

Healthcare Assessment Of Syrian And Iraqi Urban Refugees In Jordan

International Medical Corps - IMC

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Prelude

Introduction

Syrians

Over 1.4 million Syrians have entered Jordan over the past 4 years with approximately 80% of those refugees currently living in urban areas outside camps*.

Area	% of Syrians	Number of Syrians
West Amman	8.9%	99,700
East Amman	24.8%	277,960
Irbid	27.6%	308,700
Zarqa	9.9%	110,600
Mafraq	14.6%	163,600

Additionally, Syrian refugees in Jordan are living in inadequate and poor conditions. Previous research has shown that medical expenditure is one of the top five expenses amongst Syrian households, yet they face difficulties with regards to their healthcare programs and treatment procedures.

Iraqis

It is estimated that over 400,000 Iraqis** are currently living in Jordan with almost 95% of them residing in Amman***. Although some have assimilated into the Jordanian society, healthcare facilities remains an area that can be further developed to ensure better coverage and provision of healthcare services.

Note: The Following Report will be Split into two sections: The Syrians' Section and The Iraqis' Section Respectively

Study Objectives

- Gauge on patients' general medical habits in terms of preferred touchpoints, hospitalization, medication and health facility selection criteria among others.
- Identify chronic disease prevalence among Syrian and Iraqi households as well as identify the most prevalent diseases among each segment.
- Understand patients' behaviors with regards to their chronic illnesses
- Assess the medical aid received by refugees in terms of coverage (medicine, doctors, facilities etc....)
- Identify the organizations on which refugees are reliant on when it comes to financial medical help
- Assess patients' satisfaction with regards to the medical assistance received.
- Assess the impact of medical expenses on the lives of refugees especially with regards to necessities
- Gauge on awareness of organizations that offer medical assistance to non-Jordanians

Quantitative Research Methodology

Computer Assisted Face-to-Face interviews were the basis of data collection for the study. The final questionnaire (25 minutes) was approved by the client before commencing fieldwork.

Sample Size	Area of Residence*	Other Criteria
800 Syrians Outside Camps	Amman, Irbid, Zarqa and Mafraq	Males & Females Age: 18+
300 Iraqi Refugees	Amman (East and West)	

***The percentage of Syrians living in urban areas has been cited from the UNHCR & CARE International**

****The number of Iraqis residing in Jordan has been cited from FAFO, UNHCR, DOS**

*****The Split of Iraqis residing in West & East Amman was approximated as per field observations made by Ipsos.**

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Section I

Syrian Sample



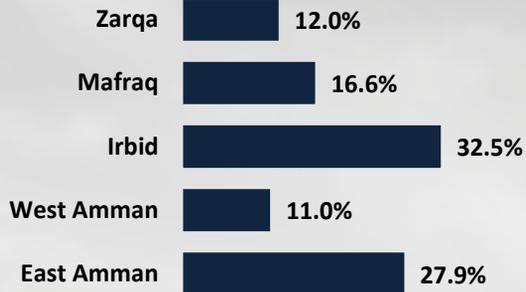
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Individual Sample

Demographics*

Area of Residence

Controlled Criteria



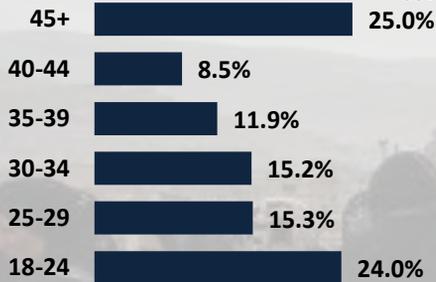
Urbanization

Controlled Criteria



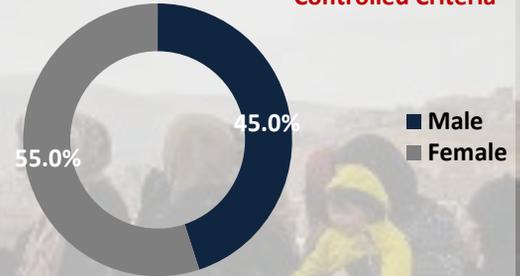
Age

Controlled Criteria

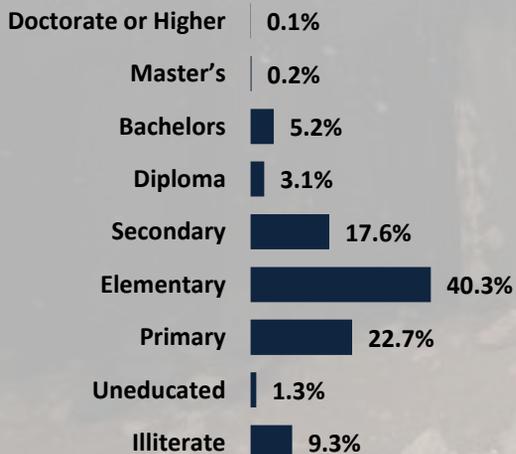


Gender

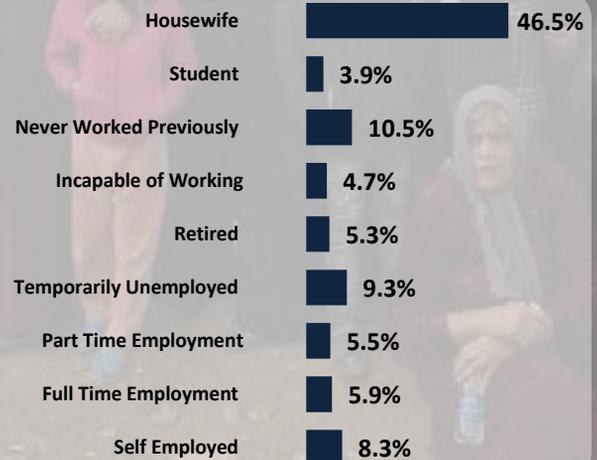
Controlled Criteria



Education



Occupation*



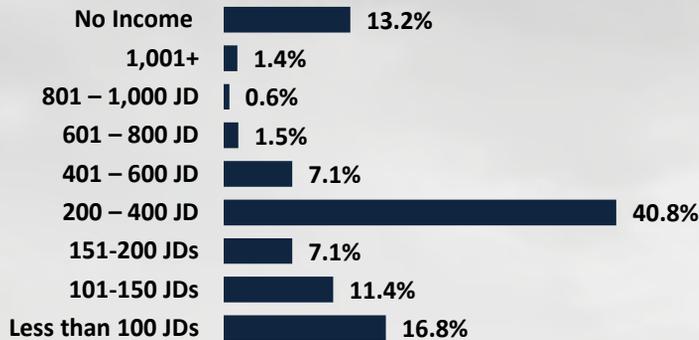
*The Sample Distribution is Based on "Syrians in Jordan" Syndicated Study conducted by Ipsos in 2014

** According to the Syrians' Syndicated Study conducted by Ipsos in 2014 it was found that 95% of females aged 18+ do not work. As such given the above and given that females make up 55% of the Syrian sample it is not surprising that housewives make up a significant portion of our sample.

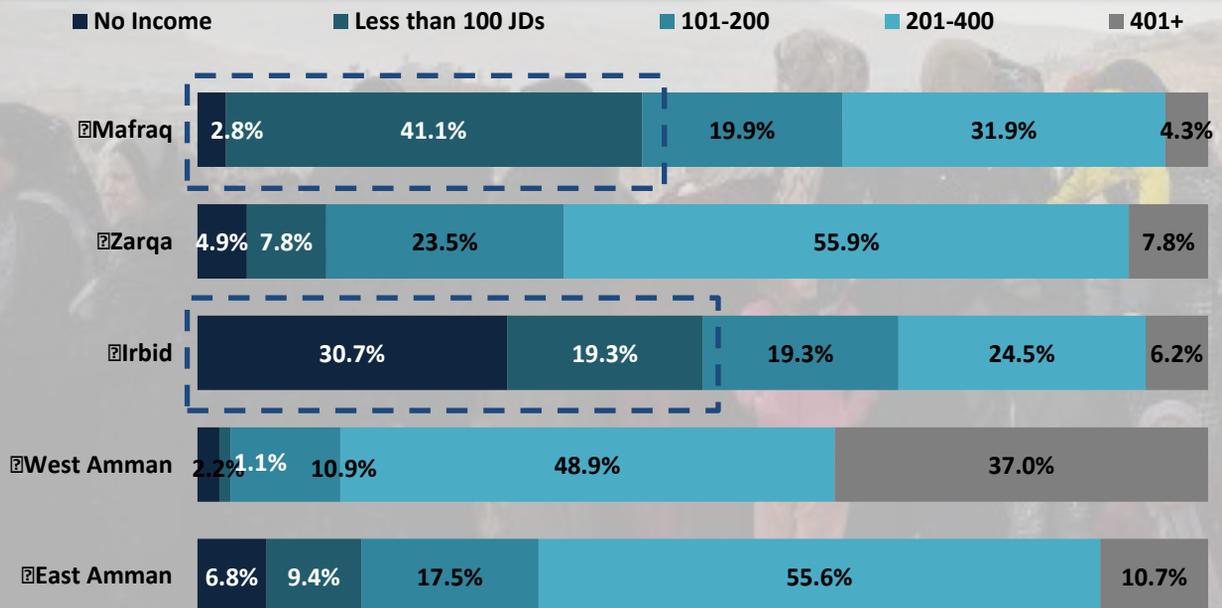
Individual Sample

Demographics*

Family Monthly Income



Family Monthly Income by Area



Syrians residing in Mafrq and Irbid tend to have lower family monthly income where 44% and 50% make less than 100 JDs per month respectively. On the other hand, it is not surprising that Syrians living in Amman, most specifically West Amman tend to be from a somewhat higher socioeconomic class.

General Medical Behavior and Attitudes

Syrian Sample

Topics to be Covered in this Section:

- **Patients' Selection Criteria For Medical Facilities**
Understand what are the factors that patients take into account when choosing what medical facility to frequent.
- **NGO Involvement**
Assess the degree of reliance on medical assistance received from NGOs, and the role NGOs play in helping refugees with medical services.
- **Patient Behavior in the Past 12 Months**
Understand patients' behavior with regards to seeking medical treatment, hospitalization, tests etc... And identify some obstacles that might be standing in the way of receiving medical assistance
- **Medication**
Assess the degree of difficulty when it comes to securing medications and identify some factors that might prohibit patients from receiving necessary treatments.
- **Patient Behavior & Attitudes**

General Medical Behavior Overview

Patients' Selection Criteria with Regards to Medical Facilities

Cost of medical services followed by their accessibility were found to be Syrians' main selection criteria when it comes to choosing what medical facility to frequent. Given their price sensitive nature, Syrians rely on public facilities for their medical needs. This is especially evident among those residing in Irbid and Mafraq, due to their poor financial condition.

Furthermore, considering low levels of accessibility, a significant percentage of Syrians were shown to rely on a single touchpoint when seeking medical assistance.

Patient Behavior in the Past 12 Months

When asked about their medical encounters during the past year, almost half of the sample cited choosing not to seek medical help despite there being a need for it. Such reluctance to seek treatment is primarily attributed to financial and accessibility issues.

Furthermore, almost 50% of Syrians also reported not being able to receive medical attention despite actively seeking assistance. Again, this was mainly due to their inability to afford treatment as well as lack of medical facilities in close proximity. These trends were especially highlighted in areas like East Amman and Zarqa.

Medication

Almost 45% of Syrians were not able to access the necessary medication in the past 12 months. Similarly to what was cited previously, financial barriers were reported to be the number one cause behind patients' inability to procure necessary treatments.

Patient Behavior & Attitudes

The vast majority of Syrians reported not seeking medical attention unless they absolutely need to. This reluctance to seek medical treatment is again owed to financial limitations as well as limited accessibility especially with regards to medical facilities available in close proximity.

NGO Involvement

Nevertheless, despite popularity of public medical facilities among Syrians, it is worth noting that NGOs were not perceived by Syrians to be a viable source of medical aid with only 4.1% of the sample citing NGOs as their primary touchpoint when seeking medical attention. As will be seen later on, low reliance on NGOs is primarily attributed to low awareness levels.

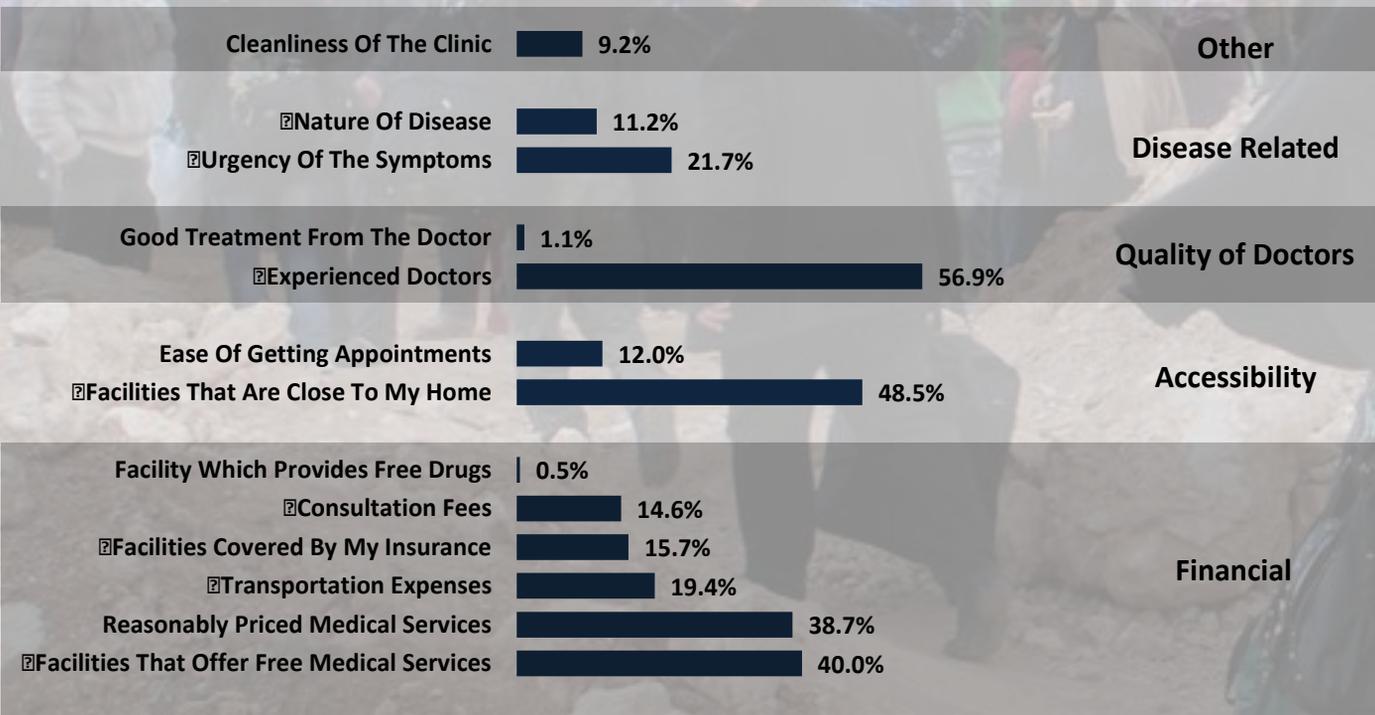
Medical Behavior

Health Facility Selection Criteria

Respondents were asked to state their top selection criteria when it comes to choosing what health facility to frequent. Unsurprisingly, as shown below factors relating to costs were found to have the greatest effect on the patients' final decision, followed by factors relating to the accessibility of the medical facility. Furthermore, given the importance of receiving high quality treatment it is not surprising that Syrians seek affordable yet highly experienced doctors.

Selection Criteria

Q. When seeking medical assistance, what are criteria that you take into account when choosing what healthcare facility to go to?



Q. Out of the Criteria you mentioned, which do you consider to be the most important?

Single Most Important Criteria	
Experienced Doctors	29.8%
Facilities That Offer Free Medical Services	20.9%
Facilities That Offer Medical Services At A Reasonable Price	15.1%

Ultimately, given their price sensitive nature and poor financial situation Syrians base their selection on what medical facility to frequent depending on the quality of Doctors available

First Touchpoint

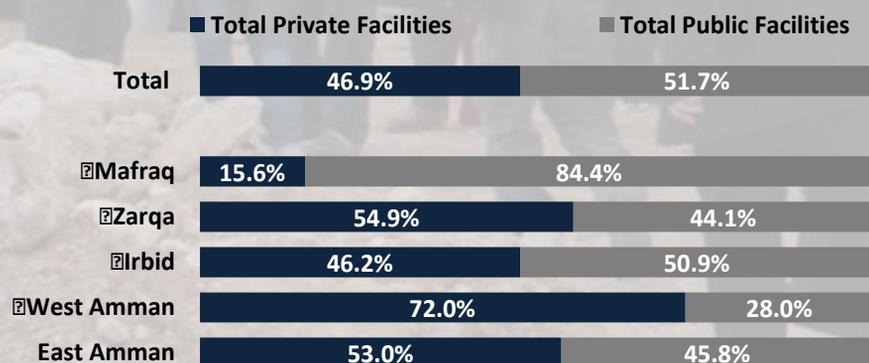
Q. Where do you usually go when you seek medical treatment for things like flu, general check-up etc..?



Given their financial situation there is a heavy reliance by Syrians on public medical facilities, nevertheless it is worth noting that despite the popularity of public facilities Syrians are very unlikely to seek medical assistance from NGOs.

First Touchpoint By Area of Residence

Q. Where do you usually go when you seek medical treatment for things like flu, general check-up etc..?



Top Medical Facility per Area

Public Medical Center	24.6%
Field Hospital	41.1%
Private Pharmacy	29.4%
Public Medical Center	28.0%
Private Pharmacy	33.3%
Public Medical Center & Private Pharmacy	28.0%

Given their proximity to Al Zatar refugee camps Syrians residing in Mafrqa were shown to heavily rely on field Hospitals when seeking medical assistance.

Second Touchpoint

Q. If you weren't able to get your treatment through your first option where do you go instead?



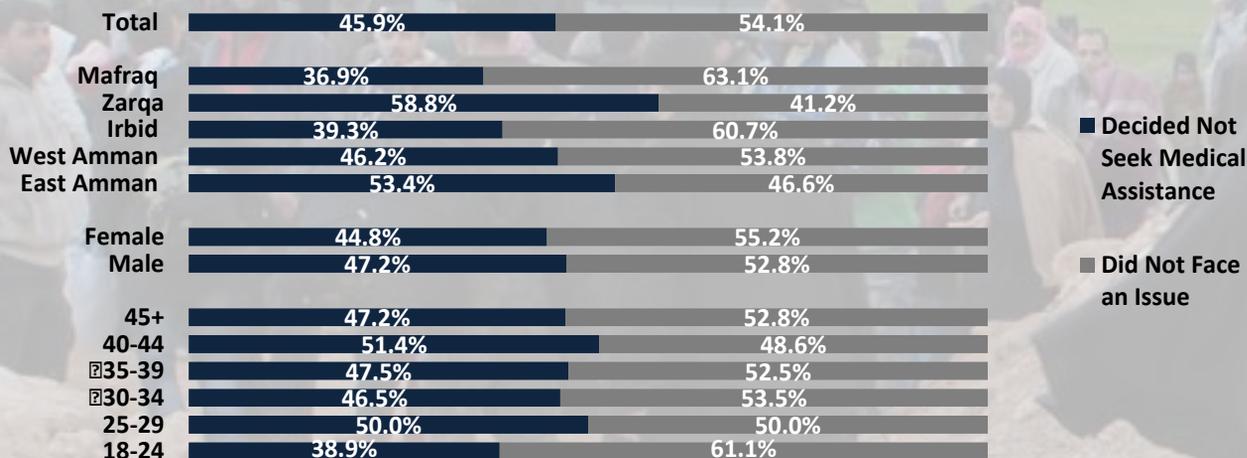
Given that accessibility was found to be a crucial factor when it comes to selecting what medical facility to frequent, one can argue that Syrians' heavy reliance on a single touch point is mainly driven by patients' inability to access alternative facilities especially public.

Interactions with Medical Facilities

Almost 50% of Syrians mentioned not seeking medical assistance in the past 12 months despite having a medical problem. Syrians residing in East Amman and Zarqa were the most reluctant to seek medical assistance for a medical problem they were facing.

Seeking Medical Help

Q. During the past 12 months, was there any time when you had a medical problem but decided not to seek medical care when you needed to?

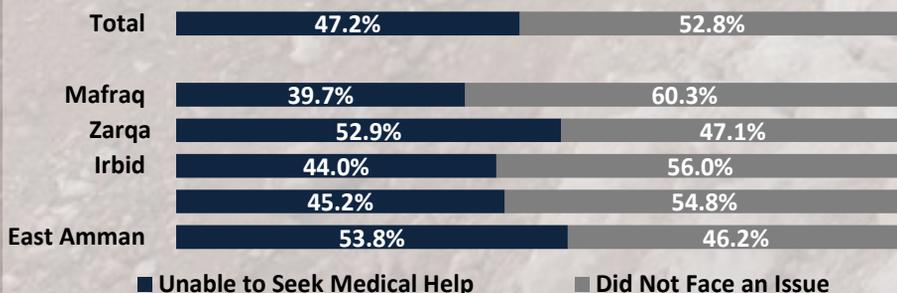


When asked about the reasons behind not seeking the necessary medical attention the majority of Syrians (88%) cited that their inability to afford visiting a physician is the primary cause followed by the difficulty in accessing medical services (10%).

In the past 12 months 47.2% of Syrians sought medical assistance nevertheless were not able to secure the necessary treatment. Again, it was found that Syrians residing in Zarqa and East Amman had the most difficulty accessing the needed treatments.

Inability to Seek Medical Help

Q. During the past 12 months was there a time where you tried to seek medical help but were for any reason unable to?



Again inability to afford medical assistance was the primary reason behind not being able to access the necessary treatment even when it is sought (93%), followed by not having medical facilities in close proximity (8%).

Medical Behavior

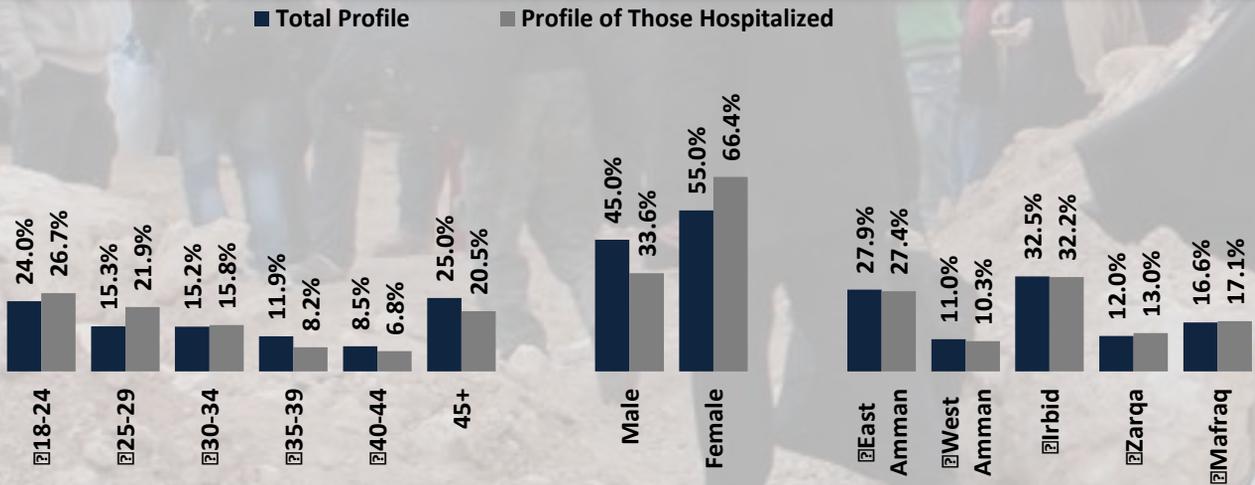
Behaviors in The Past Year

Hospitalization in the Past Year



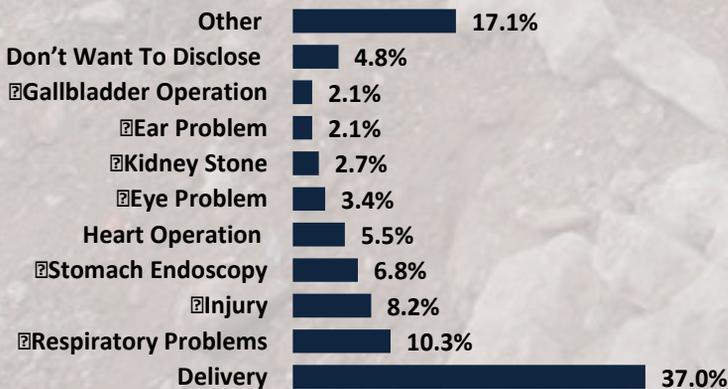
Q. Have you been hospitalized in the past 12 months?

Profile of Those Hospitalized Out of Those who Have Been Hospitalized-17.2%



Reasons for Hospitalization in the Past Year

Out of Those who Have Been Hospitalized-17.2%



Q. What were you hospitalized for?

Medical Behavior

Medication

Primary Source of Medication

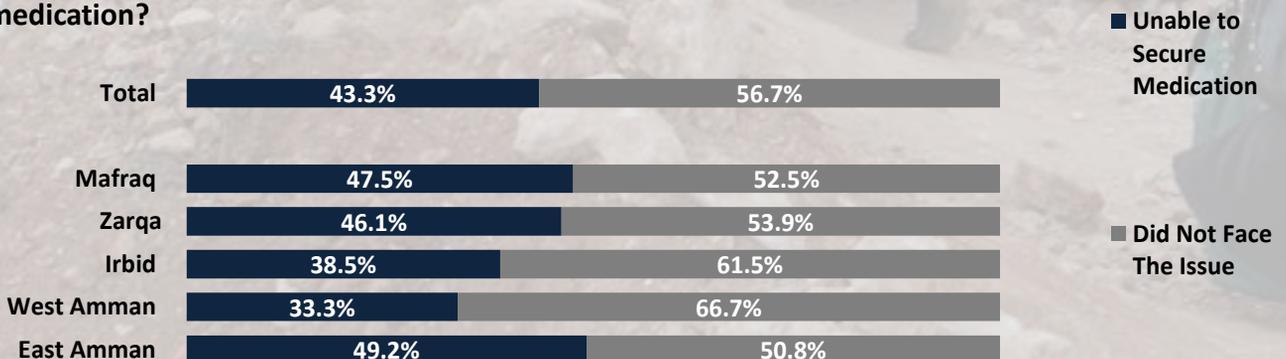
Q. Where do you usually get your medication?



Even though the majority of patients in all cities rely on general pharmacies to secure medication, Syrians in Mafraq were found to rely on other sources as well. Furthermore, NGOs were again found to play a minimal role when it comes to helping Syrians procure medication.

Ability to Secure Medication

Q. In the past 12 months, was there any time when you weren't able to secure a prescribed medication?

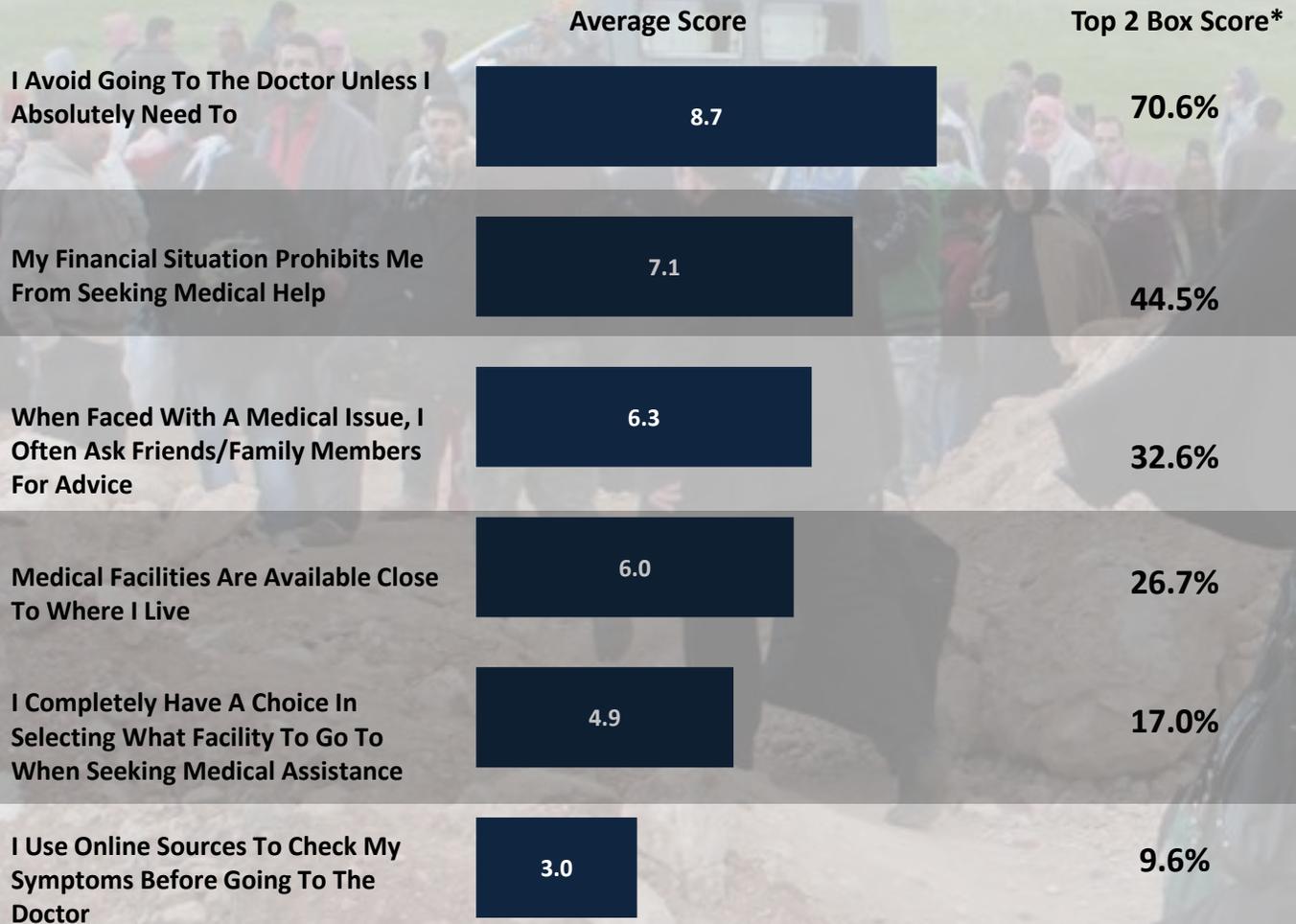


Given that the vast majority of Syrians get their medication from general pharmacies, it was found that their inability to secure necessary medication is primarily attributed to their expensiveness.

Medical Behavior

Attitudes and Behaviors

Respondents were asked to rate their agreeability with the below statements on a scale of 1-10 where 1=do not agree at all and 10=completely agree. The below chart shows the average scores as well as the top 2 Box Scores given by respondents for each statement:



Only 17% of respondents gave a score of 9 or 10 when asked if they had a choice in selecting what medical facility to visit. Restrictions in their ability to freely choose medical facilities is owed to their financial situation as well as the unavailability of medical facilities in close proximity. All these aforementioned factors contribute towards Syrians' avoidance of seeking medical attention as 71% of respondents reported not seeking medical help unless they absolutely need to.

****Top 2 Box Score includes respondents who rated their agreeability with the statements as 9 or 10**

Chronic Illness

Syrian Sample 75%

Topics to be Covered in this Section

Incidence of Chronic Illness

Determine the most prevalent diseases among individuals

Diagnosis

Understand the patient journey with regards to diagnosis, and identify patients' main medical touchpoints when first diagnosing illnesses as well understand the reasons that often influence individuals to seek treatment.

Seeking Treatment

Understand patients' behavior with regards to dealing with their illnesses, especially in terms of the treatments sought as well as identify some obstacles that might stand in the way of securing treatment.

Chronic Disease Overview

Prevalence of Chronic Illness

Incidence of chronic illness among Syrians residing in Jordan totaled to approximately 40% with the highest percentage witnessed in Zarqa (47%). This percentage is significantly higher than what is witnessed among Jordanians (approximately 26%) Unsurprisingly, chronic illnesses were found to be most prevalent among middle and older age brackets, with the top 5 diseases being: hypertension, diabetes, disc, heart condition, Rheumatoid arthritis and Asthma respectively.

With regards to the top 3 diseases, both hypertension and diabetes were slightly more prevalent among females and older age brackets. While disc on the other hand is also prevalent among middle age brackets.

Diagnosis

The majority of those suffering from a chronic illness have sought medical assistance mostly from private facilities less than a month after the symptoms' onset.

Nevertheless, it is worth noting that given the financial barriers as well as the lack of accessibility both of which are highlighted in the earlier section, a good percentage of Syrians sought medical assistance more than a year after experiencing symptoms.

	First Touchpoint					
	Hypertension	Disc	Diabetes	Heart Condition	Rheumatoid Arthritis*	Asthma*
Total Private Facilities	52.0%	57.6%	41.9%	53.6%	48.9%	45.5%
Total Public Facilities	44.0%	37.6%	48.4%	39.3%	46.8%	50.0%

Seeking Treatment for Chronic Disease

With regards to seeking medical treatment for chronic illnesses it was found that the majority of Diabetes and Hypertension patients are currently seeking medical attention for their illnesses and are active in seeking consistent medical care, in fact 70% of patients have reported visiting a physician at least once a month.

Unfortunately the same cannot be said about other diseases, namely disc and heart conditions.

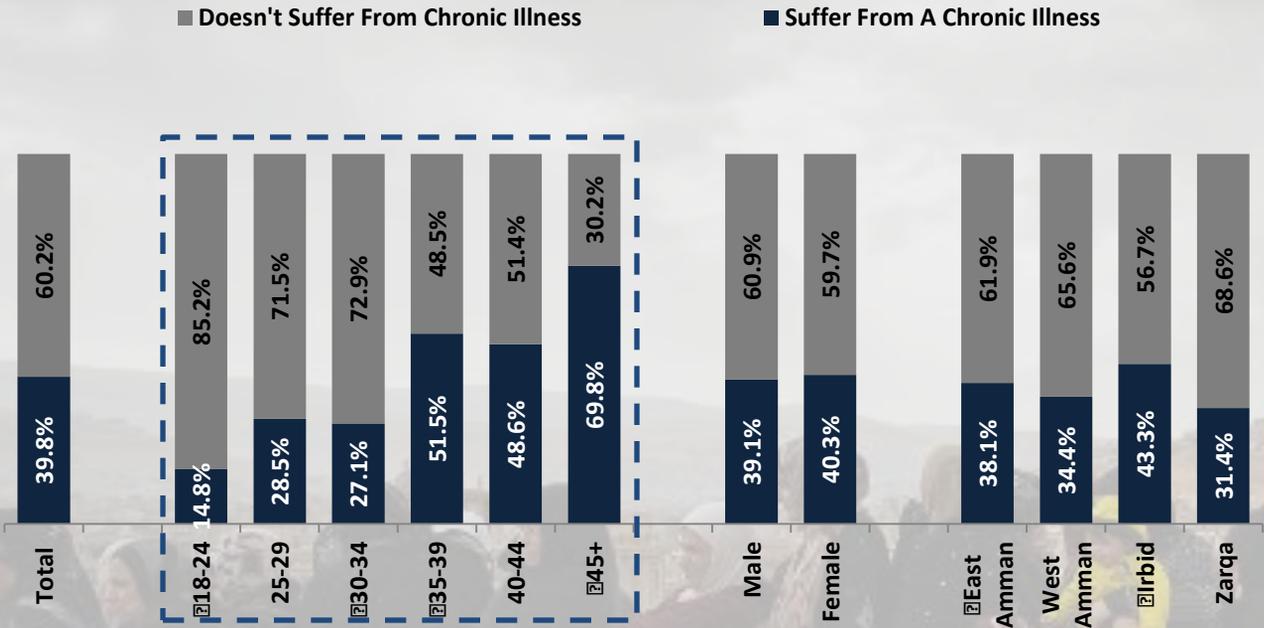
Cost Implications

As seen in the previous section, Syrians often face difficulty in securing medical assistance due to their poor financial situation. This is also clear when it comes to chronic illnesses as Syrians' reliance on private facilities coupled with the need for continuous treatment poses a financial strain on the typical Syrian patient. This is especially evident among people suffering from heart conditions and disc as 60% and 40% respectively are not currently seeking medical assistance due to financial limitations.

Individual Sample- Syrians

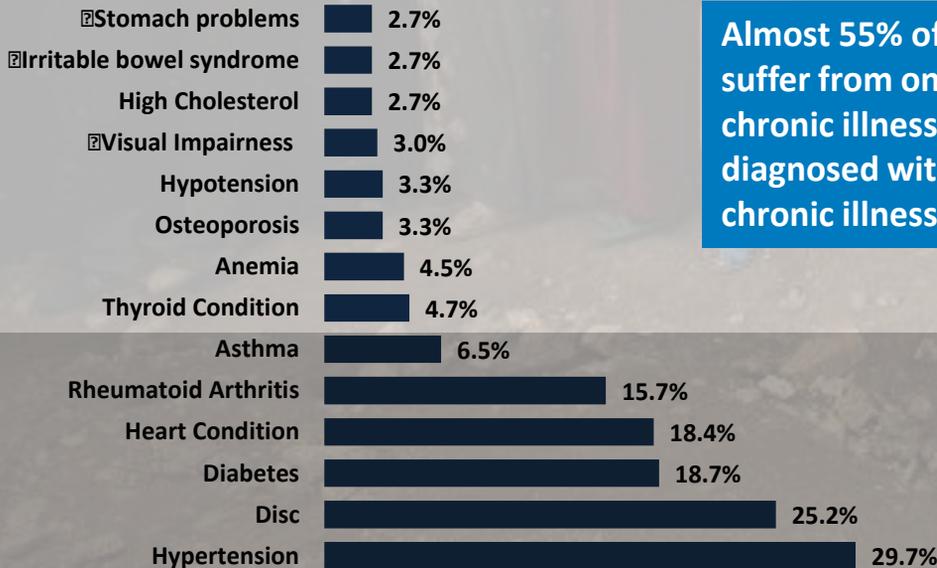
Chronic Illness*

Chronic Disease Prevalence



Chronic Diseases

Out of Those who suffer from a chronic illness- 39.8%



Almost 55% of those who suffer from one or more chronic illnesses were diagnosed with at least one chronic illness in Jordan

Chronic Illness

Syrian Sample 75%

This section will only cover Syrians who suffer from one or more of the following chronic diseases: Hypertension, Disc, Diabetes Heart Condition, Rheumatoid Arthritis and Asthma.

The Aim of the following section is to assess their behavior with regards to seeking medical assistance relating to the aforementioned chronic diseases as well as understand the patients' experiences with the medical facilities available to them.

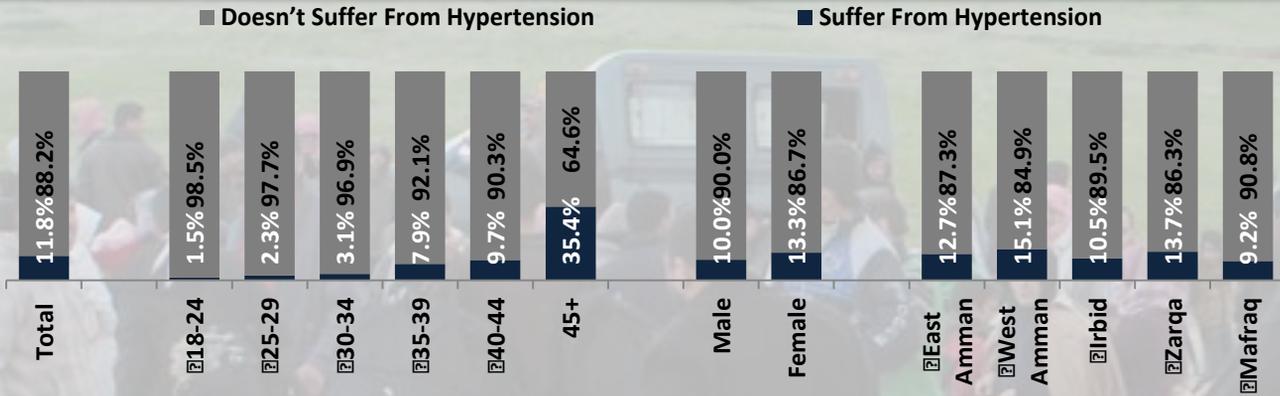


N=237 Respondents suffer from one or more of the following chronic illnesses: Hypertension, Disc, Diabetes Heart Condition, Rheumatoid Arthritis and Asthma.

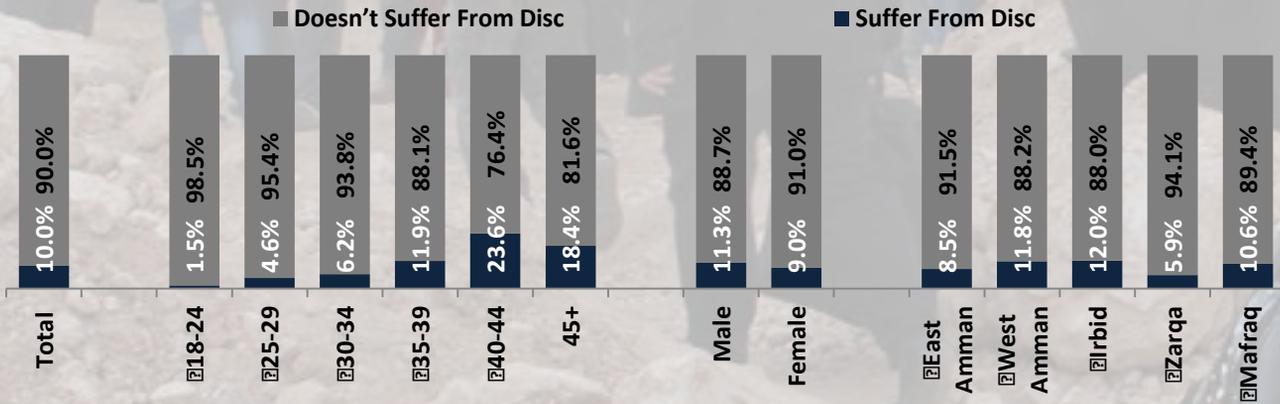
Patient Profile of Top 3 Chronic Diseases

Hypertension, Disc & Diabetes

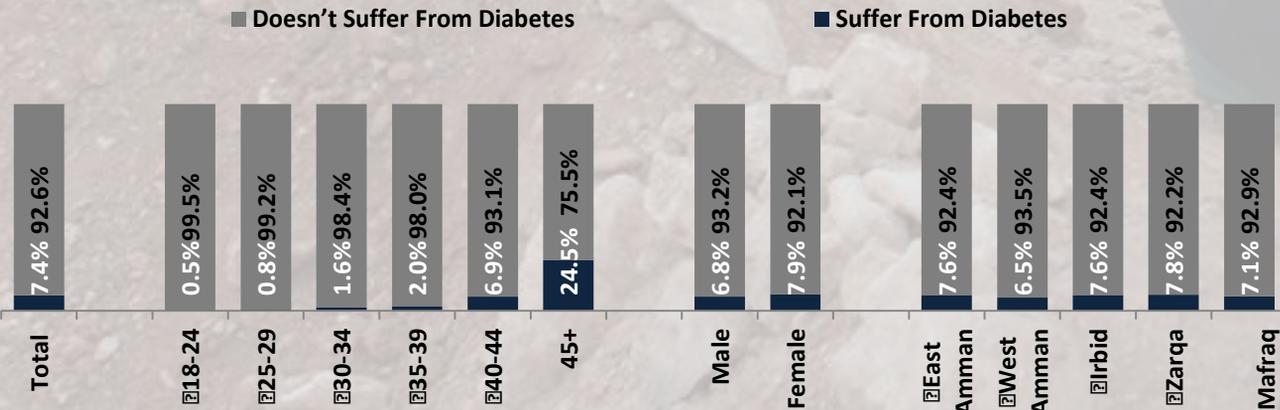
Prevalence of Hypertension



Prevalence of Disc



Prevalence of Diabetes



Chronic Diseases

Diagnosis of Chronic Disease

Q. Think carefully about your behavior when you first sought medical help, where did you go first?

First Touchpoint - By Disease

	Hypertension	Disc	Diabetes	Heart Condition	Rheumatoid Arthritis*	Asthma*
Counts	100	85	62	56	47	22
Total Private Facilities	52%	58%	42%	54%	49%	46%
Total Public Facilities	43%	35%	48%	38%	45%	46%
NGO Facilities	1%	2%	-	2%	2%	5%

Q. Did you go anywhere else afterwards?

Second Touchpoint - By Disease

	Hypertension	Disc	Diabetes	Heart Condition	Rheumatoid Arthritis*	Asthma*
Counts	100	85	62	56	47	22
Total Private Facilities	43%	41%	47%	43%	45%	41%
Total Public Facilities	34%	31%	40%	36%	26%	27%
NGO Facilities	1%	2%	-	5%	2%	-
Nowhere	18%	22%	7%	11%	28%	27%

Q. Where were you diagnosed with your illness?

Place of Diagnosis - By Disease

	Hypertension	Disc	Diabetes	Heart Condition	Rheumatoid Arthritis*	Asthma*
Counts	100	85	62	56	47	22
Total Private Facilities	57%	65%	52%	63%	49%	64%
Total Public Facilities	2%	-	2%	-	2%	-
NGO Facilities	41%	29%	46%	34%	43%	36%

Given the severity of chronic disease symptoms, a significant percentage of patients sought medical assistance from private facilities and as such it comes as no surprise that the majority were diagnosed by private physicians.

**Small Sample Size*

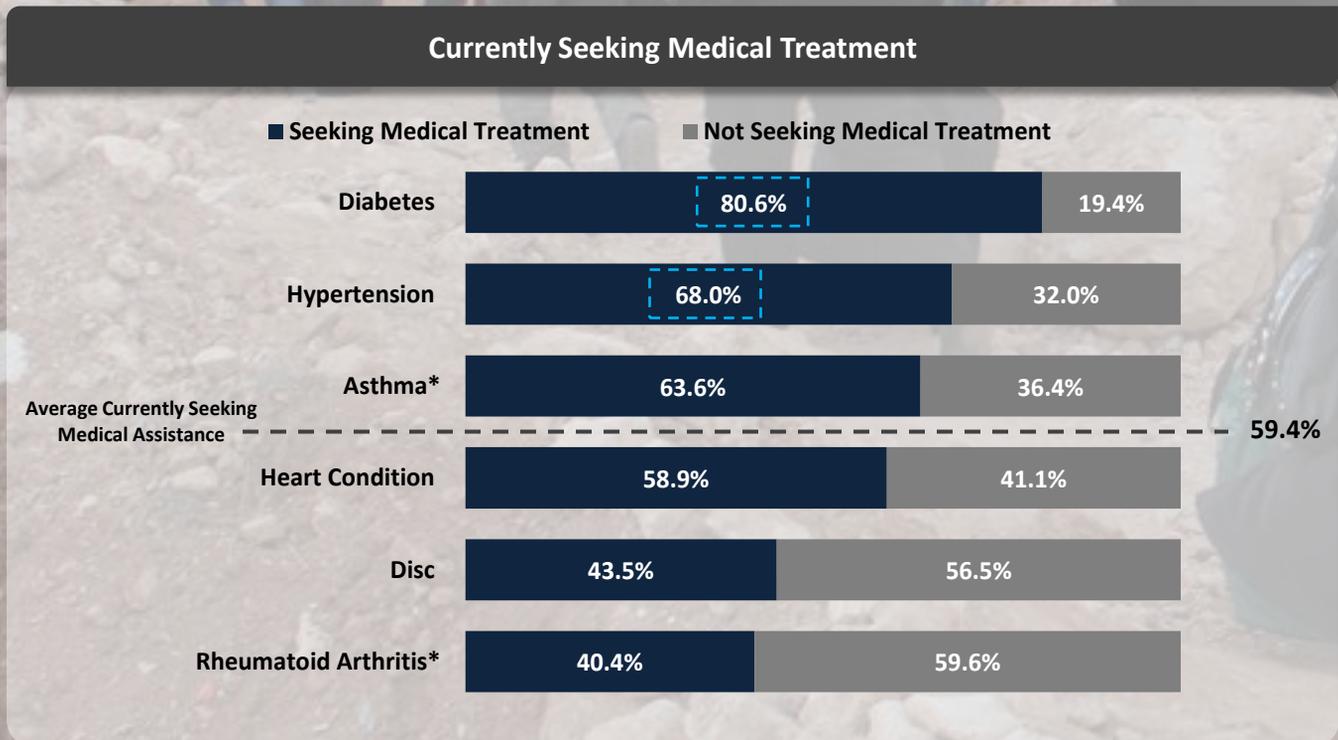
Chronic Diseases

Treatment of Chronic Disease

When was the last time you visited your physician for anything related to your chronic illness?

Last Visit to Physician						
	Hypertension	Disc	Diabetes	Heart Condition	Rheumatoid Arthritis*	Asthma*
Counts	100	85	62	56	47	22
Less Than A Month Ago	45.0%	18.8%	50.0%	21.4%	25.5%	22.7%
1-3 Months	23.0%	25.9%	29.0%	28.6%	14.9%	22.7%
4-6 Months	8.0%	17.6%	8.1%	8.9%	10.6%	4.5%
7-9 Months	5.0%	3.5%	1.6%	8.9%	8.5%	9.1%
10-12 Months	4.0%	4.7%	3.2%	7.1%	2.1%	-
More Than A Year Ago	15.0%	29.4%	8.1%	25.0%	38.3%	40.9%

Are you currently being treated by a doctor for your chronic illnesses?



Patients suffering from diabetes and hypertension were found to be the most active in seeking treatment with regards to their chronic illness, with the vast majority having visited their physician within the past 3 months.

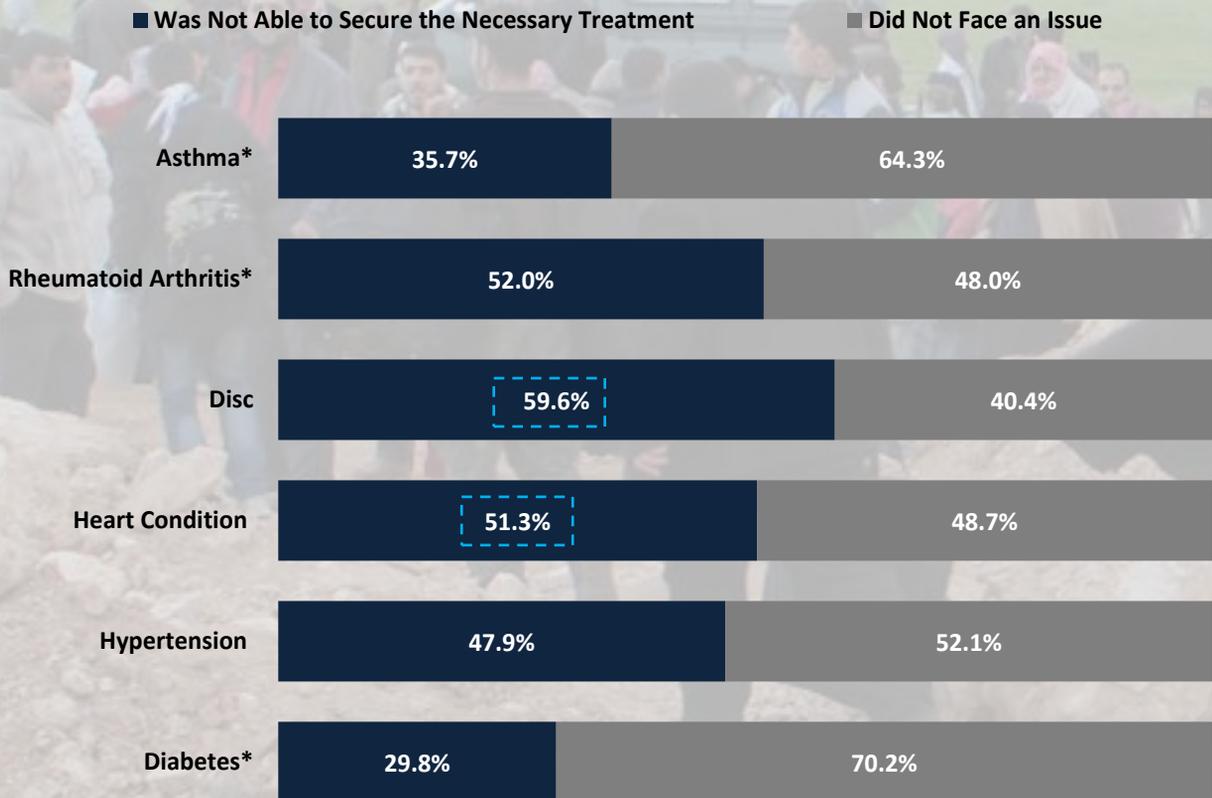
**Small Sample Size*

Chronic Diseases

Required Treatments

Q. In the past 12 months was there a time when you were not able to access treatment that is necessary for your illness?

Inability to Secure Medical Treatment for Chronic Illness



Patients suffering from heart condition have mentioned experiencing difficulty in accessing necessary treatments. Barriers to treatment justify patients' unwillingness to consistently seeking medical treatment.

The vast majority of chronic disease sufferers mentioned that their inability to secure medical treatment for their condition had a huge effect on their health

**Small Sample Size*

Organizations that Offer Medical Assistance

Syrian Sample



Topics to be Covered in this Section:

- **Medical Assistance**

Identify the percentage of Syrians that receive financial assistance from medical organizations as well as determine the most widespread organizations.

- **Coverage**

Identify Degree of coverage with regards to illnesses, services and percentages

- **Satisfaction**

Assess overall satisfaction with organizations providing aid as well as understand possible reasons leading to dissatisfaction

- **Non recipients of financial Medical Assistance**

Reasons behind not receiving aid as well as the effect it has on their financial situation

Organizations that Offer Medical Assistance Overview

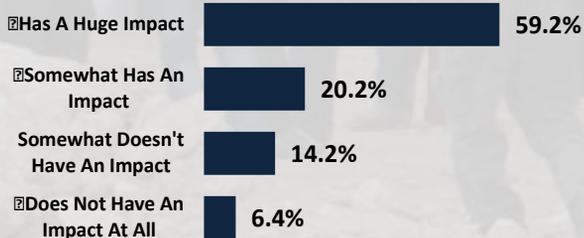
Financial Medical Assistance

Only 42% of Syrians reported receiving any form of financial medical assistance from private or public organizations. UNHCR was found to be the primary organization offering aid to Syrians. Given the UNHCR's role in helping Syrian refugees residing in Jordan it is not surprising that the majority of aid recipients reside in Mafrq and Irbid, both areas which are in close proximity to the biggest Al Zatari Refugee Camp.



Financial Coverage of Assistance

Only 30% of those who receive medical assistance have a 100% coverage. The remaining individuals were reported receiving on average 60% coverage and paying on average 32 JDs per month on medical expenses, which often has a major impact on their financial situation especially with regards to their ability to pay for other necessities like rent, food, utilities, transportation and education.



Areas Affected by Medical Expenses the Most-79.4%

Rent	87.3%
Food	75.5%
Water and Electricity	56.6%
Transportation	8.5%
Education	5.2%

Coverage of Medical Services

Almost everyone who receives aid enjoys some degree of coverage with regards to medication. On the other hand, only 40% of aid actually covers doctors' consultations. Again this reinforces why Syrians often rely on public facilities when it comes to seeking medical attention for general illnesses not related to chronic diseases.

Satisfaction with Medical Assistance

Almost 30% of those receiving medical assistance stated that they are extremely or somewhat dissatisfied with the aid they are receiving from their primary organization. Dissatisfaction was primarily owed to insufficient coverage with regards to medication. This is especially important given Syrians' inability to secure the necessary medication whether for general medical needs or for their chronic illnesses as seen in previous sections.

Non Recipients of Financial Medical Assistance

The majority of those who do not receive medical assistance reported that their unawareness of organizations that offer such services is the primary reason behind not receiving any form of aid. Another major reason behind not receiving medical aid was the individuals' ineligibility to register with organizations responsible for providing the medical assistance needed.

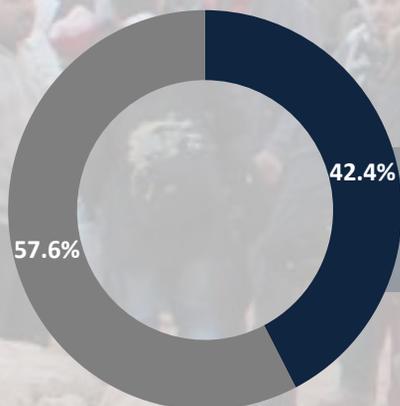
Medical Assistance

Overview

Medical Assistance

Q. Do you receive any financial assistance with regards to medical expenses from any organization?

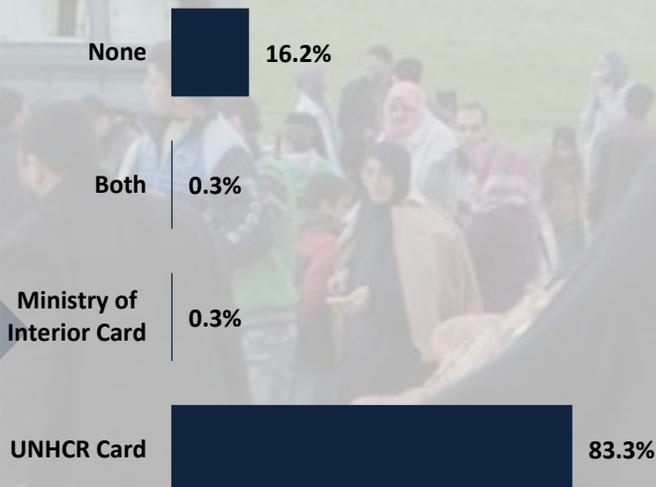
■ Yes ■ No



Card Ownership

Out of Those who Receive Medical Assistance- 42%

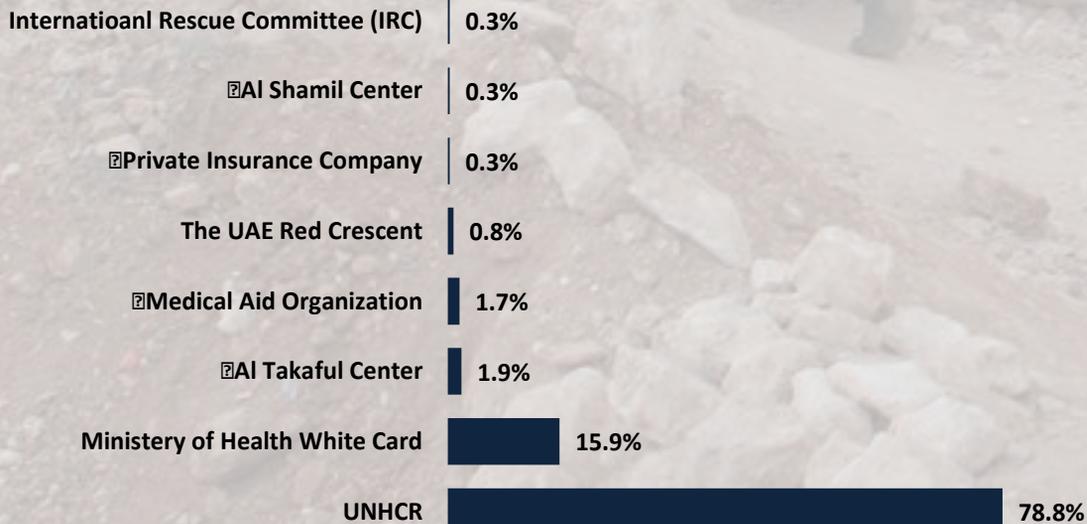
Q. Do you have any of the following Cards?



Main Organization

Out of Those who Receive Medical Assistance- 42%

Q. What is the *primary* organization that provides you with financial coverage for Medical expenses?

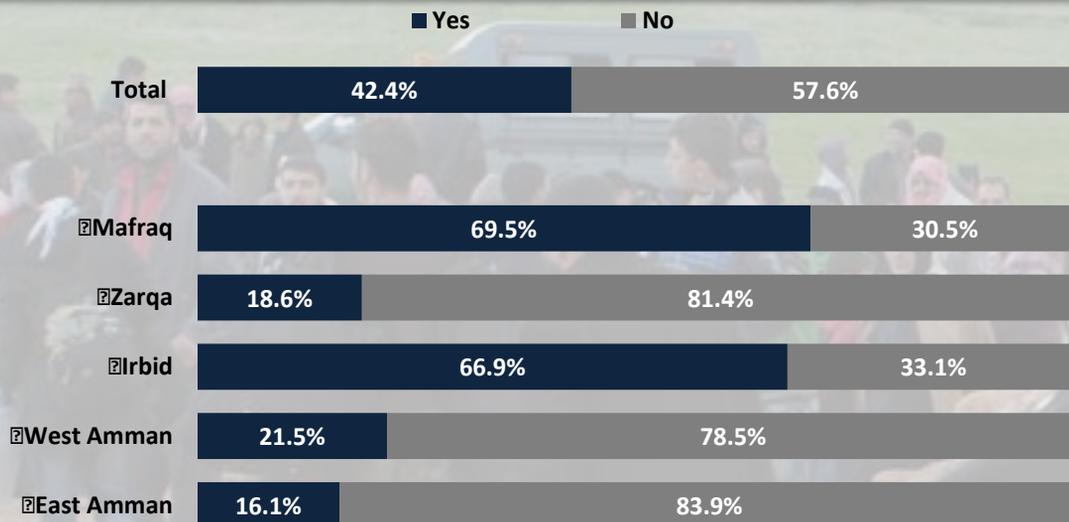


Medical Assistance

Overview

Q. Do you receive any financial assistance with regards to medical expenses from any organization?

Medical Assistance By Area



Almost 80% of those insured with the UNHCR are residing in Irbid and Mafrq which are closer to the Syrian border as well as Syrian refugee camps

80% Mentioned having been receiving financial assistance with regards to their medical expenses from their main organization for more than a year.



Syrians limited choice with regards to medical services is also evident in their choice of insurance as 85% reported that the main reason why they receive financial assistance from their main organization specifically is because they don't have other options.

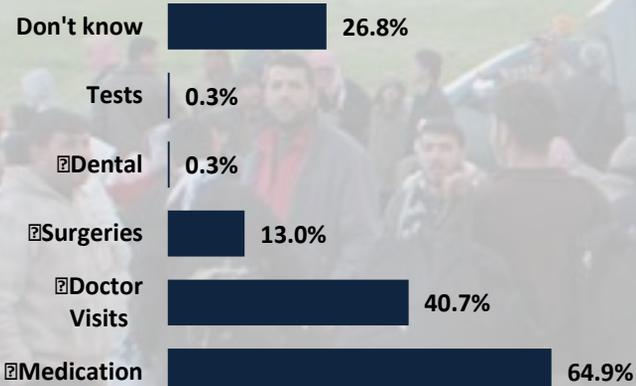
Medical Assistance

Financial Coverage

Medical Coverage

Out of Those who Receive Medical Assistance- 42%

Q. With regards to general medical expenses, what does the aid you receive cover, list all that applies?

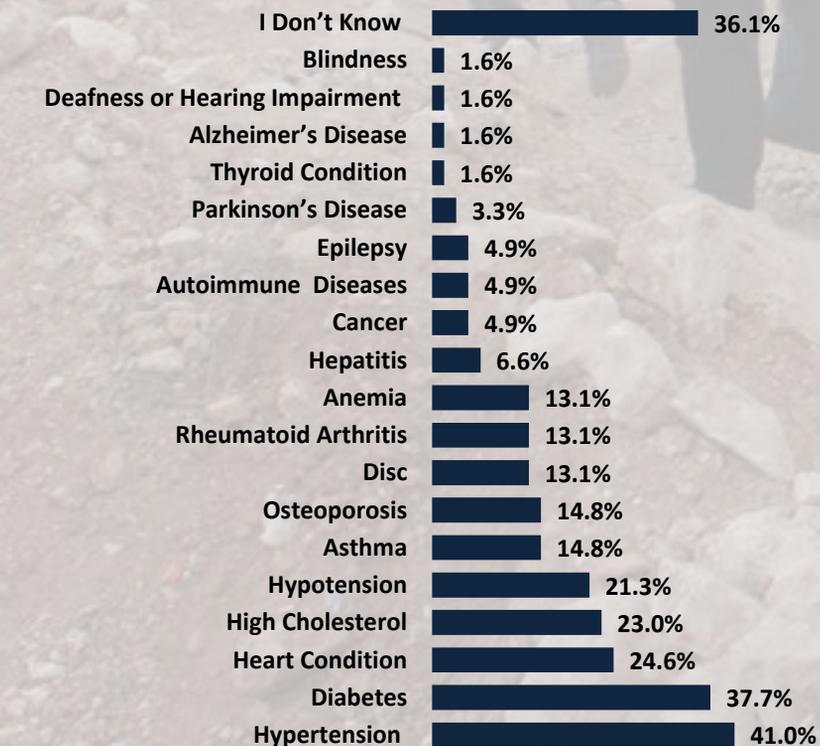


Even though the majority of those insured mentioned that their insurance covers medication, it is clear that the coverage is not sufficient since as seen before financial barriers are prohibiting Syrians from securing the necessary medication.

Disease Coverage

Out of Those who Receive Medical Assistance- 42%

Q. What diseases does your insurance cover? Check all that applies?



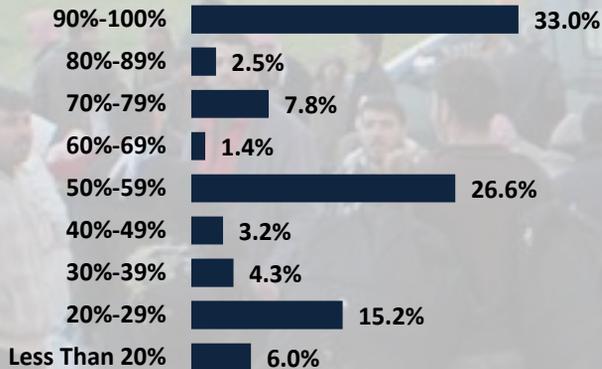
Medical Assistance

Financial Coverage

Medical Coverage

Out of Those who Receive Medical Assistance- 42%

Q. What percentage of the cost does your aid cover?



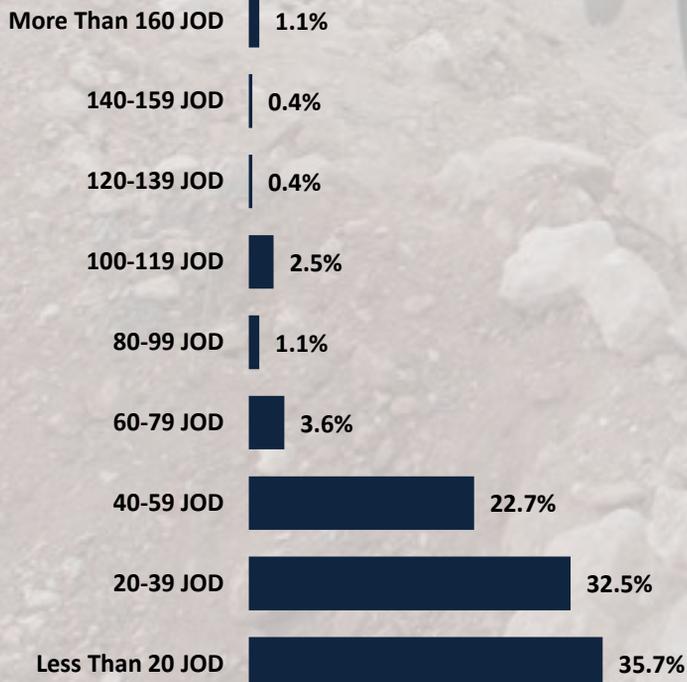
Average Coverage=61%

30% of Those who insured have 100% Coverage

Yearly Medical Expenditure

Out of Those who Don't Have 100% Coverage- 70%

Q. You mentioned that the aid you receive does not fully cover your treatment how much do you spend on medical expenses per year?



Average Monthly Expenditure

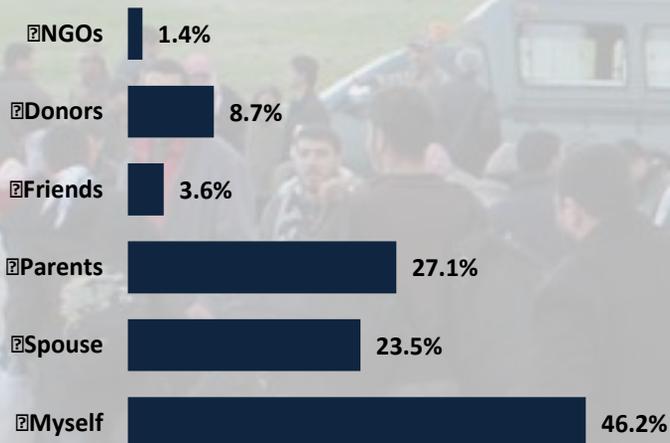
Total	32 JOD
East Amman*	31 JOD
West Amman*	51 JOD
Irbid	34 JOD
Zarqa*	17 JOD
Mafraq	23 JOD

Medical Assistance

Financial Coverage

Person Responsible for Medical Expenditure Out of Those who Don't Have 100% Coverage- 70%

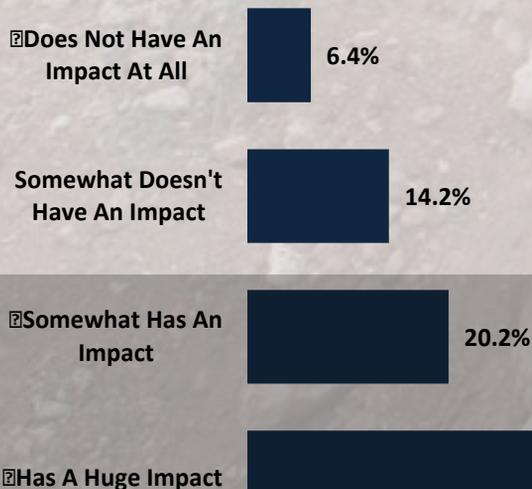
Q. who pays your treatment costs?



Impact of Medical expenditure on Financial Situation Out of Those who Don't Have 100% Coverage- 70%

Q. Rate the impact of these medical expenditures on your financial Situation.

Q. you mentioned that medical expenses have a very high/somewhat high impact on your financial situation. Which of the following does it impact the most?



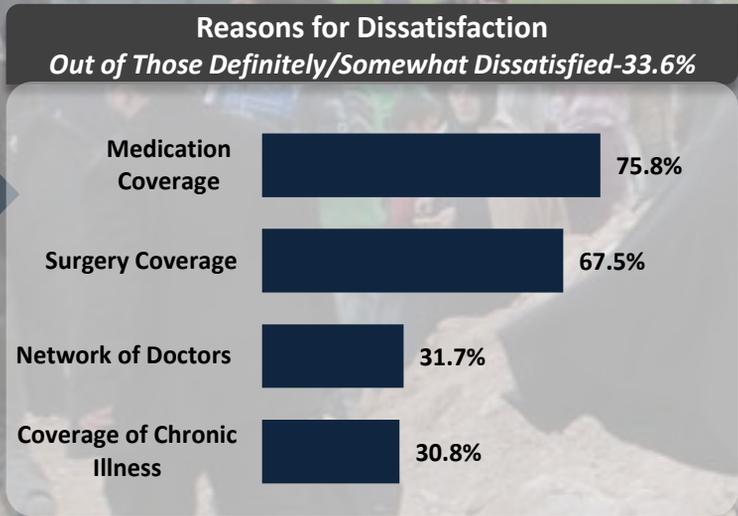
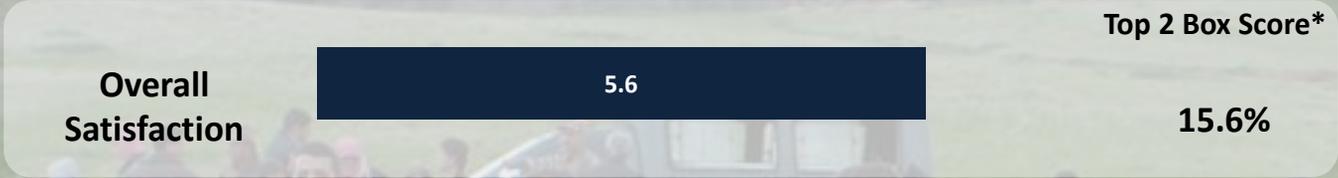
Areas Affected by Medical Expenses the Most-79.4%

Rent	87.3%
Food	75.5%
Water and Electricity	56.6%
Transportation	8.5%
Education	5.2%

Medical Assistance

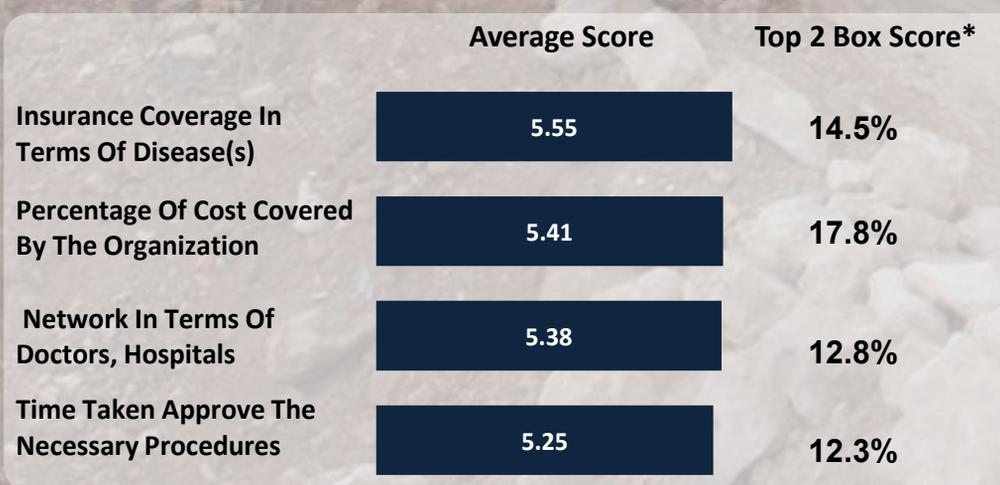
Satisfaction

Respondents were asked to rate their overall satisfaction with their main organization on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:



As seen earlier even though most medical assistances cover medication, medication coverage is still the primary reason behind dissatisfaction thus indicating insufficient coverage whereby patients are still expected to significantly contribute towards covering costs.

Respondents were then asked to rate their satisfaction with the healthcare system on the following criteria on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:



Despite organizations' provision of medical assistance, Syrians are still not satisfied with the aid received. Low satisfaction levels with regards to insurance coverage (disease and Cost) demonstrates that the assistance covers only the bare minimum.

*Top 2 Box Score includes respondents who rated their satisfaction as 9 or 10

Medical Assistance

Those who Don't Receive Medical Assistance- 57.6%

Reasons for Not Receiving Medical Assistance



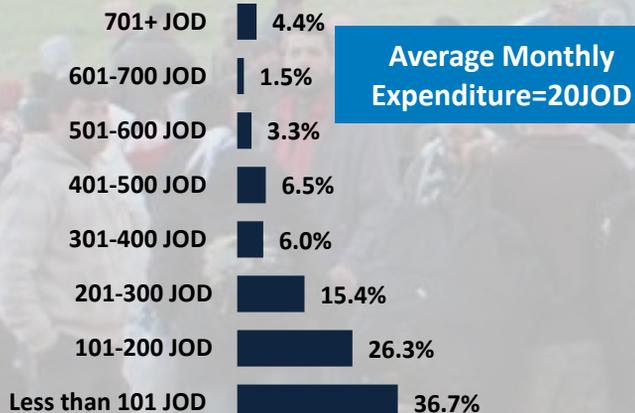
The somewhat low percentage of Syrians receiving medical aid is primarily attributed to low awareness and familiarity levels with the available organizations. Furthermore, eligibility criteria are also prohibiting Syrians from receiving aid from relevant organizations.

Medical Assistance

Those who Don't Receive Medical Assistance- 57.6%

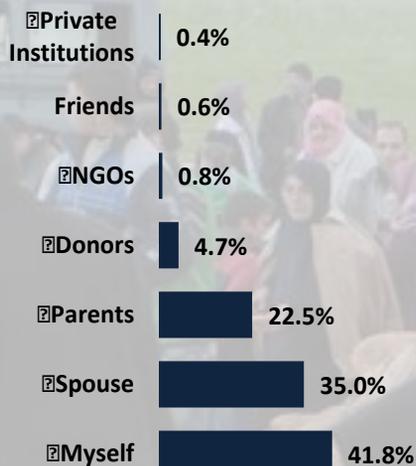
Yearly General Medical Expenditure

Q. How much do you spend on general medical expenses per year?



Person Responsible for Medical Expenditure

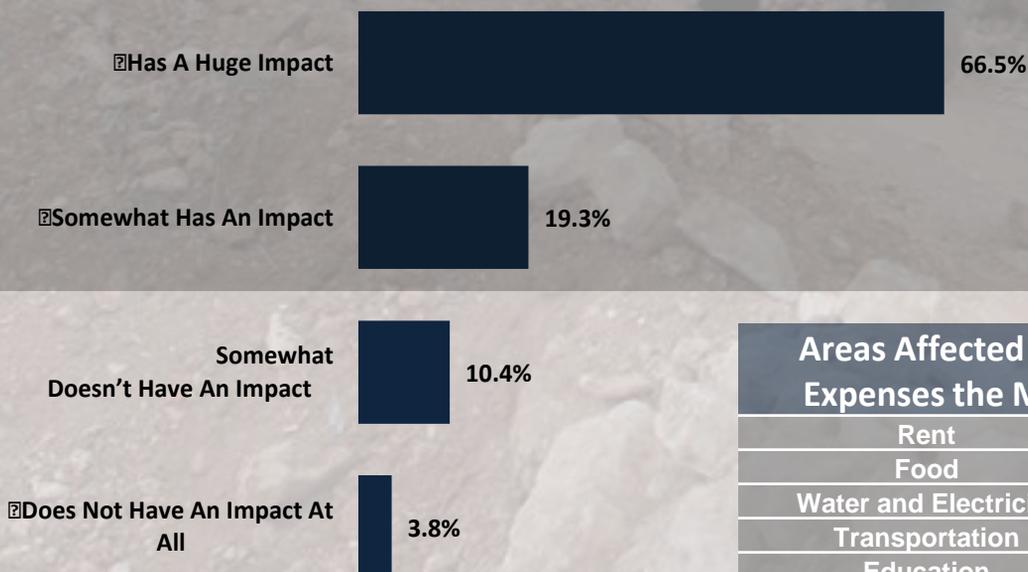
Q. who pays your treatment costs?



Impact of Medical expenditure on Financial Situation**

Q. Rate the impact of these medical expenditures on your financial Situation.

Q. you mentioned that medical expenses have a very high/somewhat high impact on your financial situation. Which of the following does it impact the most?



Areas Affected by Medical Expenses the Most-85.9%

Rent	92.4%
Food	58.3%
Water and Electricity	40.0%
Transportation	12.3%
Education	10.2%

**Out of those who pay for medical expenses by themselves or by the help of Family members

Healthcare Perceptions & Satisfaction

Syrian Sample

Topics to be Covered in this Section

- **Awareness**

Assess Syrians' awareness for organizations that offer medical support for non-Jordanians residing in the country. As well as determine the most well known organizations among Syrians.

- **Satisfaction**

Assess Syrians' overall satisfaction with regards to medical services available to them in Jordan, as well as understand possible reasons for their dissatisfaction

- **Perceptions**

Assess Syrians' perceptions with regards to medical services when compared to services that were available in Syria.

Healthcare Perceptions & Satisfaction

Overview

Awareness of Organizations Offering Medical Assistance

45% of Syrians reported not being aware of any organization offering medical assistance to non Jordanians residing in the country. Nevertheless, given that a negligible percentage of people cited using NGOs for securing treatment or medication shows that even those who are aware of such organizations do not consider them as a viable source of assistance. Low reliance on such organizations suggests that even those who are aware are not very familiar with the services provided.



Satisfaction with Jordanian Healthcare System

Almost 30% of Syrians mentioned being somewhat/extremely dissatisfied with the healthcare system available to them in Jordan. Their dissatisfaction is primarily driven by the costs associated of seeking medical treatment whether in the form of services or medication.

Jordanian vs Syrian Healthcare Systems

When Syrians were asked to assess the medical services available to them in Jordan when compared to what they received back in Syria, almost 50% declared their preference towards the latter. It is worth highlighting that almost 45% of Syrians thought they had better availability to medication back in their home country.

	Diagnosis of Illness	Quality of Doctors	Availability of Medication	Quality of Medication
Much Worse than my Country	25.2%	23.2%	24.1%	21.2%
Somewhat Worse than my Country	29.3%	23.3%	20.8%	18.6%

Healthcare in Jordan

Awareness for Medical Organizations

Awareness

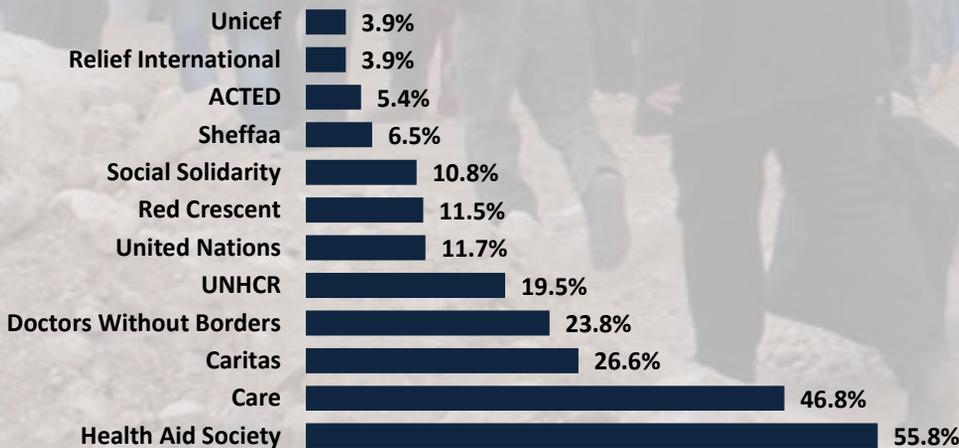
Q. Are you aware of organization that offers medical support for non-Jordanians residing in the country?

Aware of Organizations **54.5%** **45.5%** ■ Yes ■ No

Low awareness levels somewhat explain the low reliance on NGOs when it comes to medical services. This was observed, when respondents were asked about reasons for not being insured where almost 34% cited not being aware of organizations that provide medical coverage. Nevertheless, even those who are aware of such organizations do not consider them to be a primary source of aid whether in terms of actual treatment or medication.

Awareness For Organizations Out of Those Aware- 54.5%

Q. What are the organizations you are aware of? ?



Respondents were asked to rate the quality of several medical criteria when compared to the quality that was available to them in Syria.

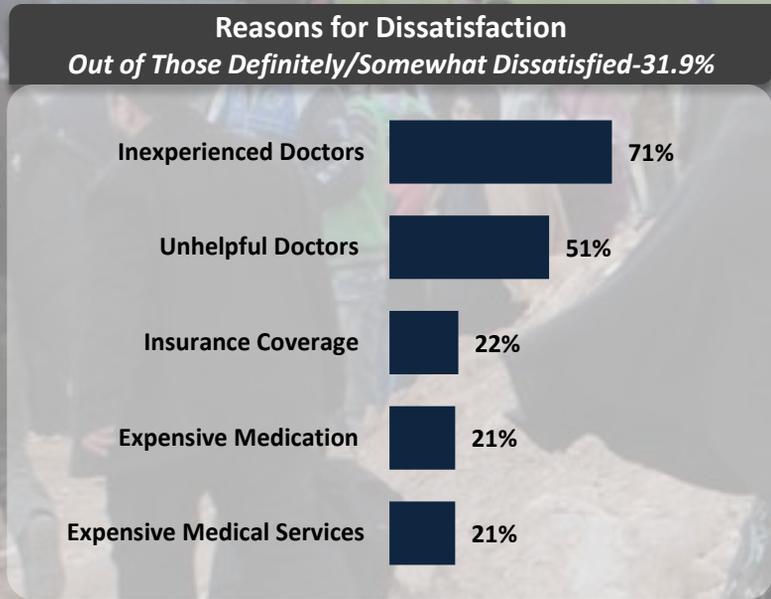
	Diagnosis of Illness	Quality of Doctors	Availability of Medication	Quality of Medication
Much Worse than my Country	25.2%	23.2%	24.1%	21.2%
Somewhat Worse than my Country	29.3%	23.3%	20.8%	18.6%
Fairly Similar to my Country	31.2%	36.6%	34.5%	32.7%
Somewhat Better than my Country	8.6%	11.1%	12.8%	15.2%
Extremely Better than my Country	5.8%	5.8%	7.8%	12.3%

Almost half of Syrians have expressed that all the aforementioned criteria were better back in Syria.

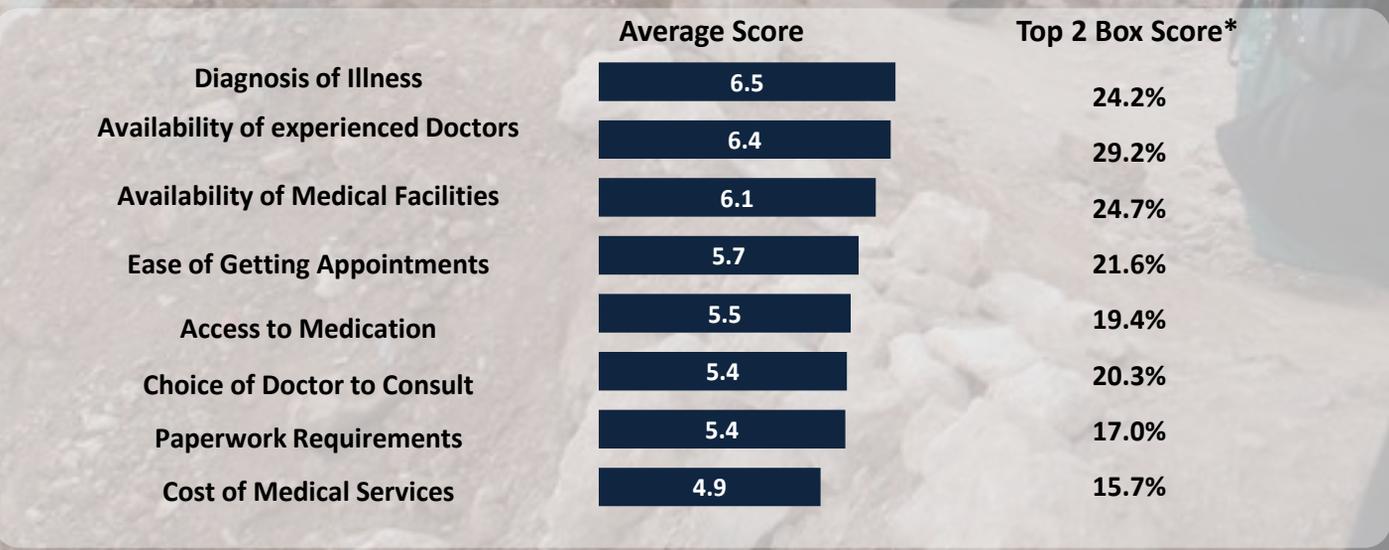
Healthcare in Jordan

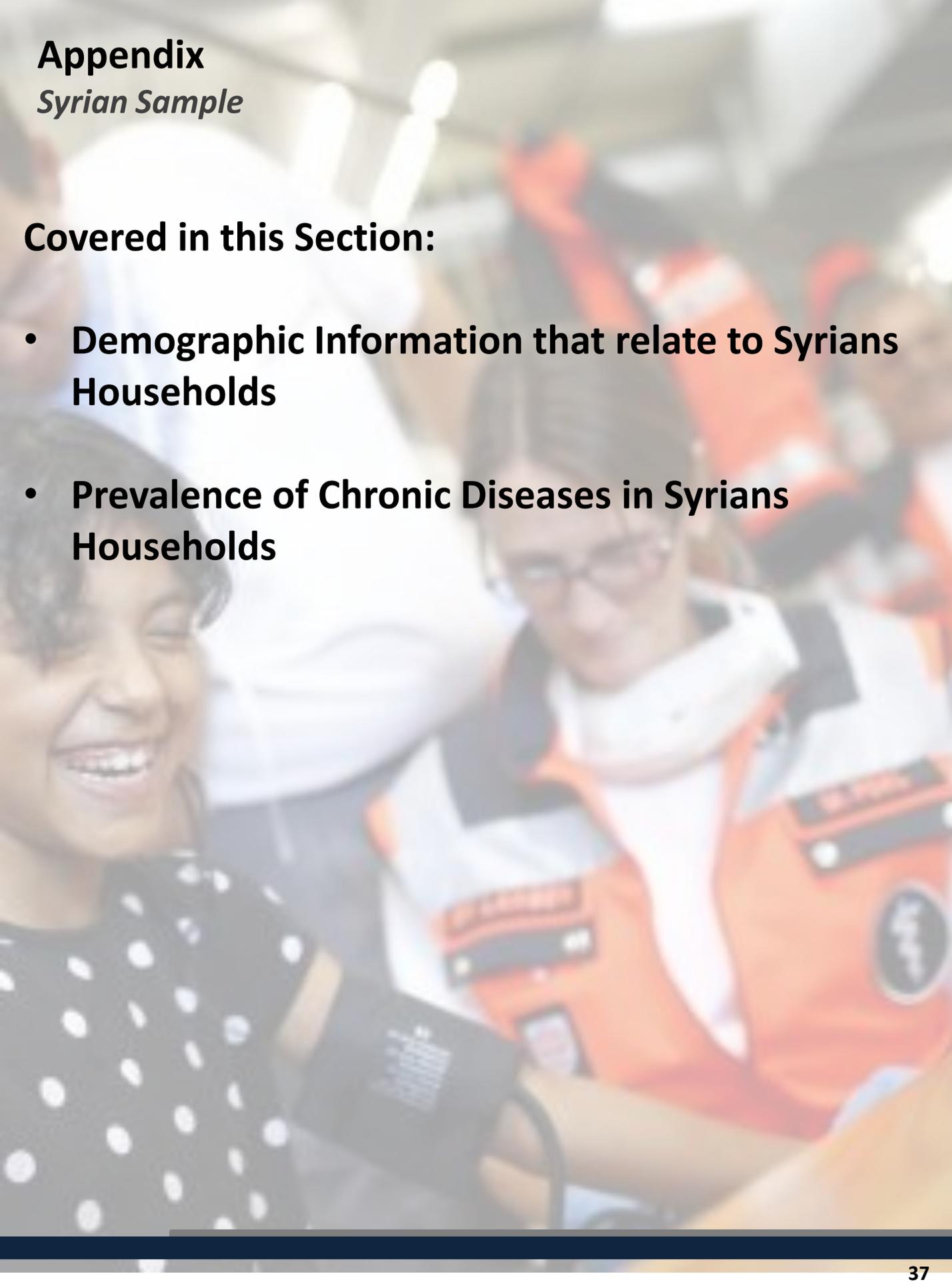
Satisfaction

Respondents were asked to rate their satisfaction with overall healthcare system available to them on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:



Respondents were then asked to rate their satisfaction with the healthcare system on the following criteria on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:





Appendix

Syrian Sample

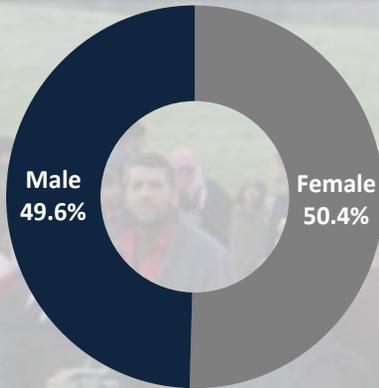
Covered in this Section:

- **Demographic Information that relate to Syrians Households**
- **Prevalence of Chronic Diseases in Syrians Households**

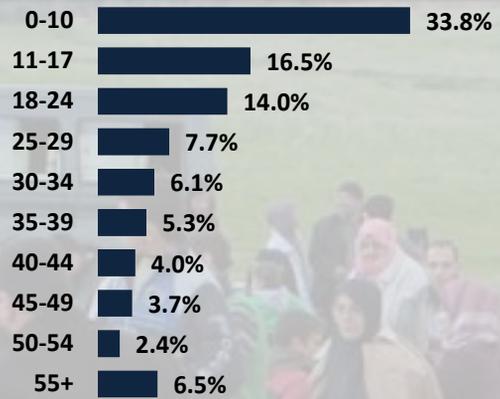
Syrians At A Glance

Demographic and Chronic Disease Status on Overall Household Level

Gender
N = 5,291

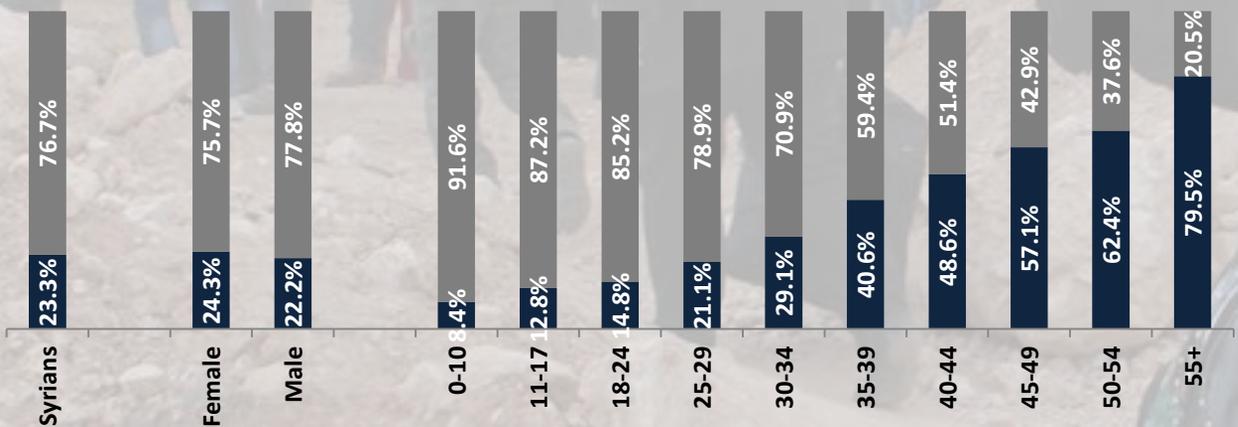


Age
N = 5,291



Prevalence of Chronic Diseases

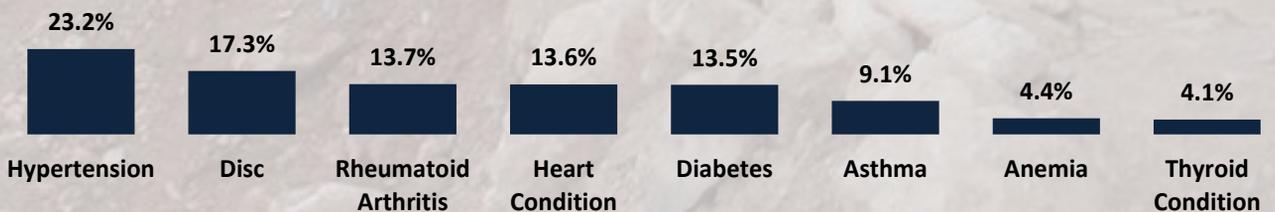
■ Doesn't Suffer From Chronic Disease ■ Suffers From Chronic Disease



Per Syrian Household on average 1.5 individuals suffer from a chronic illness

Chronic Diseases

Out Those Who Suffer from Chronic Disease – 23.3%



Section II

Iraqi Sample



Demographics	40
General Medical Behavior and Attitudes	41
Chronic Illness	49
Organizations that Offer Medical Assistance	56
Healthcare Perceptions & Satisfaction	65
Appendix	67

Individual Sample- Iraqis

Demographics*

Area of Residence

Controlled Criteria



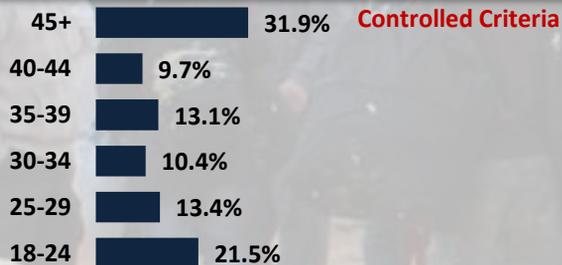
Urbanization

Controlled Criteria



Age

Controlled Criteria

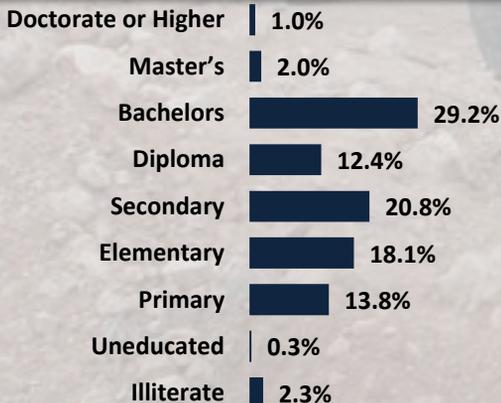


Gender

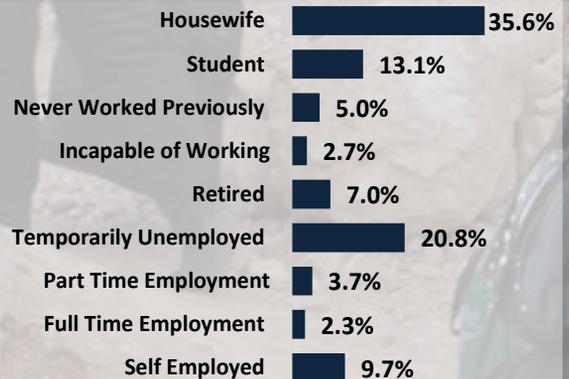
Controlled Criteria



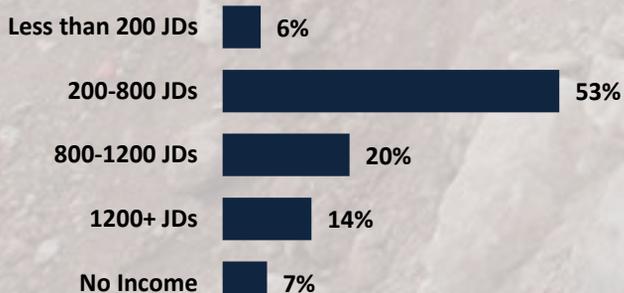
Education



Occupation



Family Monthly Income



*The Sample Distribution is Based on "Fafo Report" as well as Ipsos previous experience with Regards to Iraqis in Jordan

N=298

General Medical Behavior and Attitudes

Iraqi Sample

Topics to be Covered in this Section:

- **Patients' Selection Criteria For Medical Facilities**

Understand what are the factors that patients take into account when choosing what medical facility to frequent.

- **NGO Involvement**

Assess the degree of reliance on medical assistance received from NGOs, and the role NGOs play in helping refugees with medical services.

- **Patient Behavior in the Past 12 Months**

Understand patients' behavior with regards to seeking medical treatment, hospitalization, tests etc... And identify some obstacles that might be standing in the way of receiving medical assistance

- **Medication**

Assess the degree of difficulty when it comes to securing medications and identify some factors that might prohibit patients from receiving necessary treatments.

- **Patient Behavior & Attitudes**

Overview of General Medical Behavior and Attitudes

Patients' Selection Criteria with Regards to Medical Facilities

Similarly to Syrians, Iraqis reported cost of medical treatment as a key selection criteria when it comes to choosing what medical facility to frequent. Nevertheless, unlike their Syrian counterparts, Iraqis placed less importance on accessibility of medical facilities and focused more on the quality and doctor experience.

The fact that Iraqis reside in the capital and as such have better access to medical facilities and services meant that they are less likely to spontaneously cite accessibility as a key selection criteria.

NGO Involvement

Iraqis were found to favor private medical facilities especially private pharmacies when seeking medical treatment and as such it comes as no surprise that they showed very low reliance on medical aid provided by NGOs.

Patient Behavior in the Past 12 Months

When asked about their medical encounters during the past year, results indicate that a significant percentage of women and similarly to Syrians, people residing in East Amman did not seek medical assistance despite needing it. Those individuals cited financial restrictions followed by their unawareness of needing medical assistance as the main causes for not seeking medical treatment.

Furthermore, almost 25% of Iraqis most of which are also females and individuals residing in East Amman also reported not being able to receive medical attention despite actively seeking assistance. This was only due to financial restrictions faced by those patients when attempting to seek medical support.

Medication

25% of Iraqis reported not being able to secure the necessary medication in the past 12 months. This figure, despite being high, remains significantly lower than that reported by Syrians (45%). Again, those who faced difficulty securing medication were found to be females and residing in East Amman.

Patient Behavior & Attitudes

Mirroring Syrians' attitudes, the vast majority of Iraqis also reported not seeking medical attention unless they absolutely need to. Nevertheless, this is where the similarity stops, since unlike Syrians, Iraqis reported having sufficient medical facilities in close proximity to where they live.

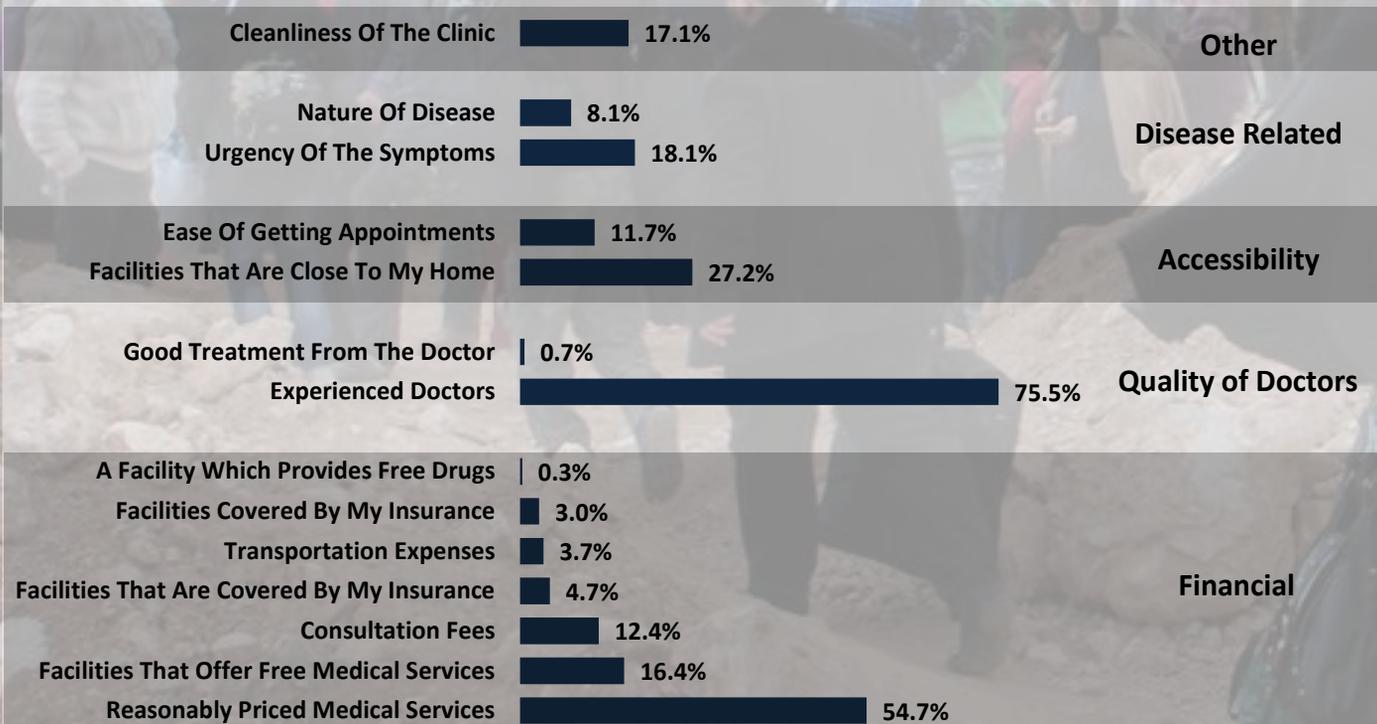
Medical Behavior

Health Facility Selection Criteria

Respondents were asked to state their top selection criteria when it comes to choosing what health facility to frequent. Similarly to Syrians factors relating to costs were found to have the greatest effect on the patients' final decision, nevertheless unlike Syrians, Iraqis placed higher importance on the quality of doctors.

Selection Criteria

Q. When seeking medical assistance, what are criteria that you take into account when choosing what healthcare facility to go to? **Open Ended, Multiple Response**



Q. Out of the Criteria you mentioned, which do you consider to be the most important? **Open Ended, Single**

Single Most Important Criteria	
Experienced Doctors	51.0%
Reasonably Priced Medical Services	23.5%
Facilities That Offer Free Medical Services	8.7%

The fact that Iraqis do not place as much importance on accessibility when compared to Syrians is primarily attributed to the fact that medical facilities are more accessible to Iraqis and as such are taken for granted.

Medical Behavior

Medical Touchpoints

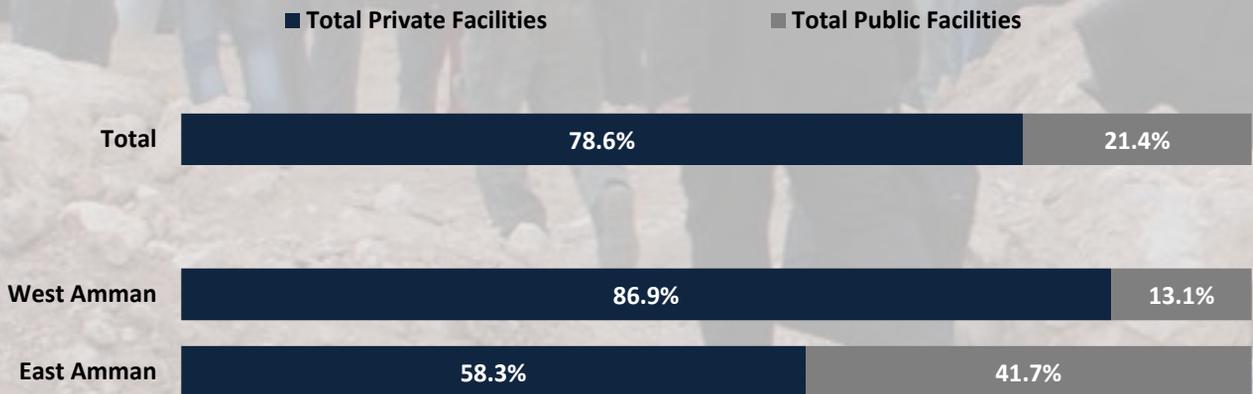
First Touchpoint

Q. Where do you usually go when you seek medical treatment for things like flu, general check-up etc..?



Contrary to Syrians, Iraqis tend to rely more on private medical facilities especially private pharmacies. This reliance on private facilities is understandable given that this segment resides in East and West Amman.

First Touchpoint By Area of Residence



Second Touchpoint

Q. If you weren't able to get your treatment through your first option where do you go instead?



When looking for alternative medical touchpoints, Iraqis either opt for another private facility or prefer not to go anywhere else.

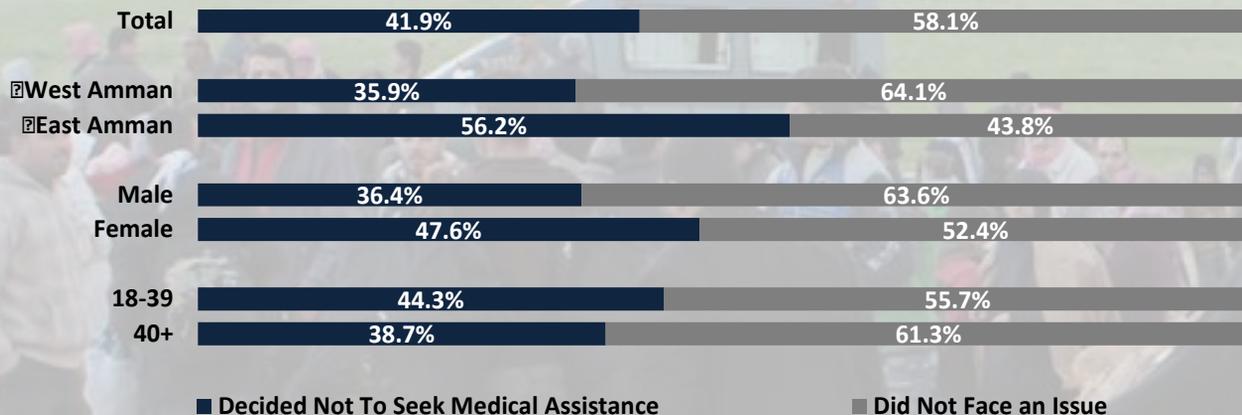
Medical Behavior

Behaviors in The Past Year

Almost 40% of Iraqis mentioned not seeking medical assistance in the past 12 months despite having a medical problem.

Seeking Medical Help

Q. During the past 12 months, was there any time when you had a medical problem but decided not to seek medical care when you needed to?

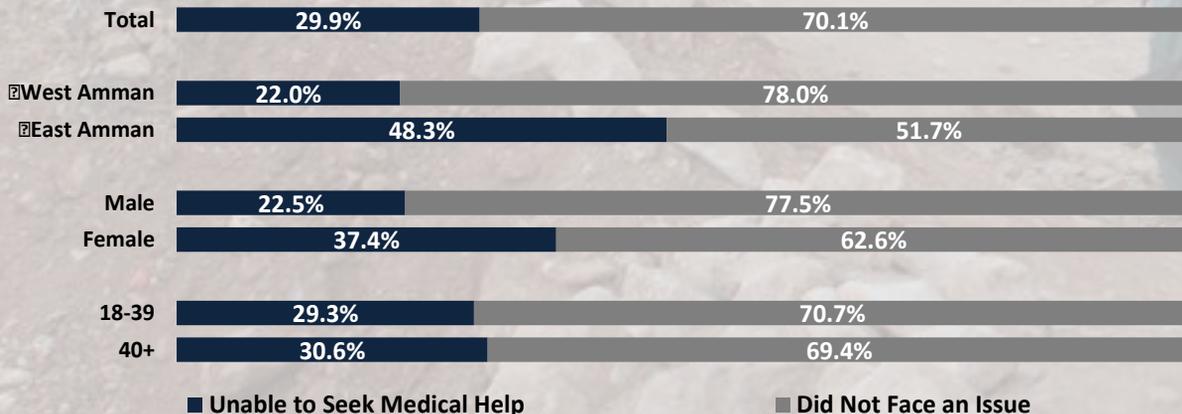


When asked about the reasons behind not seeking the necessary medical attention 63% stated that it was their inability to afford visiting a physician. Furthermore, around 30% of Iraqis mentioned that despite needing assistance they did not feel symptoms.

In the past 12 months 29.9% of Iraqis sought medical assistance nevertheless were not able to secure the necessary treatment. Again, it was found that Females and Iraqis residing in East Amman had the most difficulty accessing the needed treatments.

Inability to Seek Medical Help

Q. During the past 12 months was there a time where you tried to seek medical help but were for any reason unable to?



Inability to afford medical assistance was the primary reason behind not being able to access the necessary treatment even when it was sought (91%).

Medical Behavior

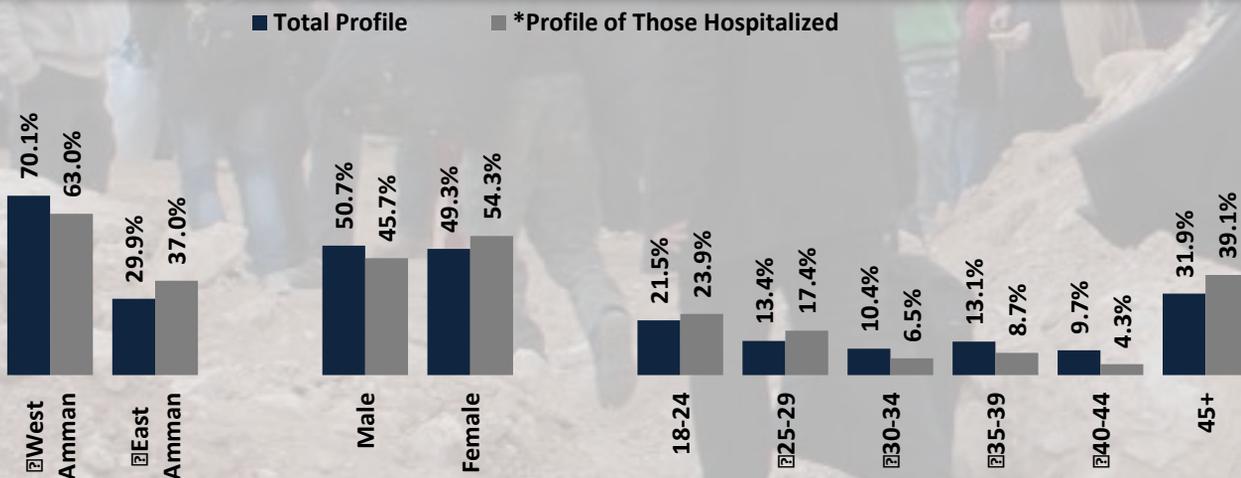
Behaviors in The Past Year

Hospitalization in the Past Year

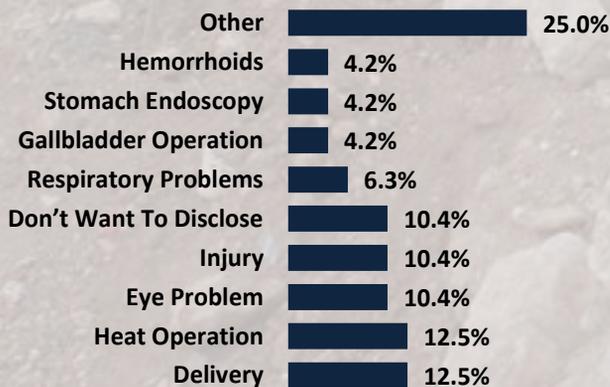


Q. Have you been hospitalized in the past 12 months?

Profile of Those Hospitalized Out of Those who Have Been Hospitalized-15.4%



Reasons for Hospitalization in the Past Year Out of Those who Have Been Hospitalized-15.4%



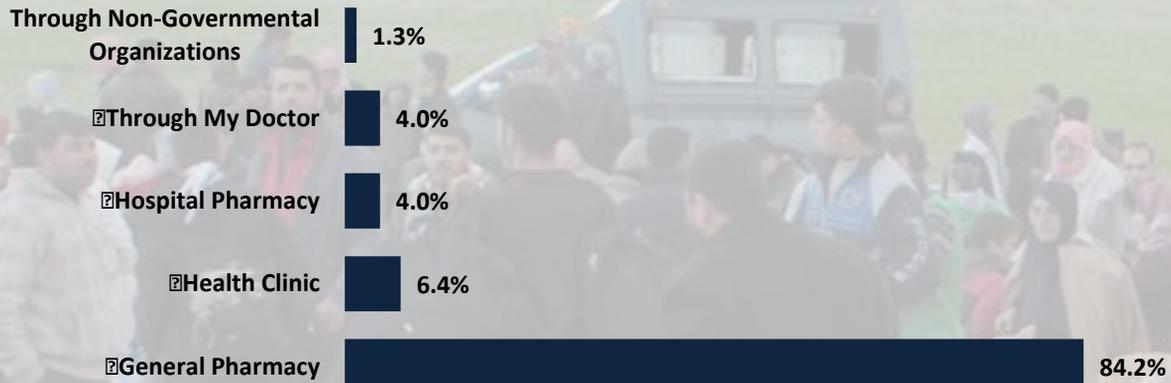
Q. What were you hospitalized for?

Medical Behavior

Medication

Primary Source of Medication

Q. Where do you usually get your medication?

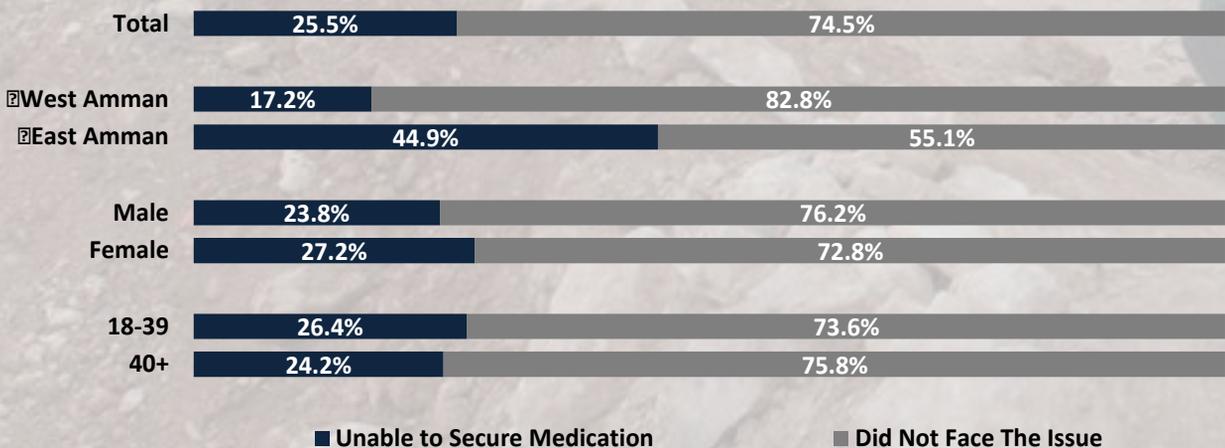


Since Iraqis often rely on pharmacies for general medical assistance it is not surprising that the vast majority of Iraqis secure their needed medication through them as well.

In line with the trends observed earlier with regards to inability/reluctance to seeking medical treatment, females and Iraqis residing in East Amman have experienced greater difficulty in securing necessary medication.

Ability to Secure Medication

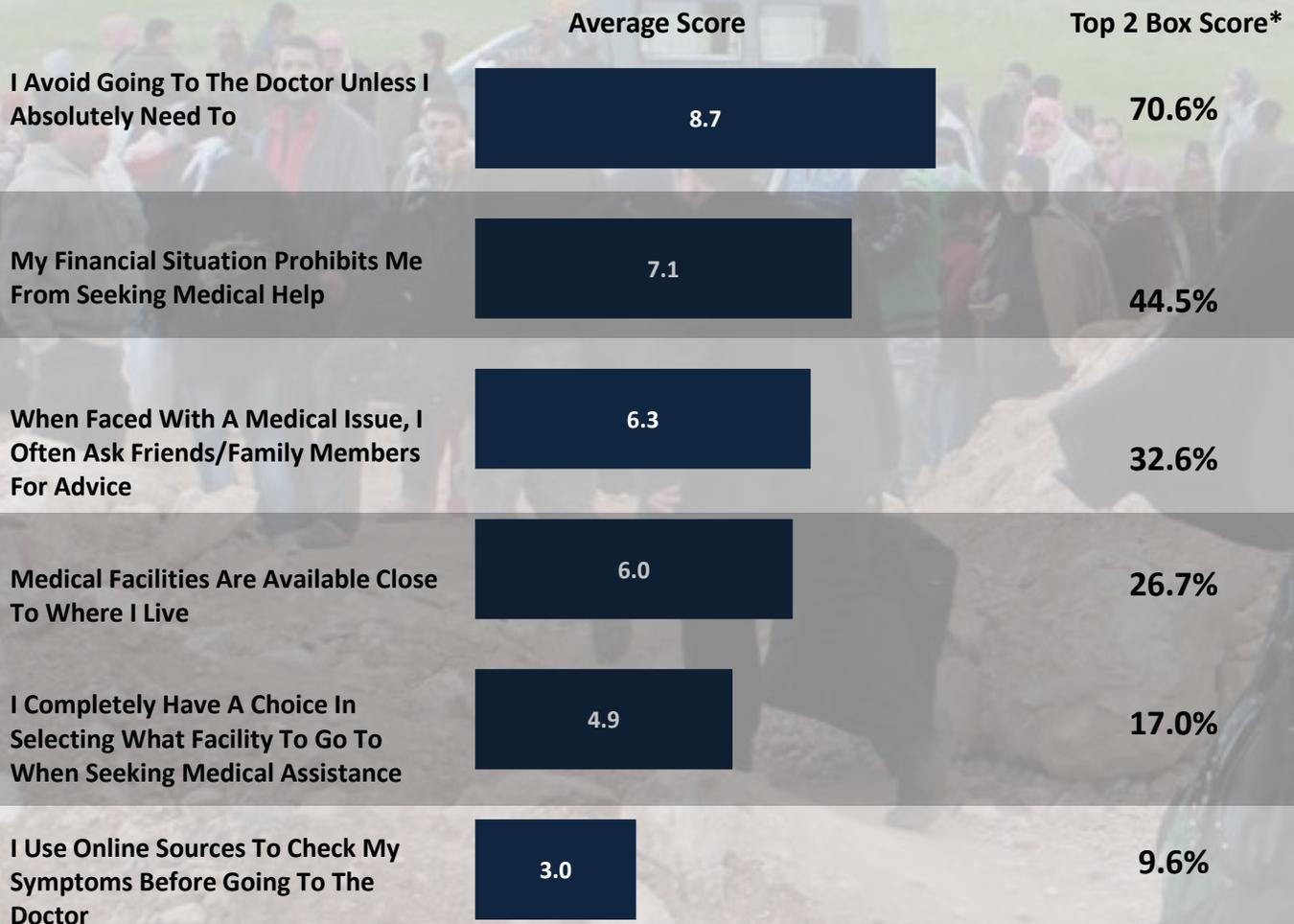
Q. In the past 12 months, was there any time when you weren't able to secure a prescribed medication?



Medical Behavior

Attitudes and Behaviors

Respondents were asked to rate their agreeability with the below statements on a scale of 1-10 where 1=do not agree at all and 10=completely agree. The below chart shows the average scores as well as the top 2 Box Scores given by respondents for each statement:



Only 17% of respondents gave a score of 9 or 10 when asked if they had a choice in selecting what medical facility to visit. Restrictions in their ability to freely choose medical facilities is owed to their financial situation as well as the unavailability of medical facilities in close proximity. All these aforementioned factors contribute towards Syrians' avoidance of seeking medical attention as 71% of respondents reported not seeking medical help unless they absolutely need to.

****Top 2 Box Score includes respondents who rated their agreeability with the statements as 9 or 10**

Chronic Illness (Individual Sample)

Iraqi Sample

Topics to be Covered in this Section

Incidence of Chronic Illness

Determine the most prevalent diseases among individuals

Diagnosis

Understand the patient journey with regards to diagnosis, and identify patients' main medical touchpoints when first diagnosing illnesses as well understand the reasons that often influence individuals into seeking treatment.

Seeking Treatment

Understand patients' behavior with regards to dealing with their illnesses, especially in terms of the treatments sought as well as identify some obstacles that might stand in the way of securing treatment.

Chronic Disease Overview

Prevalence of Chronic Illness

Prevalence of chronic illness among Iraqis residing in Jordan is approximately 34% with the highest percentage witnessed in East Amman (40%). As expected, chronic illnesses were found to be most prevalent among middle and older age brackets, with the top 5 diseases being: hypertension, diabetes, disc, heart condition, Rheumatoid arthritis and High Cholesterol respectively.

Incidence of Chronic Illness	
Jordanians	26%
Syrians	40%
Iraqis	34%

Diagnosis

Iraqis were found to be more active than Syrians when seeking medical attention for their symptoms. In fact the vast majority of patients reported seeking medical support less than a month after experiencing symptoms. Iraqis' activeness with regards to seeking treatment can be attributed to better living standards when compared to their Syrian counterparts. Furthermore, When compared to Syrians, Iraqis showed much heavier reliance on private medical facilities when diagnosing and treating their symptoms.

Seeking Treatment

The average number of people seeking medical treatment for their chronic illness is significantly higher among Iraqis when compared to Syrians suffering from chronic illnesses. Nevertheless, Similarly to Syrians, Iraqis suffering from chronic illnesses are required to take medication in the form of tablets/capsules, however it is worth noting that a higher percentage of Iraqis are actually carrying out the aforementioned treatment.

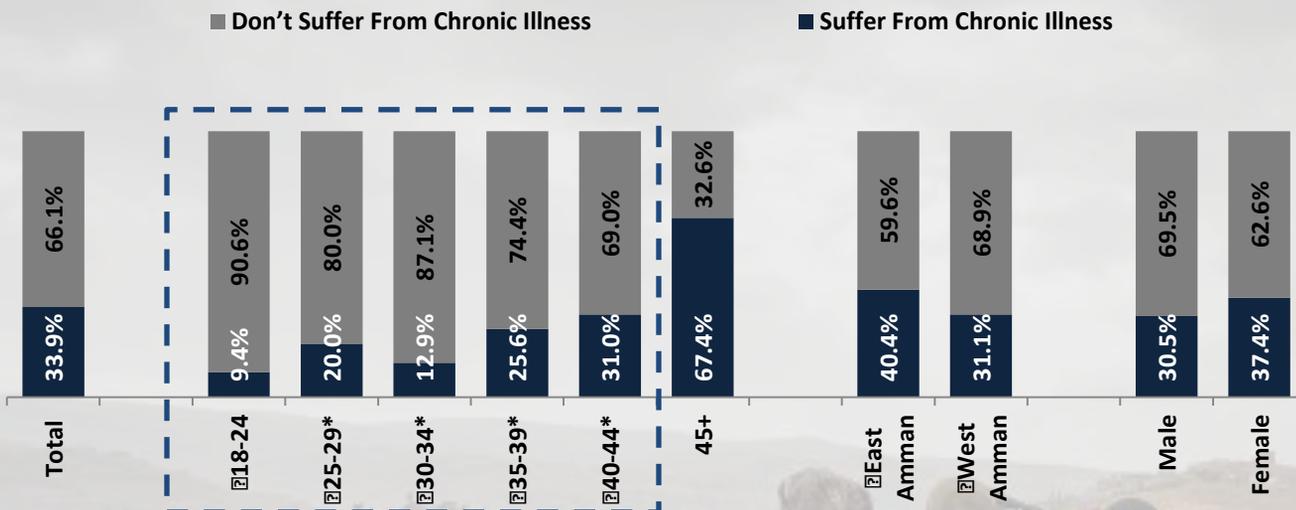
Those Who Don't Carry Out Treatments

	Hypertension	Diabetes	Heart Condition	Disc	Rheumatoid Arthritis
Syrians	25.0%	21.0%	28.6%	29.4%	38.3%
Iraqis	17.0%	11.5%	11.1%	7.7%	9.1%

Individual Sample

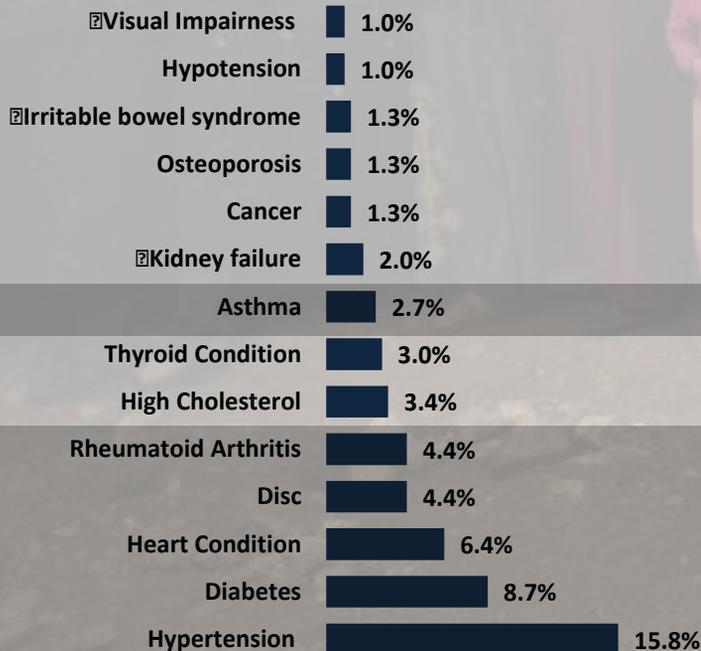
Chronic Illness

Chronic Illness



Chronic Diseases

Out of Those who suffer from a chronic illness- 33.9%



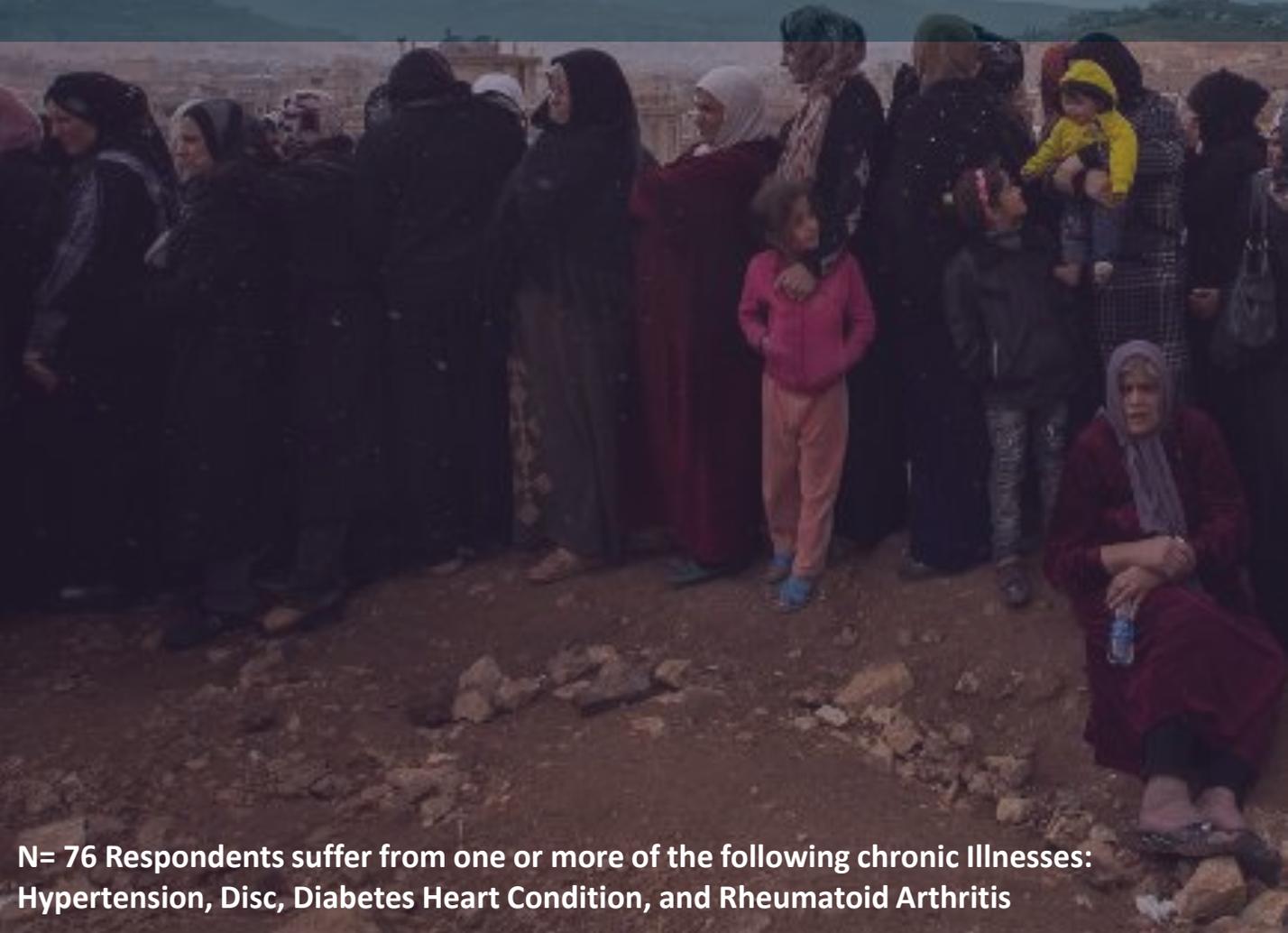
Almost 57% of those who suffer from one or more chronic illnesses were diagnosed with at least one chronic illness in Jordan

Chronic Illness

Iraqi Sample

This section will only cover Iraqis who suffer from one or more of the following chronic diseases: Hypertension, Disc, Diabetes Heart Condition and Rheumatoid Arthritis

The Aim of the following section is to assess their behavior with regards to seeking medical assistance relating to the aforementioned chronic diseases as well as understand the patients' experiences with the medical facilities available to them.

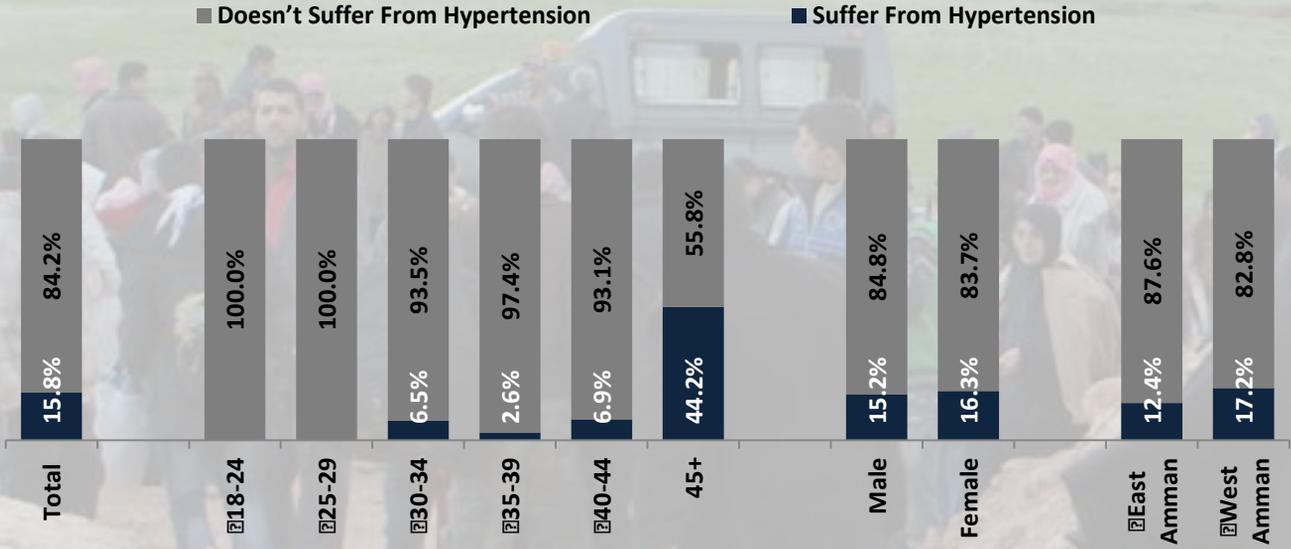


N= 76 Respondents suffer from one or more of the following chronic illnesses: Hypertension, Disc, Diabetes Heart Condition, and Rheumatoid Arthritis

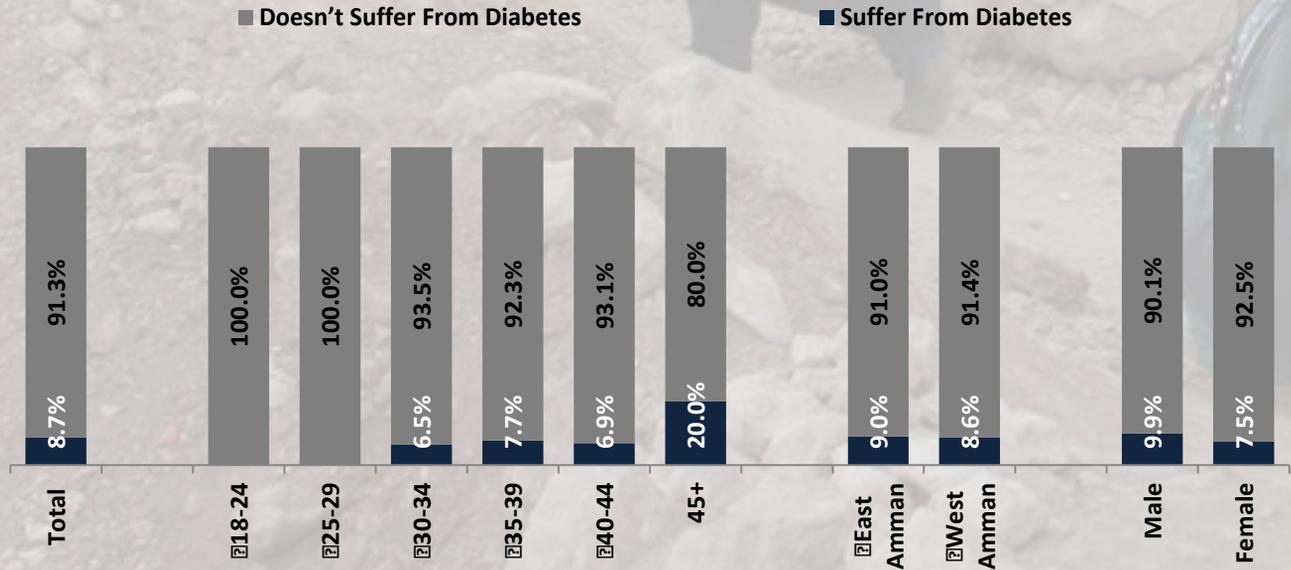
Patient Profile of Top 2 Chronic Diseases

Hypertension, Disc & Diabetes

Prevalence of Hypertension*



Prevalence of Diabetes*



*Small Sample Size

Chronic Diseases

Diagnosis of Chronic Disease

Q. Think carefully about your behavior when you first sought medical help, where did you go first?

First Touchpoint - By Disease

	Hypertension*	Disc *	Diabetes *	Heart Condition *	Rheumatoid Arthritis*	Total**
Counts	47	13	26	18	11	115
Total Private Facilities	72.3%	5.3%	69.2%	66.7%	72.7%	70.4%
Total Public Facilities	17.0%	15.4%	19.3%	22.2%	18.2%	18.3%
NGO Facilities	4.3%	-	11.5%	-	9.1%	5.2%

Q. Did you go anywhere else afterwards?

Second Touchpoint - By Disease

	Hypertension*	Disc *	Diabetes *	Heart Condition *	Rheumatoid Arthritis*	Total**
Counts	47	13	26	18	11	115
Total Private Facilities	4.3%	7.7%	11.5%	-	9.1%	6.1%
Total Public Facilities	12.7%	16.4%	15.4%	22.2%	25.3%	16.5%
NGO Facilities	4.3%	7.7%	11.5%	-	9.1%	6.1%
Nowhere	31.9%	23.1%	42.3%	11.1%	45.5%	31.3%

When it comes to diagnosing chronic illnesses, Iraqis showed very little reliance on public medical facilities.

Q. Where were you diagnosed with your illness?

Place of Diagnosis - By Disease

	Hypertension	Disc	Diabetes	Heart Condition	Rheumatoid Arthritis*	Asthma*
Counts	100	85	62	56	47	22
Total Private Facilities	70.2%	73.1%	84.6%	92.3%	100%	73.0%
Total Public Facilities	23.4%	26.9%	22.2%	15.4%	36.4%	24.3%
NGO Facilities	-	7.7%	-	-	-	1.7%

**Small Sample Size*

***Refers to the total number of chronic illnesses not the number of individuals suffering from chronic illnesses (some individuals suffer from more than one chronic illness). This applies throughout the section*

Chronic Diseases

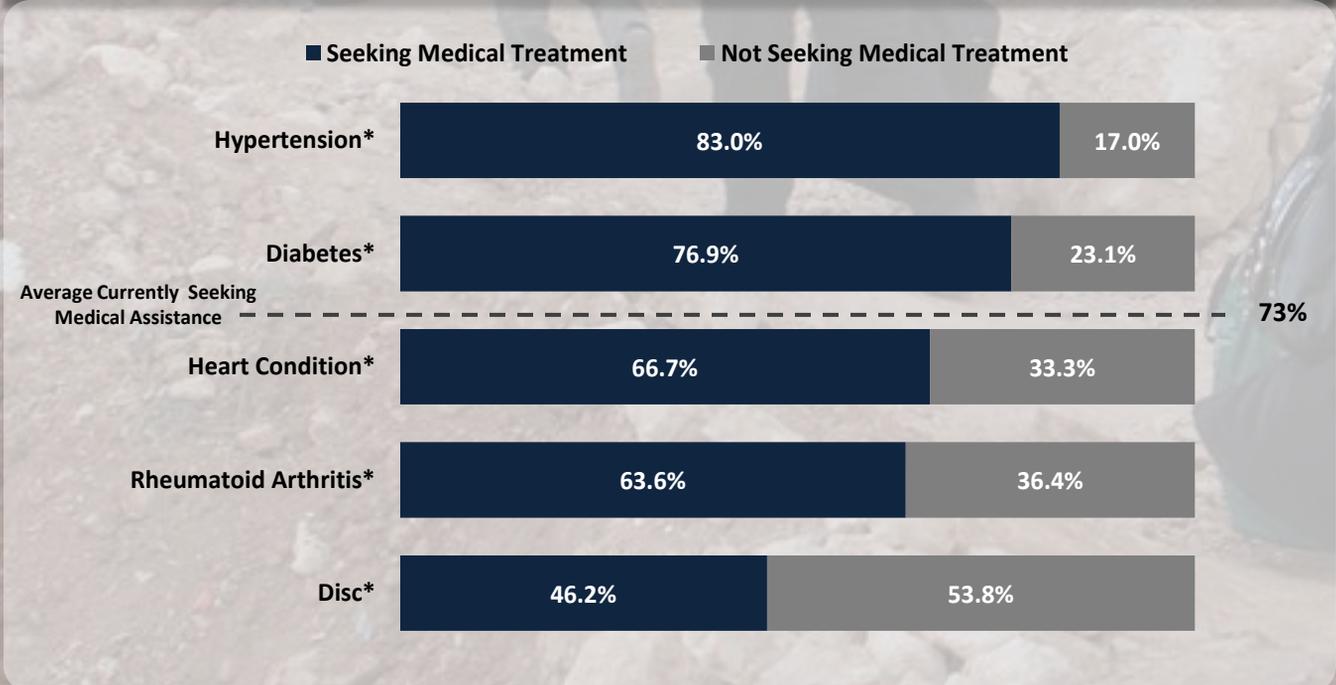
Treatment of Chronic Disease

When was the last time you visited your physician for anything related to your chronic illness? *List, Single Response*

Last Visit to Physician						
	Hypertension*	Diabetes*	Heart Condition*	Disc*	Rheumatoid Arthritis*	Total
Counts	47	26	18	13	11	115
Less Than A Month Ago	38.3%	38.5%	22.2%	7.7%	27.3%	31.3%
1-3 Months	27.7%	23.1%	22.2%	23.1%	18.2%	24.3%
4-6 Months	14.9%	11.5%	5.6%	7.7%	-	10.4%
7-9 Months	4.3%	3.8%	11.1%	7.7%	-	5.2%
10-12 Months	2.1%	3.8%	5.6%	15.4%	9.1%	5.2%
More Than A Year Ago	12.8%	19.2%	33.3%	38.5%	45.5%	23.5%

Are you currently being treated by a doctor for your chronic illnesses? *Single Response*

Currently Seeking Medical Treatment



****Syrian Average for Seeking Medical Treatment for chronic illnesses= 59.4%**

**Small Sample Size
**Cited From Syrians' Section*

Organizations that Offer Medical Assistance

Iraqi Sample



Topics to be Covered in this Section:

- **Medical Assistance**

Identify the percentage of Iraqis that receive financial assistance from medical organizations as well as determine the most widespread organizations.

- **Coverage**

Identify Degree of coverage with regards to illnesses, services and percentages

- **Satisfaction**

Assess overall satisfaction with organizations providing aid as well as understand possible reasons leading to dissatisfaction

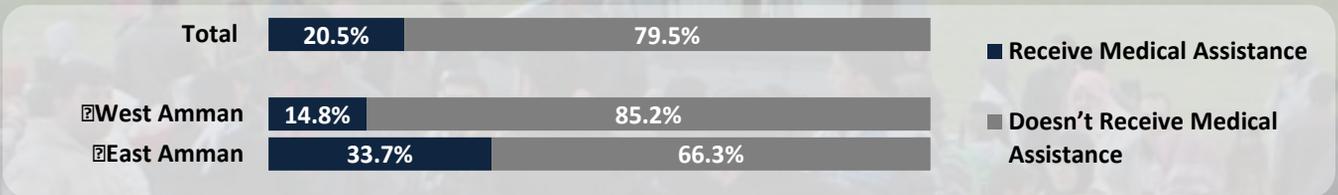
- **Non recipients of financial Medical Assistance**

Reasons behind not receiving aid as well as the effect it has on their financial situation

Organizations that Offer Medical Assistance Overview

Financial Medical Assistance

Only 21% of Iraqis reported receiving financial assistance with regards to medical services, with the percentage being higher among those residing in East Amman (34%) given that West Amman is known to be home to people from a higher socio-economic class. Iraqis' reliance on medical assistance is significantly lower than that of Syrians', nevertheless, both nationalities were found to mainly rely on the UNHCR when it comes to financial coverage with regards to medical services.



Financial Coverage of Assistance

Only 12% of those who receive medical assistance have a 100% coverage. The remaining individuals were reported paying on average 31 JDs which is almost identical to the amount paid by Syrians per month on medical expenses. Again, similarly to Syrians, Iraqis stated that medical expenditure often has a major impact on their financial situation especially with regards to their ability to pay for other necessities like rent, food, utilities, transportation and education.

Coverage of Medical Services

For Iraqis coverage of medical expenses is mostly concerned with medication followed by doctor visits. Coverage for doctor visits (55%) and medication (75%) is somewhat higher for Iraqis when compared to Syrians (40% and 65% respectively).

Satisfaction with Medical Assistance

Iraqis were found to be more satisfied with their main organization on an overall level when compared to Syrians. Nevertheless, Almost 26% of those receiving medical assistance stated that they are extremely or somewhat dissatisfied with the aid they are receiving from their primary organization. Dissatisfaction was primarily owed to the network of doctors available and the availability of medication.

Non recipients of financial Medical Assistance

Similarly to Syrians the majority of those who do not receive medical assistance reported that their unawareness of organizations that offer such services is the primary reason behind not receiving any form of aid. On the other hand, interestingly enough a significant percentage of Iraqis cited that their inability to register with private insurance companies is also a main reason.

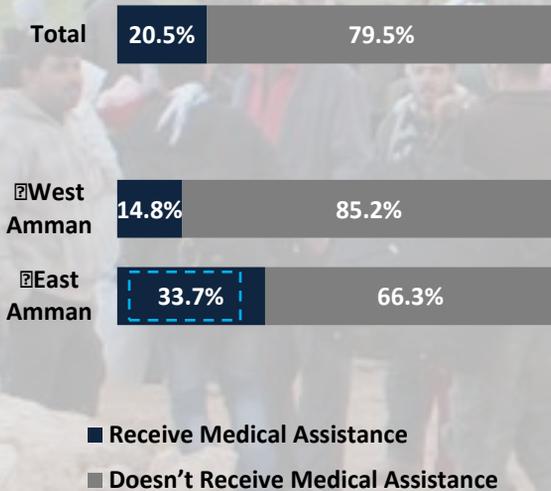
Iraqis are caught somewhat in between as they are too well off to receive medical assistance from organizations yet are not eligible to register with private insurance companies.

Medical Assistance

Overview

Medical Assistance

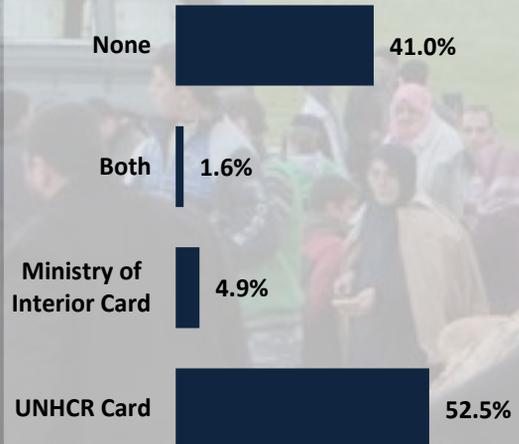
Q. Do you receive any financial assistance with regards to medical expenses from any organization?



Card Ownership

Out of Those who Receive Medical Assistance- 21%

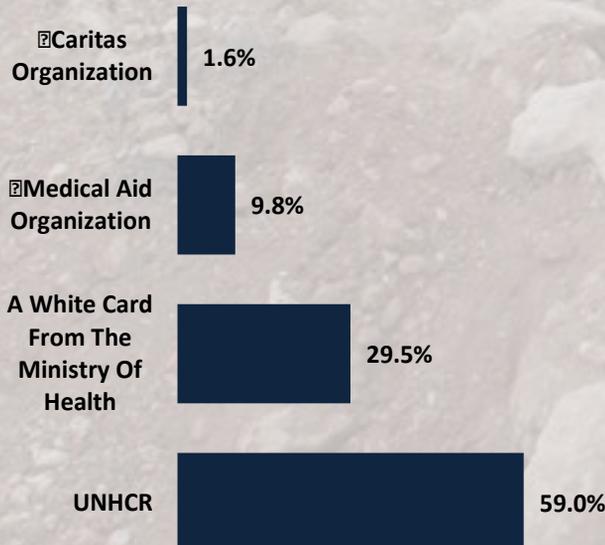
Q. Do you have any of the following Cards?



Main Organization

Out of Those who Receive Medical Assistance- 42%

Q. What is the *primary* organization that provides you with financial coverage for Medical expenses?



Only 53% Mentioned having been receiving financial assistance with regards to their medical expenses from their main organization for more than a year .

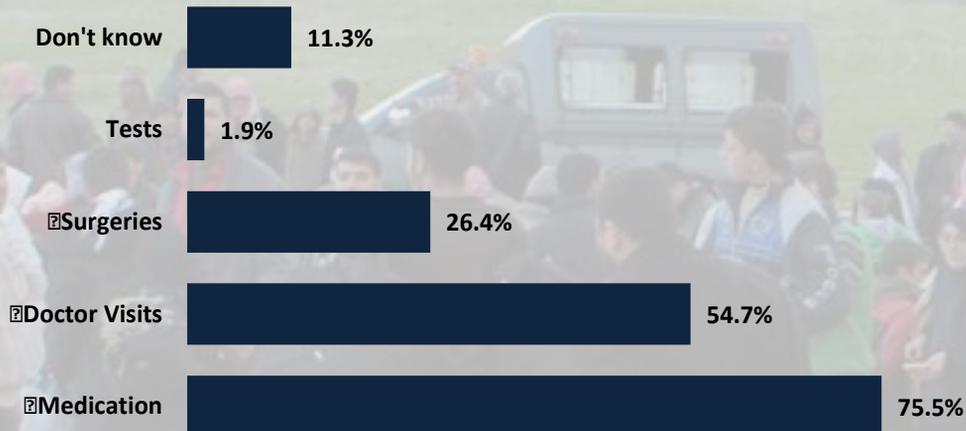
87% reported that the main reason why they receive financial assistance from their main organization is because they don't have other options.

Medical Assistance

Financial Coverage

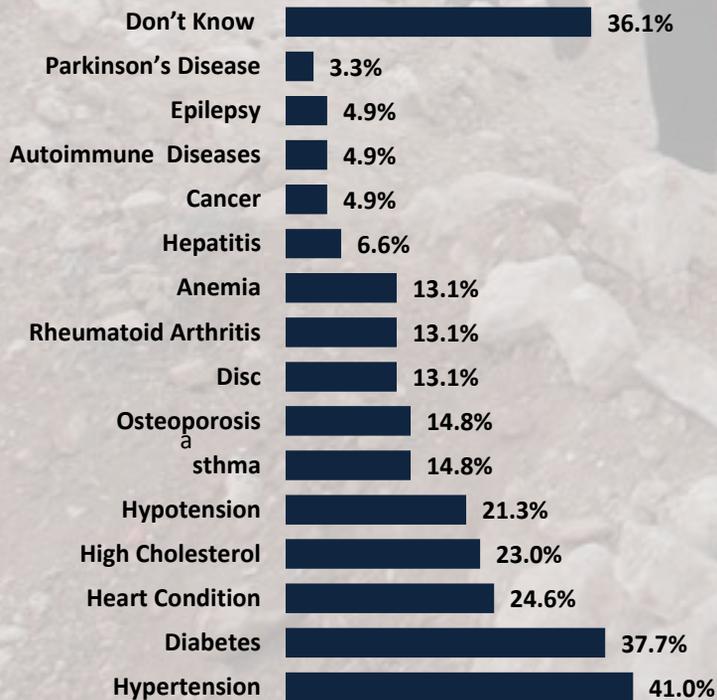
Medical Coverage

Q. With regards to general medical expenses, what does the aid you receive cover, list all that applies?



Disease Coverage

Q. What diseases does your insurance cover? Check all that applies?

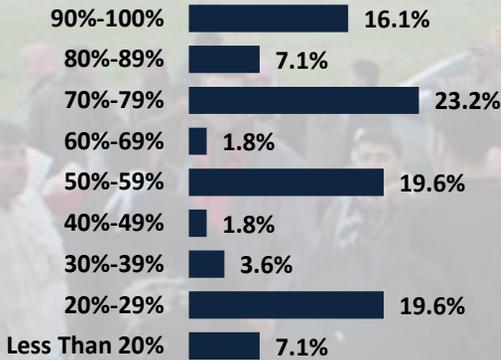


Medical Assistance

Financial Coverage

Medical Coverage

Q. What percentage of the cost does your aid cover?



Average Coverage=56%

11.5% of Those who are insured have 100% Coverage

Yearly Medical Expenditure

Out of Those who Don't Have 100% Coverage- 89.5%

Q. You mentioned that the aid you receive does not fully cover your treatment how much do you spend on medical expenses per year?



Average Monthly Expenditure

Total	31 JOD
East Amman*	23 JOD
West Amman*	38 JOD

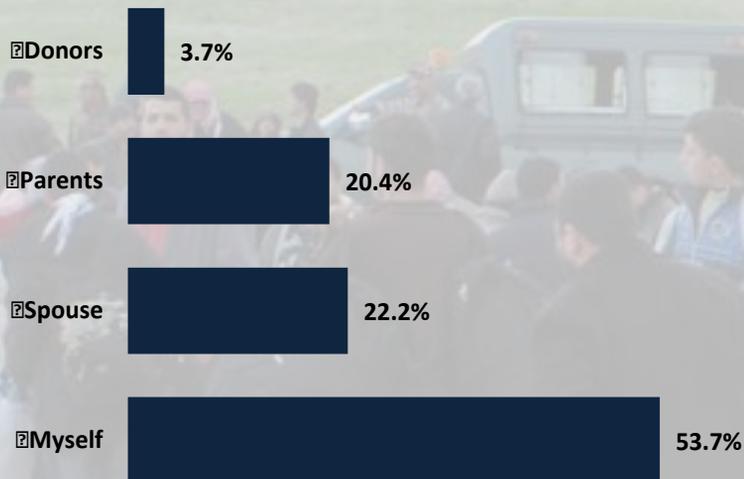
A much smaller percentage of Iraqis enjoy 100% insurance coverage when compared to Syrians

Medical Assistance

Financial Coverage

Person Responsible for Medical Expenditure Out of Those who Don't Have 100% Coverage- 89.5%

Q. who pays your treatment costs?



Impact of Medical expenditure on Financial Situation** Out of Those who Don't Have 100% Coverage- 70%

Q. Rate the impact of these medical expenditures on your financial Situation.

Q. you mentioned that medical expenses have a very high/somewhat high impact on your financial situation. Which of the following does it impact the most?

☑ Does Not Have An Impact At All 13.0%

Somewhat Doesn't Have An Impact 13.0%

☑ Somewhat Has An Impact 22.2%

☑ Has A Huge Impact 51.9%

Areas Affected by Medical Expenses the Most-74.1%

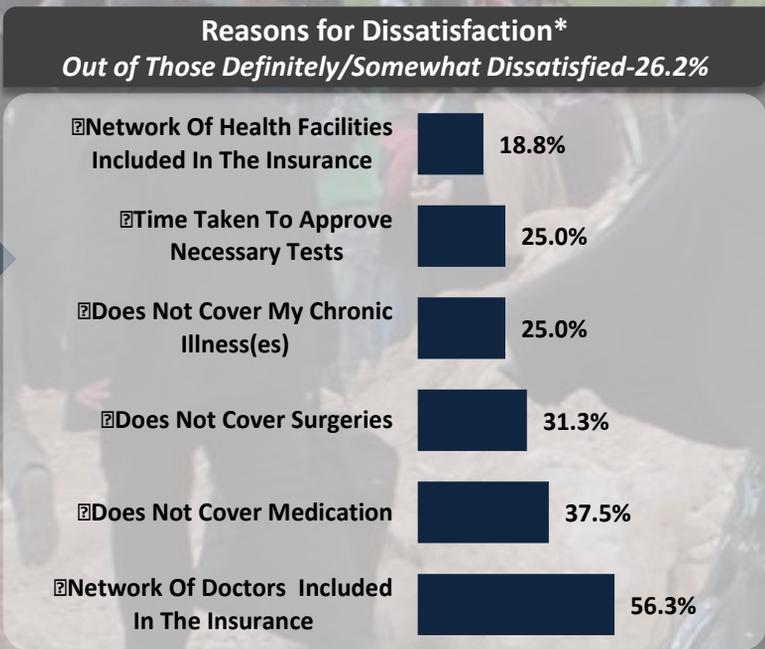
Rent	47.7%
Food	33.9%
Water and Electricity	23.5%
Education	9.4%
Entertainment	5.4%

**Out of those who pay for medical expenses by themselves or by the help of Family members **Small Sample Size*

Medical Assistance

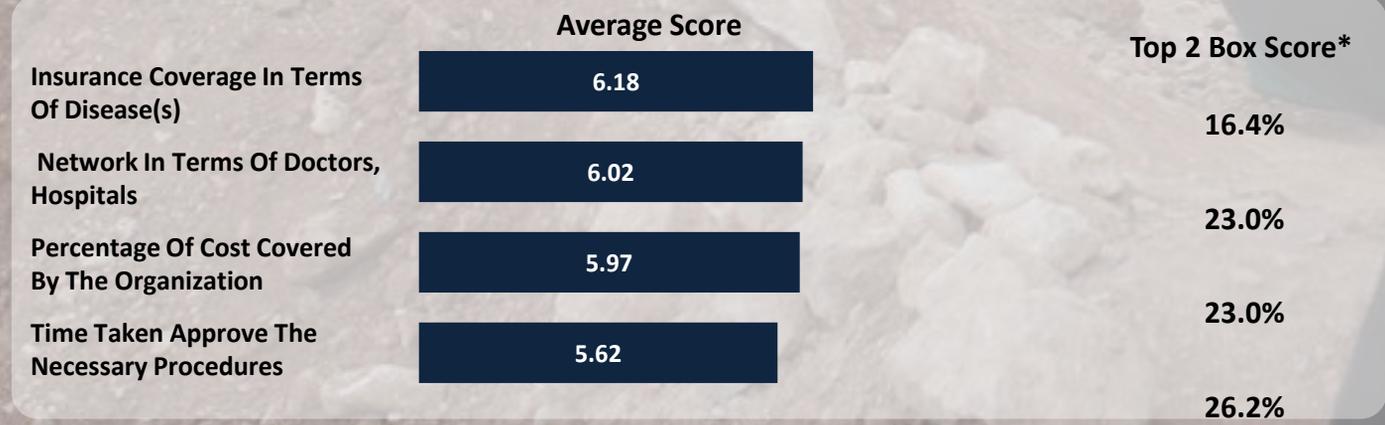
Satisfaction

Respondents were asked to rate their overall satisfaction with their main organization on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:



Iraqis were somewhat more satisfied with their organization when compared to Syrians.

Respondents were then asked to rate their satisfaction with the healthcare system on the following criteria on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:

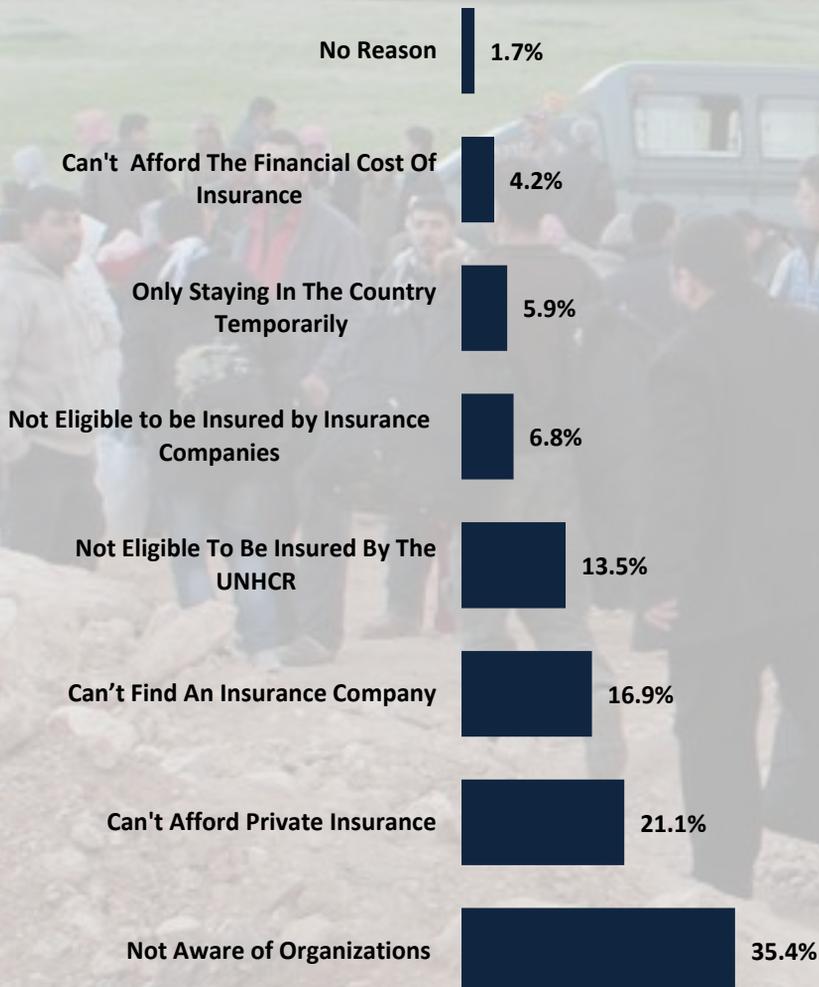


*Small Sample Size

Medical Assistance

Those who Don't Receive Medical Assistance- 79.5%

Reasons for Not Receiving Medical Assistance



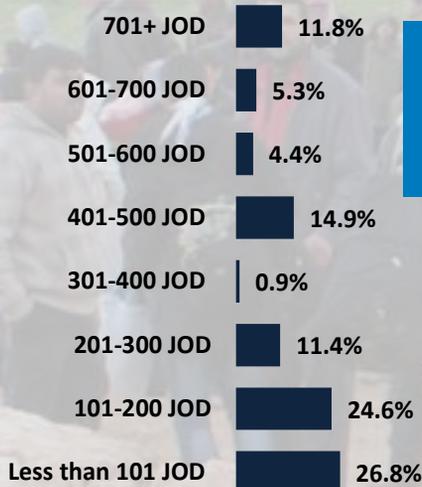
Similarly to Syrians, a significant percentage of Iraqis do not receive medical assistance due to their unawareness of organizations that offer financial medical services.

Medical Assistance

Not Insured- 79.5%

Yearly General Medical Expenditure

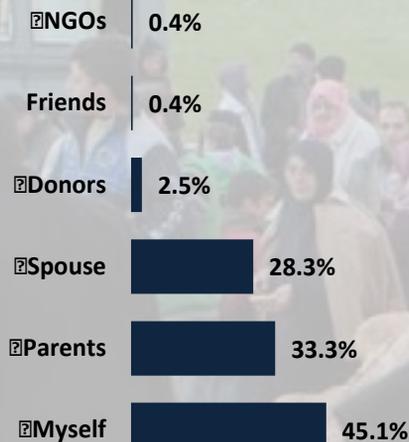
Q. How much do you spend on general medical expenses per year?



**Average
Yearly
Expenditure=
337 JOD**

Person Responsible for Medical Expenditure

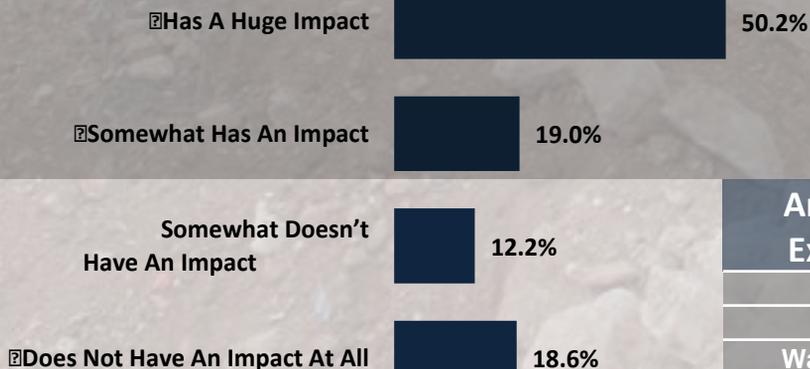
Q. who pays your treatment costs?



Impact of Medical expenditure on Financial Situation**

Q. Rate the impact of these medical expenditures on your financial Situation.

Q. you mentioned that medical expenses have a very high/somewhat high impact on your financial situation. Which of the following does it impact the most?



Areas Affected by Medical Expenses the Most-69.2%

Rent	92.4%
Food	58.3%
Water and Electricity	40.0%
Transportation	12.3%
Education	10.2%

**Out of those who pay for medical expenses by themselves or by the help of Family members

Healthcare Perceptions & Satisfaction

Iraqi Sample

Topics to be Covered in this Section:

- **Awareness**

Assess Iraqis' awareness for organizations that offer medical support for non-Jordanians residing in the country. As well as determine the most well known organizations among Iraqis.

- **Satisfaction**

Assess Iraqis' overall satisfaction with regards to medical services available to them in Jordan, as well as understand possible reasons for their dissatisfaction

- **Perceptions**

Assess Iraqis' perceptions with regards to medical services when compared to services that were available in Iraq.

Overview of Healthcare Perceptions & Satisfaction

Awareness of Organizations Offering Medical Assistance

Iraqis' awareness of organizations that provide medical support to non Jordanians is much lower than that of Syrians. This is expected given Iraqis' tendencies to mostly seek medical assistance in terms of treatment as well as medication from private facilities.

Satisfaction with Jordanian Healthcare System

Only 13% of Iraqis mentioned being somewhat/extremely dissatisfied with the medical healthcare system available in Jordan. Dissatisfaction is primarily driven by financial factors.

When comparing satisfaction scores of Iraqis and Syrians on different criteria, it is evident that given the fact that Iraqis reside in the capital and as such have better access to facilities, they tend to be more satisfied with the health care system available to them especially when it comes to factors relating to accessibility. However, similarity between both segments arise when looking at satisfaction scores relating to the cost of medical services, where both Syrians and Iraqis expressed high levels of dissatisfaction.

Top 2 Box Score		
	Iraqis	Syrians
Availability of Medical Facilities	47.7%	24.7%
Ease of Getting Appointments	46.0%	21.6%
Access to Medication	47.3%	19.4%
Choice of Doctor to Consult	44.6%	20.3%
Cost of Medical Services	19.5%	15.7%

Jordanian vs Iraqi Healthcare Systems

When Iraqis were asked to assess the medical services available to them in Jordan when compared to what they received back in Iraq, the vast majority admitted that the medical services offered in Jordan are somewhat/extremely better. This was especially evident when they were asked about aspects relating to medication.

	Iraqis	Syrians	Availability of Medication	Quality of Medication
Somewhat Better than my Country	26.5%	26.5%	31.2%	31.9%
Extremely Better than my Country	23.5%	22.5%	22.5%	28.5%

Healthcare in Jordan

Awareness for Medical Organizations

Awareness

Q. Are you aware of organization that offers medical support for non-Jordanians residing in the country?

Aware of Organizations

35.6%

64.4%

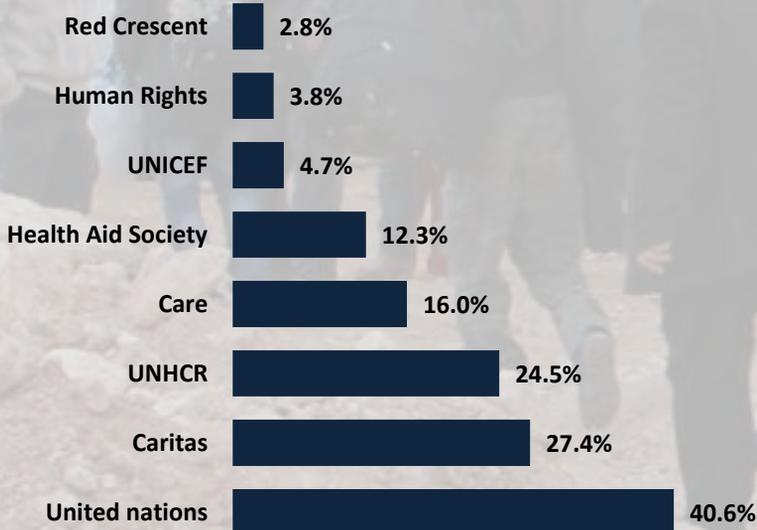
■ Yes

■ No

Awareness For Organizations

Out of Those Aware- 35.6%

Q. What are the organizations you are aware of? ?



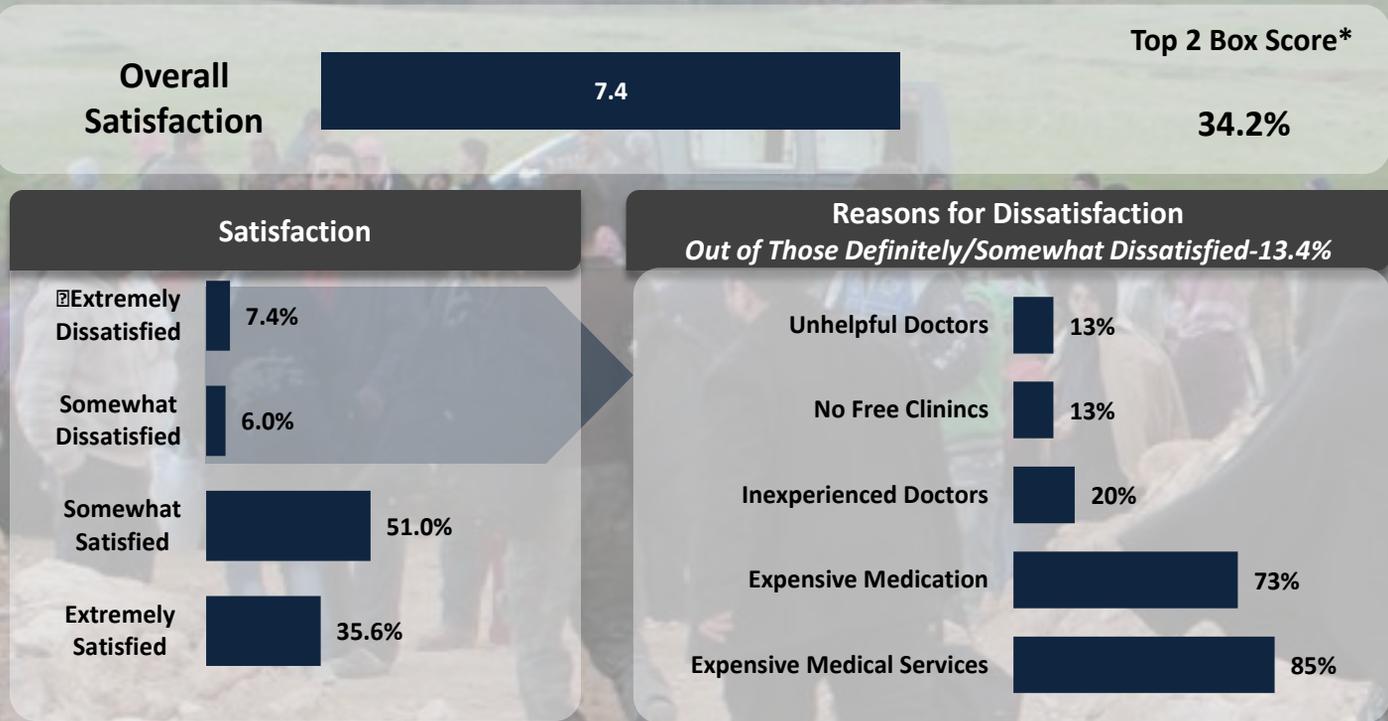
Respondents were asked to rate the quality of several medical criteria when compared to the quality that was available to them in Iraq.

	Diagnosis of Illness	Quality of Doctors	Availability of Medication	Quality of Medication
Much Worse than my Country	8.7%	8.1%	9.1%	6.0%
Somewhat Worse than my Country	11.7%	13.4%	12.8%	9.4%
Fairly Similar to my Country	27.2%	28.2%	23.2%	22.5%
Somewhat Better than my Country	26.5%	26.5%	31.2%	31.9%
Extremely Better than my Country	23.5%	22.5%	22.5%	28.5%

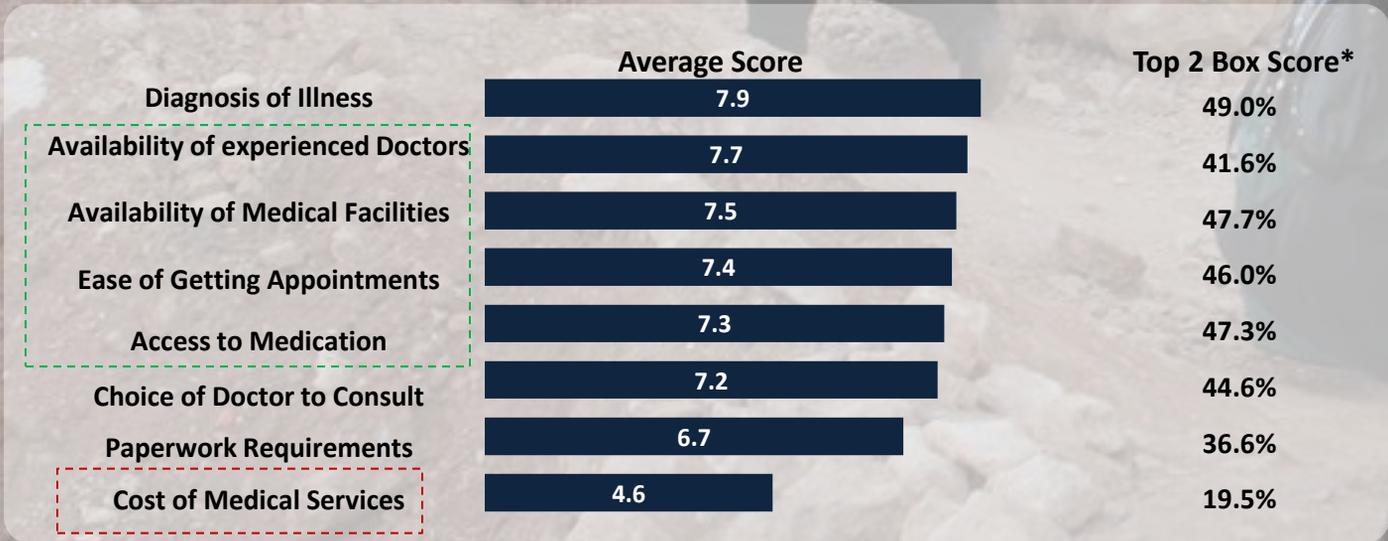
Contrary to Syrians, the majority of Iraqis believe that the medical services available to them in Jordan are somewhat/extremely better than that offered in Iraq

Healthcare in Jordan Satisfaction

Respondents were asked to rate their satisfaction with overall healthcare system available to them on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:



Respondents were then asked to rate their satisfaction with the healthcare system on the following criteria on a scale of 1-10 where 1=Not Satisfied at all and 10=completely satisfied. The below chart shows the average satisfaction score as well as the top 2 Box Scores:



Iraqis rated factors relating to accessibility higher than their Syrian counterparts. However, both shared similar levels of dissatisfaction with regards to the cost of medical services available in Jordan.

Appendix

Iraqi Sample

Covered in this Section:

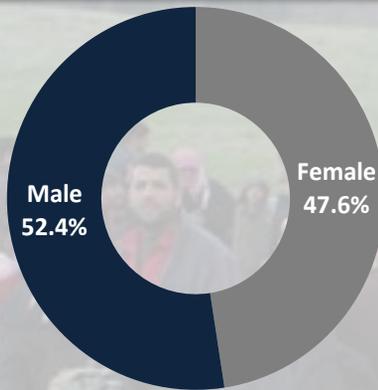
- **Demographic Information that relate to Iraqi Households**
- **Prevalence of Chronic Diseases in Iraqi Households**

Iraqis At A Glance

Demographic and Chronic Disease Status on Overall Household Level

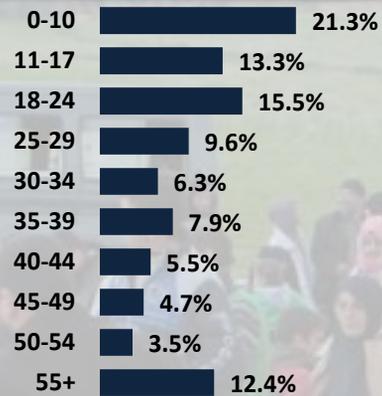
Gender

N = 1,495



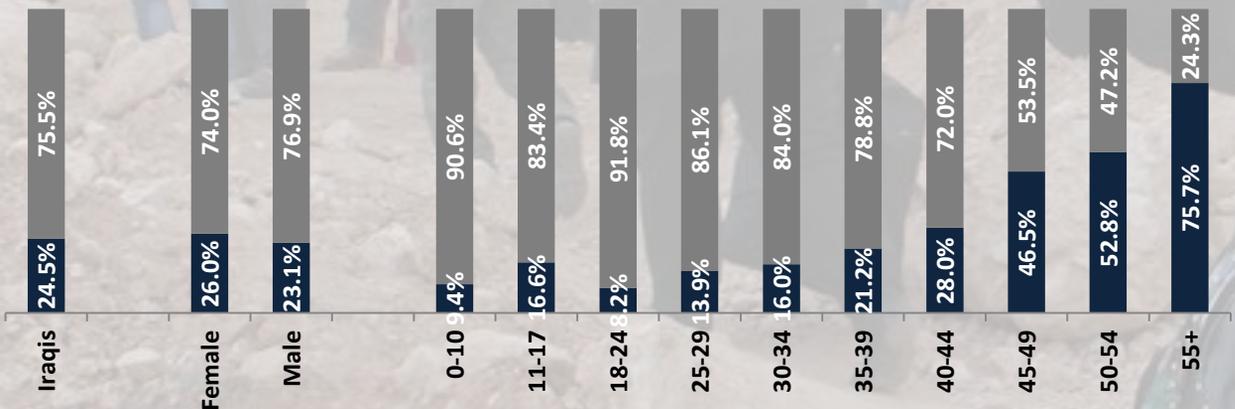
Age

N = 1,495



Prevalence of Chronic Diseases

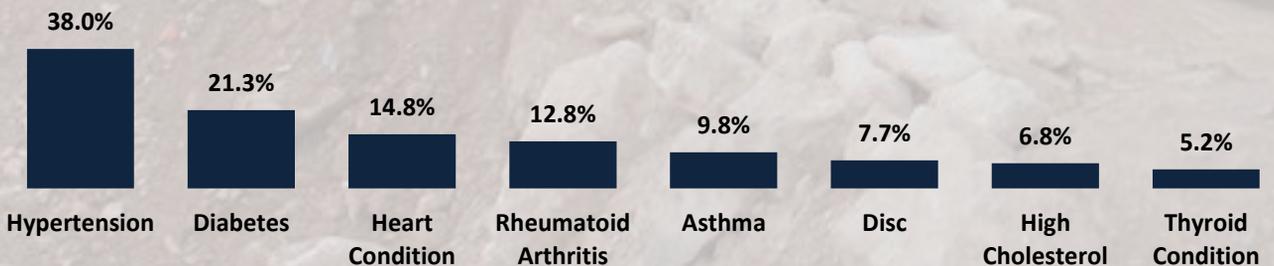
■ Doesn't Suffer From Chronic Disease ■ Suffers From Chronic Disease



Per Iraqi Household on average 1.2 individuals suffer from a chronic illness

Chronic Diseases

Out Those Who Suffer from Chronic Disease – 24.5%



Section III



Key Observations (Iraqi & Syrians)

72

Recommendations

73

Key Observations and Main Takeaways

Cost of Medical Services

Both Iraqis and Syrians expressed their dissatisfaction with regards to the cost of medical services in the country. In fact, expensiveness of the available services is the leading cause behind patients' inability to secure medication and seek medical attention.

Accessibility of Medical Facilities

Accessibility to medical facilities was seen to be a major issue for Syrians. As seen previously 50% of Syrians mentioned not being able to secure needed medical help in the past 12 months due to both cost and accessibility factors. Inability to access the necessary treatment was especially evident in Zarqa and East Amman.

Furthermore, when asked about their views with regards to some aspects relating to the healthcare system in Jordan, Syrians stated that there is not enough organizations they can access for medical assistance.

Even though accessibility of medical services was higher for Iraqis, females and individuals residing in East Amman found it somewhat more difficult to secure the required medical attention.

Medication

Both costs and accessibility are prohibiting Syrians and Iraqis from securing the needed medication. This is especially pronounced among Syrians suffering from chronic illnesses, as a significant percentage reported not carrying out the necessary treatments needs for their illnesses.

Medical Coverage & NGOs' Contributions

Given low reliance on organizations when it comes to medical expenditure, it is evident that both Syrian and Iraqi Refugees are increasingly becoming more self reliant when it comes to medical expenditure. Nevertheless, given the perceived expensiveness of medical services, these expenses place a lot of strain on patients' financial situation.

Furthermore, NGO's contributions whether with regards to medication or general treatment were perceived to be very low by Syrians and Iraqis residing in Jordan. This is primarily attributed to low awareness levels with regards to available organizations that offer medical assistance to non Jordanians residing in the country.

Recommendations

It is clear that non-Jordanians residing in the country namely Iraqis and Syrians are in need of more medical support whether in the form of actual facilities or services. In order to improve the quality of the healthcare system available to those refugees it's crucial to establish organizations/ institutions that are primarily focused on tackling the following high need areas:

- **Mobilize East Amman's Central Location**

Given both Iraqis' and Syrians' inability to access medical care in East Amman, it is recommended that special attention should be placed on that area specifically. Furthermore, catering to those residing in East Amman, will also facilitate access to medical facilities for Syrians residing in both West Amman and Zarqa as well given their proximity to East Amman.

Area	*Number of Iraqis	**Number of Syrians
West Amman	380,000	99,700
East Amman		277,960
Zarqa		110,600
Irbid		308,700
Mafrq		163,600

- **Facilitate Medical Assistance For Females**

Given Iraqi females' inability to easily access medical treatment coupled with the fact that the primary reason behind hospitalization for Syrians' was delivery, facilitating access to treatment for females is essential. This can be done by formulating special contracts with maternity units in hospitals or clinics to provide females with the necessary treatments required whenever the need arises.

- **Medication**

Given the need for medication specifically by people suffering from chronic illnesses coupled with the expensiveness of medication, it is crucial that efforts are made to provide refugees with subsidized medication as a form of assistance. This is especially true for the top chronic diseases suffered by both Syrians and Iraqis namely: hypertension, diabetes, disc, and heart conditions.

Finally In order for Iraqis and Syrians to start relying on services provided by NGOs' and other organizations that offer assistance it is paramount not only to increase awareness of the organizations but also familiarize and educate refugees about the options available to them.

****The number of Syrians living in Jordan has been cited from the UNHCR (Approximation)**

***The number of Iraqis residing in Jordan has been cited from FAFO, UNHCR, DOS (Approximation)**

Thank you!