar	npong treatment such as d	ukun									
c. Per	ubatan tradisional Cina /		10	2	₃□	40	50	60	-8	1	. ₉ 🗖
Ch	inese traditional healer										
d. Lai	in-lain / Other		10	2	3□	40	5	6□	-8□	1	.gQ

23	Saya ingin mendapatkan pendapat awa					opinion about a		
	mengenai perubatan alternatif. Sejauh					you agree or o		
	awda bersetuju dengan kenyataan beri berikan markah mengikut skala 1-5, 1					nents? Please u: Completely Dis		
	tidak bersetuju" dan 5 "Sangat bersetu		is "Comp				agree	and
	, , ,	1	2	3	4	5	DK	RF
		Sangat tida				Sangat		
		bersetuju/				bersetuju /		
		Completely	7			Completely		
- P-	watan dari perubatan alternatif adalah	Disagree , 🗆	20	₃□	40	Agree .□	.80	
l	watan dari perdoatan atternatir adalah perkesan untuk masalah kesihatan	1-	2	3	4-	3.	-8	•و.
	izikal /							
-	ternative medicine has effective							
t	eatments for physical health problems							
	watan dari perubatan alternatif adalah	10	2	3□	40	50	.80	.9 □
l	erkesan untuk masalah kesihatan		-					
<u> 1</u>	mental /							
Al	ternative medicine has effective							
t	reatments for <u>mental</u> health problems							
c. Per	rawat alternatif memberi lebih	10	2	3□	40	5	-3□	.9 □
1	perhatian kepada pesakit berbanding							
1	kan dengan doktor dan jururawat							
1	moden /							
l	ternative healers pay more attention to							
-	patients than modern doctors or nurses							
d	lo							
	BAHAGIAN #6 STATUS KESIHATAN			I		TION #6 TH STATUS		
		•						
24	Secara umumnya, tahap kesihatan awa	la adalah	In gener	al, is y	our hea	lth		
	1□ Cemerlang / Excellent?							
	2□ Sangat baik? / Very good?							
	3□ Baik? / Good?							
	₄□ Sederhana? / Fair?							
	5□ Kurang baik? / Poor?							
	.8□ DK							
	.9□ RF							

25	Berapa hari dalam 7 hari yang lalu awda	During the past 7 days, on how many da	
	melakukan kegiatan aktiviti fizikal yang intensif atau sederhana? Contohnya - berlari,	do vigorous or moderate physical activit Examples of these activities are running	
	berjalan pantas, atau kelas senaman.	walking, or exercise class.	, olisk
	hari / days (0-7)		
26	Adakah awda sekarang menghisap atau	Do you currently smoke or chew any to	haces
20	menggunakan apa jua jenis produk tembakau	products such as cigarettes, cigars, or p	
	seperti rokok, cerut, atau paip?		
	1□ Tidak / No		
	2□ Ya, setiap hari / Yes, daily		
	₃□ Ya, tidak setiap hari / Yes, less than dail;	y	
	₃□ DK ₃□ RF		
27	I di la	Think about all the feed and 1	1
21	Ingati kembali apa yang awda makan dan minum kelmarin.	Think about all the food and beverages vesterday.	you had
	Berapa banyak hidangan berikut awda telah	How many servings did you have of	yesterday?
	makan / minum kelmarin?		
			Nombor /
			Number
a. Ku	ih Melayu (bingka, kusui, or seri muka) /		
	day cakes (bingka, kusui, or seri muka)		
b. Ma	kanan bergoreng seperti ayam goreng, kentang go	oreng, ikan goreng /	
Fri	ed food such as fried chicken, chips, or fried fish		
c. Ke	ropok atau makanan segera seperti pizza atau burg	ger /	
Cri	sps or other fast food such as pizza or burgers		
d. Bu	ah-buahan (1 hidangan = 1 buah sederhana, 2 bua	h kecil, 1 cawan buah berpotongan) /	
Fn	uits (1 serving is 1 medium piece, 2 small pieces, 1	cup diced pieces)	
e. Say	yur-sayuran (1 hidangan = ½ cawan or 1 cawan ul	am-ulaman / salad) /	
Ve	getables (1 serving is ½ cup or 1 cup of salad veg	etables)	
f. Me	e segera /		
Ins	tant noodles		
g. Mi	numan ringan, minuman bergas, atau kordial /		
So	ft drinks, fizzy drinks, or cordials		

28	Dalam tempoh masa 2 minggu yang			st 2 weeks, ho		you be	en
	berapa kerap awda rasa terganggu ol	leh hal-hal	bothered by	the following	g problems?		
	berikut?	Tiada langsung / Not at all	Beberapa hari / A few days	Lebih dari seminggu / More than half the days	Hampir setiap hari / Nearly every day	DK	RF
a. Ra	sa gementar atau "kabak-kabak,"	10	2	3□	40	-8□	.9Q
8	elisah, atau resah /						
Fee	eling nervous, anxious, or on edge						
b. Tio	lak dapat menghentikan atau	10	2	3□	40	-8	.g
1	mengawal rasa bimbang /						
No	ot being able to stop or control						
	wonying						
e. Ku	rang berminat atau kurang seronok	10	2	3□	40	_8_	. ₉ 🗖
	dalam membuat apa jua perkara /						
Li	ttle interest or pleasure in doing						
	things						
d. Ra	sa sedih, murung, atau tiada	10	2	3□	4	-8□	.9 □
	harapan /						
Fee	eling down, depressed, or hopeless						
29	Berapa kali biasanya awda mencuci dalam sehari? Tidak termasuk berwi 1			times do you lease do not ir			ands
	6 □ 10 atau lebih / or more						
	.₃□ DK .9□ RF						

BAHAGIAN #7 PERANAN MASYARAKAT			CTION #7 BLIC'S R		
30 Dalam tempoh masa 6 bulan lalu, awda	In the past 6				t health
mempelajari maklumat kesihatan dari	from	Tidak/	Ya/	DK	RF
		No	Yes	DK	1.0
a. Surat khabar, radio, atau televisyen? /		10	2□	-8□	.9 □
The newspaper, radio, or television?					
b. Risalah, brosur, atau persuratan? /		10	2	_8 🗖	. ₉ 🗖
Pamphlets, brochures, or mailings?					
c. Internet - Kementerian Kesihatan? /		10	2	_8_	.gロ
Internet - Government Ministry of Health?					
d. Internet – sumber lain? /		10	2	_8L	.9□
Internet – other sources?					
e. Telefon, SMS, Whatsapp? /		10	2	_8_	.gロ
Telephones, SMS, Whatsapp?					
f. Papan iklan? /		10	2	-8 [□]	.9 □
Billboards?					
g. Kawan atau keluarga? /		10	2	_8_	.g
Friends or family?					
h. Doktor, jururawat, dan pekerja kesihatan lain-lain /		10	2	-8 [□]	.9 □
Doctors, nurses, and other health workers					
31 Apakah jenis maklumat kesihatan yang awda	What types	of health is	nformation	mould no	ı ba
berminat untuk mengetahui dengan lebih lanjut?	interested in				. 00
		Tidak /	Ya/	DK	RF
		No	Yes		
a. Rawatan penyakit /		10	2	-8 [□]	.9 □
Treatments for diseases					
b. Tanda-tanda dan simptom-simptom penyakit /		10	2	_8_	. ₉ 🗖
Signs and symptoms of diseases					
c. Permakanan dan mengurangkan berat badan /		10	2	-8□	.9 □
Nutrition and weight loss					
d. Tekanan dan kesihatan mental /		10	2	_8□	0و_
Stress and mental health					
e. Kegiatan fizikal / Physical activity		10	2	-8□	.9 □

32	Kementerian Kesihatan mengad aktiviti promosi kesihatan awan jenis-jenis aktiviti yang awda be	n. Apakah	pron	ote th		lealth cond c's health in?				ivities
	ikut serta?					Tidak /	Ya/Y	Van I	K	RF
						No	1a/		/IX	1.4
a. Per	meriksaan kesihatan seperti tekan	ıan darah tinggi,	kolest	erol /		10	2		,0	.9 □
Scree	nings for health problems such a	s high-blood pre	ssure,	choles	terol					
b. Ka	unseling kesihatan awda dan kel	uarga awda /				10	2		, a	. ₉ 🗖
Coun	seling about you and your family	r's health								
c. Se	si pendidikan kesihatan oleh paka	ır-pakar tentang	cara m	enjaga	ı	10	2		, a	9□
kesih	atan awda dan keluarga awda / E	ducation session	s by e	xperts						
about	how to keep you and your famil	y healthy								
d. Ak	tiviti-aktiviti fizikal seperti 'wall	k-a-thon' dan ke	las sen	aman /	1	10	2	یا ا	ļ	.9 □
Physi	ical activities such as walk-a-thor	is and exercise o	lasses							
33	Sejauh manakah awda bersetuju kenyataan berikut? Sila berikan mengikut skala 1-5, 1 "Sangat ti dan 5 "Sangat bersetuju."	markah	follo 5, w	wing s here 1	tateme	n agree or ents? Pleas mpletely I	e use a	scale fi	rom	l to
	dan 5 Sangar bersetuju.	1	2	3	A Agre	5 .		DK	Τ.	RF
		Sangat tidak	•	,	•	Sang	at	DIL	'	
		bersetuju /				bersetu	- 1			
		Completely Disagree				Comple Agre				
a. Av	vda cuba mengambil tindakan	10	2	₃□	40	50	$\overline{}$. ₈ 🗖		.90
untuk	mencegah masalah kesihatan /									
You	try to take action to prevent									
healtl	h problems									
b. Av	vda lebih rela untuk menikmati	10	2	3□	4	5		-8		.90
kehid	lupan daripada memikirkan									
tenta	ng masalah kesihatan /									
You	would rather enjoy life than									
won	y about health problems									
c. Av	vda sanggup untuk	10	2	3□	40	5		-8 -		.90
meng	elakkan makanan kurang sihat									
demi	mengekalkan kesihatan awda /									
You	are willing to avoid unhealthy									
	to maintain your health	ı			I		- 1		1	

34	Sejauh manakah awda bersetuju den kenyataan berikut? Sila berikan mari mengikut skala 1-5, 1 "Sangat tidak dan 5 "Sangat bersetuju."	kah f bersetuju" :	following	stateme is "Co	nts? Ple mpletel	or disagree wit ease use a scale y Disagree" an	from	l to
		1 Sangat tidal bersetuju / Completely Disagree		3	4	5 Sangat bersetuju / Completely Agree	DK	RF
awda		ı	2	3□	4	5□	.8	.9
	are in control of your health							
juu	erap berhubung dengan doktor atau awat adalah cara terbaik untuk gelakkan penyakit /	10	2	3□	40	5□	.8	.9□
1	ng regular contact with your doctor urse is the best way for you to avoid							
	vda akan kekal sihat jika bertindak	,0	20	₃□	۵	٠,۵	.,0	۵,
1	an betul /	10	2	3	ت.	5	-8-	-9
-	u take the right actions, you can stay							
healt								
d. Do	oktor dan jururawat mengawal	10	2	3□	40	5.	.8□	.90
kesih	aatan awda /							
Doct	ors and nurses control your health							
e. Se	tiap kali awda pulih dari penyakit, ia	10	2	₃□	40	5	-8□	.90
biasa	nya kerana pemedulian yang baik							
dari	doktor dan jururawat /							
Whe	never you recover from an illness, it							
is us	ually because doctors and nurses							
have	been taking good care of you							
f. Jik	a awda jatuh sakit, tabiat awdalah	10	2	₃□	40	5	_8□	.9 □
yang	menentukan secepat mana awda							
akan	sembuh /							
If yo	u get sick, it is your own behavior							
whic	h determines how soon you get well							
agair	1							

35	Ingatkan kembali ketika doktor tel awda untuk masalah kesihatan dala masa 6 bulan yang lalu. Adakah av	am tempoh	Think about the times when a doctor has treated you for a health problem in the past 6 months. Did you				
			Tidak/ No	Ya/Yes	DK	RF	NA
a. Me	emakan semua ubat mengikut sepert	i mana yang	10	2	-8	. ₉ 🗖	. ₇ 🗖
	telah diarahkan oleh doctor? /						
T	ake all your medication as prescribe	d by your					
	doctor?						
b. M	enghadiri rawatan susulan? /		10	2	-8□	.90	.7 □
Attend all your follow-up visits?							
36	Adakah awda atau ahli dalam rumah awda pada masa ini mempunyai <u>perlindungan insuran</u> <u>perubatan swasta yang dibeli sendiri oleh ahli rumah awda?</u> Tidak termasuk perlindungan insuran oleh majikan. Are you or any members of your household currently covered with private medical insuran that <u>your household has purchased?</u> Do not include insurance provided by an employer.				urance ot		
	1□ Tidak / No 2□ Ya / Yes 3□ DK						
	.9□ RF						
MAS	SA BERAKHIR / TIME END:	:_	ACA / DAITED !	IDAE DIE		I / PM	DCIE
		CATALM	ASA / ENTER '	LIME BU	LATK/	MV/C	KCLE

BAHAGIAN #8 PEMERHATIAAN RESPONDEN			SECTION #8 RESPONDENT OBSERVATIONS							
Berapa banyak kajiselidik yang pernal		h awda	Including this survey, how many surveys have you					you		
	ikuti, termasuk yang ini?				ever taken?					
	Masukkan bilangan / Enter	r number								
2	Sejauh manakah awda bersetuju dengan How much do you agree or disagree with the									
	kenyataan berikut mengenai kajiselidik? Sila following statements about surveys? Please use a									
	berikan markah mengikut skala 1-5, 1						e l is "Complet	tely Dis	agree"	
	tidak bersetuju" dan 5 "Sangat berset									
		1		2	3	4	. 5	DK	RF	
		Sangat tidak					Sangat			
		bersetuju	.,				bersetuju / Completely			
		Complete	- 1				Agree			
		Disagree								
a. Me	nyertai kajiselidik adalah menarik /	10		2	3□	40	50	.s□	.90	
Partic	ripating in surveys can be interesting									
	jiselidik seperti ini menghasilkan	10		2	3□	40	5	-8□	.9 □	
keput	usan yang dipercayai /									
This	type of research produces reliable									
result			\Box				_			
c. Kajiselidik adalah berfaedah untuk		10		2	₃□	40	5□	_8 <u>_</u>	. ₉ 🗖	
mengumpul maklumat /										
Surveys are useful ways to gather										
information			_	_						
d. Sebahagian soalan dalam kajiselidik		10		2	3□	40	5□	.8 [□]	. ₉ 🗖	
adalah sangat susah /										
The questions in some surveys are too										
difficult										
e. Kajiselidik menanyakan soalan-soalan		10		2	3□	4	5□	-8□	.9□	
yang terlalu peribadi /										
Surveys ask questions that are too										
personal										
3	3 Sejauh manakah awda ingin menyertai How much would you like to participate in similar kajiselidik seperti ini di masa-masa akan datang? How much would you like to participate in similar surveys in the future?							imilar		
1□ Banyak / A lot										
	2□ Sedikit / A little									
	$_3\square$ Langsung tidak / Not at all									

	BAHAGIAN #9 PEMERHATIAAN PENEMUDUGA	SECTION #9 INTERVIEWER OBSERVATIONS						
1	Bahasa temuduga	Language of interview						
ı□ Melayu sahaja / Malay only								
	2□ Inggeris sahaja / English only							
	3□ Kedua-dua Melayu dan Inggeris / Both Malay and English							
2	Jantina Responden	Respondents' Gender						
	1□ Lelaki / Male							
	2 ☐ Perempuan / Female							
3	Adakah mudah atau susah bagi responden untuk menjawab soalan-soalan ini?	How easy or difficult was it for the respondent to answer the questions?						
	1□ Sangat mudah / Very easy							
	2□ Agak mudah / Somewhat easy							
	₃□ Agak susah / Somewhat difficult							
	₄□ Sangat susah / Very difficult							
4	Sejauh manakah responden berminat terhadap kajiselidik ini?	How interested or uninterested was the respondent in the survey?						
	1 ☐ Sangat berminat / Very interested	-						
	2☐ Agak berminat / Somewhat interested							
	3□ Agak tidak berminat / Somewhat uninter	ested						
	₄□ Sangat tidak berminat / Very uninterested							
5	Apakah interaksi peribadi awda dengan	How good or bad was your personal interaction						
	responden?	with the respondent?						
	₁□ Sangat baik / Very good	_						
	₂□ Agak baik / Somewhat good							
	₃□ Agak buruk / Somewhat bad							
	₄□ Sangat buruk / Very bad							
6	Ketika mula-mula berjumpa dengan responden, sejauh manakah responden bersetuju untuk ikut	When you first approached the respondent, how agreeable was he or she to participating in the						
	serta dalam kajiselidik ini?	survey?						
	ı□ Sangat bersetuju / Very agreeable							
	2□ Agak bersetuju / Somewhat agreeable							
	₃□ Tidak bersetuju / Not at all agreeable							

7	Adakah ahli-ahli berikut hadir semasa temuduga ini?	Were any of the following peo interview?	Vere any of the following people present during the nterview?			
		•	Tidak /	Ya/		
			No	Yes		
a. Pasangan responden / Respondent's spouse				2		
b. Ar	ak-anak responden / Respondent's children	10	2			
e. Ibu	ı-bapa responden / Respondent's parents	10	2			
d. Al	li keluarga responden yang lain / Other family m	10	2			
e. Lain-lain yang bukan ahli keluarga responden / Other non-family member			10	2		
			· · · · ·			
8	Bagi berapa banyak <u>soalan</u> responden dibantu oleh orang lain, seperti mencadangkan jawapan atau memberitahu fakta?	For how many <u>questions</u> did someone else help the respondent, such as by suggesting answers or providing facts?				
	1□ 0	•				
	2□l soalan/ l question					
	3 □ 2-3 soalan / 2-3 questions					
	4□ 4-5 soalan / 4-5 questions					
	5 d atau lebih soalan / 6 or more questions	5				

References

- Almunawar, M. N., Wint, Z., Low, K. C., & Anshari, M. (2012). Customer expectation of e-health systems in Brunei Darussalam. *Journal of Health Care Finance*, 38(4), 36-49.
- Anshari, M., Almunawar, M. N., Low, P. K., & Al-Mudimigh, A. S. (2012). Empowering clients through e-Health in healthcare services: case Brunei. *International Quarterly of Community Health Education*, 33(2), 189-219.
- Australian Government. (2013). *Brunei Darussalam Country Brief*. Retrieved from <a href="http://www.dfat.gov.au/geo/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brunei/brun
- Azim, P. (2002). The Ageing Population of Brunei Darussalam: Trends and Economic Consequences. *Asian-Pacific Population Journal*, *17*(1).
- United States Central Intelligence Agency. (2014). The World Factbook: Brunei. Retrieved from https://www.cia.gov/library/publications/the-world-factbook/geos/bx.html
- Ensor, T., & San, P. B. (1996). Access and Payment for Health Care: The Poor of Northern Vietnam. *International Journal of Health Planning and Management*, 11, 69-83.
- Fitzgerald, P. (2009). *Brunei Regions Map*. Retrieved from http://commons.wikimedia.org/wiki/File:Brunei regions map.png.
- Gunn, G. C. (2000). New World Hegemony in the Malay World. Red Sea Press.
- Health Knowledge. (2009). Health Care Evaluation: Equity in health care. *Rosalind Blackwood*.
- Healthy People 2020. (2013). *Access to Health Services*. Retrieved from http://www.healthypeople.gov/2020/topicsobjectives2020/overview.aspx?topicid=1.
- Lagomarsino, G., Garabrant, A., Adyas, A., Muga, R., & Otoo, N. (2012). Moving towards universal health coverage: health insurance reforms in nine developing countries in Africa and Asia. *The Lancet*, *380*.
- McKeown, R. E. (2009). The Epidemiologic Transition: Changing Patterns of Mortality and Population Dynamics. *Am J Lifestyle Med*, 3(1 Suppl 1), 19S–26S.

- Microsoft. (2009). Excel 2007: Version 12.
- Mills, A., Ally, M., Goudge, J., Guapong, J., & Mtei, G. (2012). Progress towards universal coverage: the health systems of Ghana, South Africa, and Tanzania. *Health Policy and Planning*, 27, i4-i12.
- Brunei Darussalam Ministry of Health (2013). Master Plan for the Health System and Healthcare Infrastructures, Brunei: Core Systems Review.
- Minority Rights Group International. (no date). Asia and Oceania MRG Directory, Chinese in Brunei Darussalam. Retrieved from http://www.minorityrights.org/?lid=3903&tmpl=printpage
- Moreno-Serra, R., & Smith, P. C. (2012). Does progress towards universal health coverage improve population health? . *The Lancet*, *380*, 917-923.
- Mulupi, S., Kirigia, D., & Chuma, J. (2013). Community perceptions of health insurance and their preferred design features: implications for the design of universal health coverage reforms in Kenya. *BMC Health Services Research*, 13.
- New York State. (2011). Foreign Countries with Universal Healthcare. Retrieved from http://www.health.ny.gov/regulations/hcra/univ_hlth_care.htm.
- Oxford Business Group. (2013). The Report: Brunei Darussalam 2013.
- Korda, R.J., Banks, E., Clements, M.S., & Young, A.F. (2009). Is inequity undermining Australia's 'universal' health care system? Socio-economic inequalities in the use of specialist medical and non-medical ambulatory health care. *Australian and New Zealand Journal of Public Health*, 33(5).
- Roos, N. P., & Mustard, C. A. (1997). Variation in Health and Health Care Use by Socioeconomic Status in Winnipeg, Canada: Does the System Work Well? Yes and No. *The Milbank Quarterly*, 75(1).
- StataCorp. (2013). Stata Statistical Software: Release 13. College Station, TX: StataCorp LP.

- Stuckler, D., Feigl, A. B., Basu, S., & McKee, M. (2010). The political economy of unversal health coverage. *Global Symposium on Health Systems Research*. Montreux, Switzerland.
- Swanson, R. C., Bongiovanni, A., Bradley, E., Murugan, V., Sundewall, J., Betigeri, A., & Labonte, R. (2010). Toward a Consensus on Guiding Principles for Health Systems Strengthening. *PLoS Medicine*, 7(12).
- Tangcharoensathien, V., Patcharanarumol, W., Ir, P., Aljunid, S. M., Mukti, A. G., Akkhavong, K., Mills, A. (2011). Health-financing reforms in southeast Asia: challenges in achieving universal coverage. *The Lancet*, *377*, 863-873.
- The Commonwealth Fund. (2010). *International Profiles of Health Care Systems*. Retrieved from http://www.commonwealthfund.org/~/media/Files/Publications/Fund%20Report/2010/Jun/1417 Squires Intl Profiles 622.pdf.
- The World Bank. (2014). Universal Health Coverage Study Series.
- Universal Health Care Forward (Producer). (2013). Four Basic Models for Health Care Systems. Retrieved from http://uhcforward.org/about/universal-health-coverage/basic-models
- United Nations. (2012). Draft Resolution A/67/L.36, Global Health and Foreign Policy.
- University of Michigan. (2011). Guidelines for Best Practice in Cross-Cultural Surveys.
- Voeks, R. A., & Sercombe, P. (2000). The scope of hunter-gatherer ethnomedicine. *Social Science & Medicine*, 51(5), 679-690.
- World Health Organization. (2010). Health Systems Financing: The Path to Universal Coverage. Geneva, Switzerland.
- World Health Organization. (2010). How can the health equity impact of universal policies be evaluated? Insights into approaches and next steps. In B. Milton, M. May, D. Taylor-Robinson & M. Whitehead (Eds.).
- World Health Organization. (2012). What is universal health coverage? Retrieved from http://www.who.int/features/qa/universal health coverage/en/index.html

World Health Organization. (2008). *Social determinants of health*. Retrieved from http://www.who.int/social_determinants/thecommission/finalreport/key_concept_s/en/.

World Health Organization. (2010). Thailand: health care for all, at a price. *Bulletin of the World Health Organization*. 88. Retrieved from http://www.who.int/bulletin/volumes/88/2/10-010210/en/