

Impact of Patients Approach towards Healthcare Costs on their perception towards Health: An Empirical Study

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Abstract

Health is a very important element in any individual's life. It is a state wherein the mental, physical, and social being of a person function in proper alignment with the metabolism. Healthcare is the provision which ascertains that there is complete synchronization of the body organs and functions in its optimal state. Lifestyle choices and surroundings affect individuals and their health. Hence, along with taking optimum precautions regarding the surroundings it is also imperative to invest in health care insurance schemes. However, this depends on person to person. The costs in healthcare system have risen tremendously. In US the health care costs sum to around 3.5 trillion dollars as per the data of 2017 and continues to rise (Hartman et al., 2020). Health is defined as a positive concept which supports the bodily functions. It not just keeps a person away from diseases but also keeps one's immune system intact while providing strength to boost up the capacity for remaining fit. The purpose of this study is to determine the perception of patients regarding health care and the way they take measures with respect to their health problems. With rising costs in healthcare and several other reasons, the attitude and approach towards healthcare seems to vary in different groups (Hann et al., 2017). The paper hopes to bring out the facts which shall make the readers understand the patients' perception regarding the healthcare system and their overall health. A sample of 201 people was surveyed to explore the factors for patients approach towards healthcare costs and to know the effect of patients approach towards healthcare costs on their perception towards Health. The study concludes that factors associated with

patients approach towards healthcare costs are Health care services, Lifestyle, Savings and Health Insurance Plans and Medication.

Key Words: health, patients, perception, medical services, costs, low-income, healthcare infrastructure

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Introduction

Health or Wellbeing is an asset to help a person's capacity in more extensive society despite anything else. A stimulating way of life gives the resources to have a full existence along with giving due importance to self. Wellbeing is characterized as the capacity of a body to adjust to new forms of diseases that might exist along with other ailments. Some scholars base this definition on the possibility that the recent couple of years have seen present day medical science hastaken huge steps in the regard to illnesses by seeing how they work, finding better approaches to slow or stop them, and recognizing that a shortfall of pathology would not be acceptable. Hence, each day new innovations in healthcare are coming up to help patient get rid of deadly diseases. In any kind of a public or private entity, with the startling growth in globalization, the companies are ought to follow the trend of innovation and capacity to optimize resources for redefine and renovate the age-old practices being followed in the firms. Technological development along with a consistent flow of information is imperative for keeping pace with the organizations that are competing (Bouncken et al., 2015). For satisfying customer demands the firms are continuously developing their products and services. This is true to the competing firms, in public organizations that is, hospitals, which cater to the health and social wellbeing of people are similarly trying to provide the best health care services. This is quite an important scenario especially when individuals are aware of the adversities of poor health.

The individuals know how important health is, this realization has somewhat developed due to the rise in the costs of health care services. Not only are these expensive but at the same time, inaccessible in some remote locations or even in urban areas where there is huge population. Health is one of the most important resources that a person has and the right to have a safe and healthy body remains with every individual. Government is liable to provide basic healthcare amenities to everyone, by the rule of law the public administration needs to provide the scope of development of health care services (Campbell et al., 2016). The significance of health is understood by one and all. Government has made sure that equality must prevail while getting an access to healthcare, be it any place private or public. The development of healthcare is necessary and henceforth, the National Health System has synergistically made approach for implementing healthcare systems which shall be beneficial to the patients suffering from ailments.

Health is likewise one prominent mark of the progress of a country since individuals' wellbeing is on the track of advancing the human resources. Medical services shall come under the rights of individuals, and at this point not any random luxurious item that must be available only to those who can afford it, yet all residents of the country will be ensured in health care coverage (Batalden et al., 2016). Medical care centers are utilized to structure and build the healthcare infrastructure of individual wellbeing administrations, both promotive, remedial, preventive, and rehabilitative attempted by the Government, Local Government, or potentially local area. It should ascertain that the health administrations and other medical benefits given by the respective Hospitals and medical care units of the local area can give health benefits, so they have

access to the health assistance whenever they need it. The service would be far better if the quality of service is better, and it will unquestionably make the patients fulfilled a contended with the assistance. A good health care service will at last give a few advantages, entailing the foundation of an agreeable connection between the suppliers of services and products with the patient and it assures that there is a harmonious relationship between the two and the patients would see the same provider in the future as well (Pizam& Tasci, 2019). It builds a kind of customer loyalty and is advantageous for the health care departments as well.

The service quality has a strong relationship with the satisfaction level of the patients. Great help quality and a good assistance provides the impulse to clients to set up solid bonds with the organization. Over a long time, such strong relationships or network permits clinics to painstakingly comprehend the patient's requirements and necessities. Subsequently the medical places can work on fulfilling the requirements and satisfaction level of patients in a manner to boost a wonderful connection and limit or wipe out disagreeable experience for the patients. For this situation, medical system has a proper and cooperative solid commitment to accomplish these objectives. For the hospitals and medical care centers, such as clinics, pharmacies and nursing homes are one thing that is generally significant in the process of creating a level of satisfaction and fulfillment in the patients, i.e., with regards to the benefits or services available. The nature of service as a proportion of how great a given degree of service that has the potential to meet the set expectations and demands of the patients (Fenny et al., 2014).

The way patient's perceive health systems and medical services is comprised of the picture of the emergency clinic dependent on experience and references acquired by patients as abilities, mentalities, and the behavioral conduct of hospital wards, nursing homes or clinics, which can then shape the underlying view of patients about the clinic that impacts a patient's perspective. These acquired reviews which later turn into their perceived notion about the hospitals is then expected to shape the picture of the respective medical clinics. The picture of the medical facilities available in the hospitals is a substantial indication of the perspective of the patients with the kind of services they provide because of certain interactions that may happen among the service providers or facilitators and the patients receiving those facilities of the service just as the way they perceive the same (Bartholomaeus et al., 2021). A positive outlook or perspective is created in the minds of the patients only when they receive a good quality service in reasonable costs and in the impression of those patients will diminish the failure on the aspects such as low grade services or unsatisfactory experiences and it shall further help in the promotion and marketing of medical clinics, hospitals and more such health centers can have an impact on the negative picture by reversing it which has caused certain disappointment in the patients or those availing the service, and if any kind of a situation wherein they experience something bad, there must be an attempt by the hospitals to fulfill the need of a great deal of good experience to change the general picture of the hospital brand. This study shall analyze the important facts which has a related impact on the perception of patients.

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The service quality of hospitals and the administration is a potential advantage that is seen and perceived by the patients. They relate it with their needs and with what is comparatively easier and better for them after they go for health care services. This can be acknowledged through the satisfaction of the requirements and needs of patients and precision of conveyance to make up for preconceived notions of the patients. As indicated by an eminent author, the essential variable

influencing the nature of administration is normal help and seen administration (Frankham et al., 2014). This idea aims to improve the concept which entails satisfaction of patients which is dependent on two things. The first one is the way things are expected to yield out in a service and the other thing is the way it turns out to be. The specialized nature of the principal credits like the structure, offices, spots of recuperating while the nature of the utilitarian covering trait how the conveyance of administrations to patients as truly, amicable disposition, the time which is wasted in waiting in long queues and can be helpful in utilizing the idle time while also improving the nature of medical services in clinics, which can at last work on making the system friendly for patients and save overhead costs at the same time. It is likewise expressed in a survey that the nature of services comprises of the quality of services provided, actual environment quality and the ultimate result or output which in turn shapes the perception of patients or people who pay for the medical services.

The scholars have the view that each of the three of these characteristics during conveyance of a medical service, an individual receives an extraordinary impact on the impression of the quality of service. As per an author, any consumer would assess the subdimensions or the smaller units of service for shaping up their impression of the kind of overall service any firm provides on every one of the primary aspects. This insight underlies the general view of kind of service a firm provides. As such, a consumer perceives or is of the impression of the nature of services dependent on the way they are implemented at different levels and joins these smaller parts for deciding the general nature of services provided (Nguyen et al., 2014). The image of any brand is impacted by the smaller units of the big corporate picture, the image that a consumer carries of the brands of the healthcare services for the patients to various other medical health services is one of the elements that help in the connection of the hospitals or medical firms with the patients. Joint effort between doctor patient and positive result in administrations in health care might also entail the patient's requirements or needs (Zulman et al., 2017). The consistence in the treatment for a patient, can abbreviate the recuperating time frame and can foster the improvement of health for him or her overall. Furthermore, it can work on persistent satisfaction levels on the healthcare services provided for any patient. So, the patient's discernment can frame the level of satisfaction as a positive criticism for patient evaluation over the healthcare services provided post-checkup as well.

The perception that patients have based on their satisfaction levels are invariably a very significant component for organizations to impact both aspects of patient reliability for re-buying and prescribing it to other people as well. The loyalty and dedication shown by patients towards a particular service provided by doctors or even any medical centers per say, is a profound obligation to re-buy and the re use the services they would have received in the past. This could be prompted purchase of a similar brand or a bunch of a similar brands, notwithstanding of the association of situational factors and advertising endeavors that might prompt brand exchanging conduct. A few research studies directed by researchers expresses that patient fulfillment can be developed intrinsically by working on the nature of services provided along with the costs administered for the services they offer. Emergency clinics gatherings' particularly government-based emergency clinics should have the option to be a method for the general health for public, hence the health care centers must be qualified to check into the services that can satisfy the patients so that they can trust them easily just in any case of general customers purchasing items from a particular brand because of the customer satisfaction levels seem to be satiated by that brand which ultimately shapes the customer perception and loyalty towards that brand.

It is as of now a commitment for the emergency clinics as per the government regulations and policies to further develop the hospital facilities. One of the fundamental methods of keeping up with the satisfaction level of patients is by giving greater medical care reliably which has the potential to meet the expectations and the relevant requirements so it can shape a decent brand image which would be able and can show restraint's inclination to frame ideal fulfilment so it will expand the loyalty for the health care service from the patients (Govere & Govere, 2016). Taking note of the basic information about the background, identification of the challenges and limitations on the conditions of the issue in a manner by which the patient's insight on assistance quality, the existing image of the brand, the condition of satisfaction of patients, the patients also behave as brand ambassadors of the relevant healthcare service and its impact either all in between the service or somewhat later. While the reason for this review decides the patient's discernment on quality of service, the reputation of the brand, satisfaction level of patients, patient faithfulness and its larger impact on the brand either while receiving the service or post that.

Even though the results of healthcare have worked on even in the low groups of income as well as groups receiving medium income in the beyond quite a few years, another the truth is now to unfold. Changing the needs of the patients for healthcare, developing on the satisfaction level of public, and goal-oriented new objectives that shall cater to health services are increasing current standards for the framework of health services to create better results in the places which offer medical services which is more noteworthy of its social worth (Berntsen et al., 2018). However, remaining on current direction won't get the job done to fulfil these needs. Excellent healthcare services which have the potential to upgrade medical care in each structure by reliably conveying care that improves or keeps up with the patient's well-being, by being esteemed and trusted by all individuals, and by reacting to the dynamic needs of public. Quality ought not be the domain of the superior people in terms of money or a desire for some far-off people. However, it ought to be the accessible to all the people, rich or poor.

Besides, the basic freedom to healthcare is insignificant without great quality consideration since the frameworks of health care system can't further develop the health infrastructure without it. It is suggested by some of the authors that the infrastructure of health centers must be judged essentially on their effects, including proper systems which caters to the wellbeing of people, offering good medical services, and its fair circulation to all the individuals without any kind of discrimination. It should also be judged basis on the loyalty and confidence of patients in a health center. The reliability and trust for any medical service provider and on their financial advantage, and cycles of care, comprising of skillful consideration and positive client experience is also a way to perceive a healthcare service provider (Phiri et al., 2014). The establishments of great health infrastructure incorporate the populace and the health needs, and the level of satisfaction patients receive on being treated in any hospital or nursing home, administration of the area which serves medical care and organizations across areas, stages for care conveyance, labor force numbers and the resources, and apparatuses and assets, from medications to information. Notwithstanding solid establishments, the health infrastructure need to foster the ability to gauge and utilize information to learn and develop these facilities as time passes (Johnston et al., 2014). The health centers which are perceived as best places to be treated ought to be entailing four qualities: it should ascertain that they are available for individuals, and they are impartial, strong, and proficient.

Information from a scope of nations and various conditions present some of the methodical shortfalls in the kind of quality care given to patients. In the regions having low and middle income, the mothers as well as the youngsters get not even 50% of the required clinical help or facilities in a general preventive or typical regular visit for health check-ups, apart from this, not even half the associated existing cases with tuberculosis are accurately monitored or taken care of, and less than one of every ten individuals determined to have significant deadly problems which get negligible treatment from health care centers (Darnton-Hill& Mkparu,2015). The diagnostics are most of the time erroneous for genuine conditions, like pneumonia, myocardial localized necrosis, and infant asphyxia (Dinan et al., 2014). Care can be excessively sluggish for conditions that require immediate treatment and those which must be monitored in regular intervals. This is eventually decreasing possibilities of endurance. At the basic infrastructure level, many scholars have tracked down significant loopholes in security, the protection required in several diseases or health conditions, and congruity, reflected by helpless maintenance and care for patients and lacking coordination across any space in health systems.

One of every three individuals across the low-income groups referred to negative encounters with their health care facility centers in the space of consideration, the treatment they receive upon reaching a health care facility, communication or correspondence, and duration for timely (Guimarães et al., 2019). In such contexts, most of the individuals have reported of these encounters were insolent treatment and misuse. The treatment and healthcare services have been most exceedingly terrible for the groups who are generally vulnerable, entailing the poor people, the less qualified or educated groups, the adolescent kids, those with critical health or financial conditions, and those at the edges of health infrastructure for instance individuals in jails. Widespread coverage for health care can be a beginning stage for the well-functioning or quality systems of health care. Further developing the quality of these health centers are a concern for UHC drives, close by extending inclusion and monetary security (Bredenkamp et al., 2015). The public administrative bodies should begin by building up a guarantee or public quality assurance for the administration of medical care, indicating the degree of skill and experience for meeting the expectations of the patients and something which the individuals can anticipate. To guarantee that all individuals will profit from further developed administrations, the development of health care must facilitate or ought to focus on poor people and their wellbeing needs from the very beginning, as they are one of the most deprived groups and are generally abandoned. Notwithstanding, we have also observed that mediations pointed towards the changing supplier conduct or the way they behave with the health systems rule the field of improvement or the scope of development, even though a considerable lot of these intercessions modestly affect the interventions in healthcare and are invariably proportional and support them in the long run. Accomplishing good quality facilities in the health care systems frameworks of wellbeing requires growing the space for development to primary changes that follow up on the establishments of the healthcare infrastructure.

Objective of the study

1. To explore the factors for patients approach towards healthcare costs.
2. To know the effect of patients approach towards healthcare costs on their perception towards Health.

Research methodology

In this empirical study 201 people was surveyed with the help of a set of questionnaire designed especially for this study. Survey was conducted to explore the factors for patients approach towards healthcare costs and to know the effect of patients approach towards healthcare costs on their perception towards Health. Primary data of the study was collected randomly and the data was analyzed by applying factor analysis.

Findings of the study

Table 1 is presenting the “general details of the respondents” in which 65.2 percent are male and 34.8 percent are female. 34.3% of them are from the age group 35-45 years, 36.8% belongs to age group 45-55 years and 28.9% are above 55 years of age group. 23.4% of the respondents are salaried, 26.4% are in the business sector, 30.3% are retired from their work and 19.9% are housewives. 35.3% of the total respondents are earning 50,000-1 lakh every month, 41.3% are having monthly income of 1 lakh-5lakhs and 23.4% are earning Above 5 lakh per month.

Table 1 “General Details of the Respondents”

Variables	Respondents	%age
Gender		
Males	131	65.2
Females	70	34.8
Total	201	100
Age profile		
35-45 years	69	34.3
45-55 years	74	36.8
Above 55 years	58	28.9
Total	201	100
Occupational profile		
Salaried	47	23.4
Business	53	26.4
Retired	61	30.3
Housewife	40	19.9
Total	201	100
Monthly income		
50,000-1 lakh	71	35.3
1 lakh-5lakhs	83	41.3
Above 5 lakh	47	23.4
Total	201	100

Table 2 “KMO and Bartlett's Test”

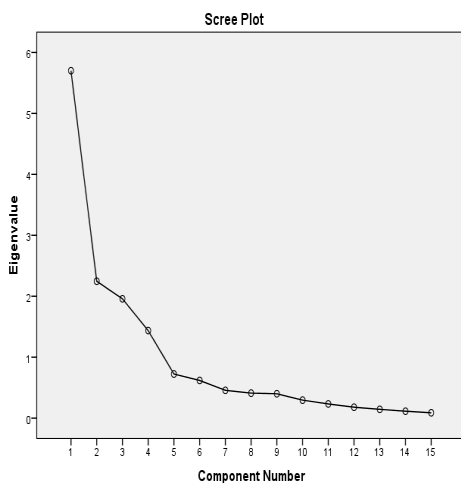
“Kaiser-Meyer-Olkin Measure of Sampling Adequacy”		.830
“Bartlett's Test of Sphericity”	“Approx. Chi-Square”	2090.255
	“df”	105
	“Sig.”	.000

The table 2 is showing the “KMO and Bartlett's Test” in which the KMO value is 0.830 and considered fit for further factor analysis.

Table 3 “Total Variance Explained”

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.701	38.006	38.006	3.467	23.116	23.116
2	2.246	14.971	52.977	2.914	19.426	42.542
3	1.958	13.050	66.027	2.603	17.351	59.893
4	1.436	9.574	75.600	2.356	15.707	75.600
5	.724	4.825	80.425			
6	.618	4.122	84.547			
7	.456	3.042	87.589			
8	.410	2.734	90.323			
9	.400	2.666	92.989			
10	.295	1.968	94.957			
11	.233	1.553	96.510			
12	.179	1.192	97.702			
13	.144	.961	98.662			
14	.113	.756	99.418			
15	.087	.582	100.000			

Table 3 is showing the total variance of the factors in which 4 factors explain total 75% of the variance. The 1st Factor is explaining 23.116% of the variance followed by the 2nd Factor explaining 19.426% of variance, 3rd Factor explaining 17.351% of variance, and the last 4th factor had explained 15.707% of variance.



“Figure 1 Scree Plot”

Figure 1 is the graphical presentation of the Eigen values obtained from the Table 3 “Total Variance Explained.” The figure shows an elbow at 4 components. Hence portrays that total 4 Factors have been extracted.

Table 4 “Rotated Component Matrix^a”

SI. No.	Factors	Factor Loading	Factor Reliability
	Health care services		.955
1.	I had started using different health services	.905	
2.	I use to compare different health services on the basis of cost	.897	
3.	I compare the health care services on the basis of service they offer	.884	
4.	I compare the health care services on the basis of cost and convenience they provide	.864	
	Lifestyle		.859
1.	I do regular exercise	.877	
2.	I do go for regular health checkups	.836	
3.	I had a control on my diet	.768	
4.	I balance my work and personal life	.748	
	Savings and Health Insurance Plans		.809
1.	I use to compare different health insurance plans	.874	
2.	I had opted health insurance for me	.866	
3.	I had taken health insurance plan for my family members	.699	
4.	I use to save for any health emergency	.663	
	Medication		.798
1.	I go for medication only if required	.842	
2.	I try to reduce my medication with my balanced lifestyle	.826	
3.	I prefer natural and home remedies	.816	

The 1st factor “Health care services” is constituted by 4 variables namely I had started using different health services, I use to compare different health services on the basis of cost, I compare the health care services on the basis of service they offer and I compare the health care services on the basis of cost and convenience they provide. 2nd Factor is constituted by 4 variables namely I do regular exercise, I do go for regular health checkups, I had a control on my diet and I balance my work and personal life. The factor has been named as “Lifestyle.” 3rd Factor is constituted by 4 variables namely I use to compare different health insurance plans, I had opted health insurance for me, I had taken health insurance plan for my family members and I use to save for any health emergency. The factor has been named as “Savings and Health insurance plans” and the 4th Factor is named as “Medication” which is constituted by 3 variables such as I go for medication only if required, I try to reduce my medication with my balanced lifestyle and I prefer natural and home remedies.

“Construct wise Reliability”

The values of reliability for 4 constructs were found 0.955, 0.859, 0.809, and 0.798 from construct 1 to 4 respectively.”

Table 5 “Reliability Statistics”

“Cronbach”s Alpha”	“No. of Items”
.864	15

The value of reliability for 4 constructs that includes total 15 numbers of items is 0.864. The criteria minimum value of “Cronbach”s” Alpha (>0.7) was fulfilled.

Conclusion

This study brings out the fact that there is wide strategy agreement that both cost control and quality improvement are important to the health care services, the relationship between medical care expenses and quality is one of the more disputable themes in the strategy of health systems. These are two major aspects to which the public pays due attention. "Cost" can be estimated in numerous ways, for example, repayment from a wellbeing plan or the measure of assets utilized by a supplier (Geruso& McGuire,2016). these examinations have utilized distinctive measurable techniques, especially in discovering the impacts of wellbeing status on quality and expenses. With the developments in the two major areas, patients review the hospitals or medical facilities as worth going for treatment or not. It is highly important for them to be treated in conditions free from bias and ones providing quality treatment at the same time. One chance is that the respective developments especially in quality will require expansions in cost Then again, these developments in quality could bring down costs by lessening entanglements or clinic readmissions. In general terms, the relationship among cost and quality presumably falls between these two major aspectsand invariably impacts the perception of patients, because medical services costs are related with superior grade and others with low quality.

The study concludes that factors associated with patients approach towards healthcare costs are Health care services, Lifestyle, Savings and Health Insurance Plans and Medication. The study also found the effect of patients approach towards healthcare costs on their perception towards Health in which they compare the health care services on the basis of cost and convenience they provide, go for regular health checkups, do regular exercise, had taken health insurance plan for my family members, use to save for any health emergency, try to reduce my medication with my balanced lifestyle and go for medication only if required.

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