

ISCKMC 2022**International Scientific Congress «KNOWLEDGE, MAN AND CIVILIZATION»****FINANCIAL ATTITUDES OF RUSSIANS IN HEALTHCARE
DURING THE COVID-19 PANDEMIC**

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Abstract

Under the conditions of economic, political uncertainty and increased health care associated with the COVID-19 pandemic, there is a need to determine the socio-psychological factors transforming attitudes and public confidence in the healthcare system. Psychological studies of financial attitudes in healthcare with the advent of the biological threat have moved to another level, which can be defined as a system of risk management and trust in public policy under conditions of uncertainty. The article presents the results of an online survey of Russian citizens during the second wave of the COVID-19 pandemic, which demonstrated the connection between financial attitudes in medicine and the approval of Russian healthcare, the connection between domestic corruption in medicine and the approval of insurance medicine (VMI). The survey involved 878 respondents (406 men and 496 women). A special methodology “Financial attitudes of Russians in the field of healthcare” was developed. An important result of the regression analysis was obtained, which showed that the factor of trust / distrust in Russian medicine associated with domestic corruption affects the choice of a citizen of either insurance medicine (VHI) or state (CHI).

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Keywords: Domestic corruption in medicine, financial anxiety, financial attitudes, insurance medicine

1. Introduction

The pandemic of the new COVID-19 virus has significantly affected the economy and healthcare. During the economic crisis, many people could experience financial anxiety associated with the loss of income due to illness and restrictive measures. The healthcare field was under enormous strain, doctors could not cope with the flow of patients and were often forced to choose priority patients. Such a difficult situation and conditions of uncertainty, unfortunately, led to the increase in domestic corruption, because each patient wanted to save his life or the lives of people close to them. The healthcare system in Russia could not avoid this problem either. Due to the fact that Russian medicine is mostly free, rather than insurance, there was often a lack of qualified medical personnel and underfunding of specialized medical care. In connection with the crisis, the problem of finances has also become aggravated and anxiety related to the financial situation has increased. According to “SberIndex”¹, by the end of 2020, 16.6 million Russians, or 11.3 % of the population, had been ill with the coronavirus. On December 6, 2020, the number of new cases of COVID-19 infection exceeded 29 thousand people per day. In addition to the scale of the coronavirus epidemic in Russia, “SberIndex” assessed economic indicators. According to the study, the number of vacancies in Russia decreased by a quarter during this period. Most of the resumes were posted by residents of large megacities – Moscow, St. Petersburg, Novosibirsk, Krasnodar, and Nizhny Novgorod. The Russians, like the whole world, faced not only a terrible infection, but also financial instability, the fear of losing their jobs and income due to illness. In this regard, studies that are aimed at studying the attitudes and behavior of citizens under conditions of a biological threat are becoming relevant.

2. Problem Statement

Financial attitudes, as a subject of research in economic psychology, are extremely poorly studied. These studies are just beginning to appear in the Russian research field. In Russia, the healthcare system relies mainly on state support (CHI), in contrast to Western countries, where medicine is mainly insurance. Moreover, in Russia, the private medical segment appeared and became popular among the population not so long ago, and insurance medicine is developing mainly due to the development of VHI, mainly of legal entities. This study has become a new research in the field of economic psychology, which makes it possible to detect the relation of attitudes of citizens towards corruption in medicine with the level of financial anxiety and expectations regarding compulsory health insurance and VMI in Russia during the biogenic crisis.

3. Research Questions

To date, only a few studies have deeply analyzed the financial behavior of citizens in healthcare based on psychological knowledge. The study of self-control on financial choice by Lucía Rey-Ares can be noted (Rey-Ares et al., 2017). Using data from the 2017 Spanish Financial Competence Survey, we

¹ Operational economic statistics and open data of the Sberbank of Russia [Electronic resource]. <https://sberindex.ru> (accessed 20.10.2021)

analyzed how self-control affects the different financial behaviors of millennials and older generations. The problem of economic security of the individual is considered in the works of Medyanik (2016; 2018), (Medyanik & Deyneka, 2020). In the works of Savchenko and Vyalykh (2015), Gaibov et al. (2016), Zudin and Shchepin (2016), some financial attitudes of citizens in healthcare can be identified, but they were not defined by this term. These scientific results are of great importance to researchers, in addition to recommendations for policymakers aimed at improving the quality of healthcare.

The COVID-19 pandemic has hit the healthcare industry hard. Research on financial attitudes towards health care has moved to a different level, which can be defined as research in terms of risk management and research on trust in the system under conditions of uncertainty. During the COVID-19 pandemic, several strategies were implemented to reduce the risk of infection transmission, including visitor restriction in medical institutions, the use of telemedicine (Winkler et al., 2022). During the peak periods of the pandemic, optional and scheduled procedures were canceled, and scheduled visits were postponed, which reduced the density in clinical areas. All this could not but transform the healthcare system. The attitude of the population towards healthcare has also changed. Visitor restrictions were associated with a negative impact on the well-being of the patient, medical personnel and family in terms of social isolation, reduced quality of life, emotional stress and difficulties with end-of-life care. Postponement of planned or emergency medical care has led to late diagnosis of malignant neoplasms and preventable and persistent excess morbidity and mortality (Luo et al., 2021). The topic of population trust in healthcare as a system is more common and is also considered in the works of both Russian and foreign authors: Pawlson (1995), Aronson (2006), Pavlenko and Petrova (2016) Timakov (2020). In contrast to previous studies of financial attitudes in healthcare, the main research issue of our study lay in the plane of interdisciplinary research that combines economics, sociology, and medicine.

4. Purpose of the Study

The aim of the study is to determine the relationship between the characteristics of financial anxiety and the attitude of citizens to corruption in healthcare during the COVID-19 pandemic. Demographic variables served as indicative elements in the analysis and allowed taking into account possible differences in the sample by age, gender, and employment. We have proposed the following hypothesis: hypothesis 1 (H1): the factor of trust/distrust in Russian medicine influences the choice of either insurance medicine (VMI) or state medicine (CHI).

To prove this hypothesis, the following tasks were set: to develop an authorial questionnaire and conduct a survey on a Russian sample.

5. Research Methods

Survey development. Psychological analysis data were obtained as a result of an online survey “Financial attitudes of Russians in the field of healthcare”, hereinafter 2.1-FA COVID-19 (health). The question includes the following techniques:

1. The authorial questionnaire “The attitude of Russians to health policy (in the context of the COVID-19 pandemic)”; which was used to study financial attitudes in medicine, approval of Russian healthcare, research of domestic corruption in medicine and approval of insurance medicine (VMI).

2. “Financial Anxiety Scale” (Medyanik & Deyneka, 2020), a tool that was used to assess the psychological state of citizens during the pandemic, under the conditions of the acute phase of isolation measures. The questionnaire includes five measuring scales: 1. Physiological response to financial incentives (financial anxiety); 2. Experiencing a shortage of money and financial uncertainty; 3. The value of insurance coverage; 4. Financial confidence; 5. Perception of insurance and investment risks. The ability to maintain positive emotions and abstract from negative ones (resilience) demonstrates the transformation of the psychological state of citizens during a crisis. The questions were selected taking into account the accentuated forms of behavior associated with the problems that a person may face during a crisis, including in terms of perception of insurance and investment risks.

Description of the sample. The survey involved 878 respondents. The sample included 406 men and 496 women, mostly living in large cities (n= 571) and small towns (n = 223) of Russia, 65 people from rural areas. The majority of the sample respondents (36 %) are citizens aged 26–35 years. They defined their subjective income as medium – 57.99 %, very low and low – 36.87 %. Employed in the commercial sector – 37.47 %, in the public sector – 12.30 %. The rest are pupils, students (12.30 %), pensioners (3.76 %), citizens engaged in household activities (12.87 %), temporarily unemployed (12.41 %) and those who lost their jobs during the COVID-19 pandemic almost 15 % of the entire sample (14.12 %). Employed in the healthcare system – 2.40 %, are not employed – 97.12 %.

Data collection. The survey was conducted in January 2021, during the acute phase of the second wave of the COVID-19 pandemic. The questionnaire was posted on the SurveyMonkey2 Internet platform. An online link to the survey was sent to all study participants. After agreeing to participate, the respondents were redirected to a secure page to fill out the questionnaire. It took about 9 minutes to complete the questionnaire.

Data analysis. All data analysis was carried out in SPSS 26.0. To assess the reliability of the analysis, we used the Cronbach's alpha coefficient, which showed the internal consistency of the questionnaire characteristics at the level of 0.858. Thus, the compliance of the model was determined to be very satisfactory. A descriptive analysis was made: the mean value (M) and standard deviation (SD) were calculated. Correlation analysis and analysis of differences were carried out. The two-sided $p < 0.05$ value was considered statistically significant. Exploratory factor analysis identified the 5 most reliable factors of the questionnaire: 1. Financial anxiety factor 2. The factor of financial attitudes in medicine 3. Russian Healthcare Approval Factor 4. The factor of domestic corruption in medicine 5. Medical Insurance Approval Factor (VHI).

6. Findings

Level analysis of the online survey data showed that the level of anxiety among Russians increased significantly, in contrast to other measurements during the pre-pandemic reality (Medyanik, 2016) and

² <https://ru.surveymonkey.com>

conducted during the first wave of the COVID-19 pandemic by an average of 20 % (Medyanik & Deyneka, 2020). Citizens applying for VMI accounted for only 12 % of our sample. Our monitoring showed that citizens who annually apply for a VMI policy consider it abnormal that medics openly ask to pay extra to them personally for the services they provide during the COVID-19 period (65 %), and they usually do not face the fact that doctors hint at an additional payment for the services they provide during the COVID-19 period (64.3 %). The analysis of significant differences showed that citizens who do not apply for VMI, in contrast to those who do, believe that elements of corruption in healthcare are appropriate during the COVID-19 period.

Correlation analysis of the data showed that citizens who faced corruption in medicine during the COVID-19 period do not trust state medicine, and in the future would like to purchase a VMI policy, which indirectly confirms our hypothesis. Those citizens who, during the COVID-19 period, are faced with the fact that the doctors openly ask to pay extra to them personally for the services they provide, consider it normal that everyone should thank the doctor after a successful procedure. These citizens believe that high-quality medical services can be obtained only for an additional fee. *The analysis of differences* showed that the older generation trusts domestic medicine, considering it better than foreign. Psychological analysis data were obtained as a result of an online survey “2.1-FA COVID-19 (health)”.

The results of the *regression analysis* of the data obtained showed that the factor of trust/distrust in Russian medicine due to signs of domestic corruption affects the choice of either only insurance medicine (VMI), or only the approval of state medicine (CHI), which proved our hypothesis.

7. Conclusion

As an interim conclusion, it should be noted that during the COVID-19 pandemic, the authors were able to track the level of financial anxiety among citizens at the time of an acute crisis and understand how it can affect their attitude to domestic corruption in healthcare. This survey reflects a request for voluntary medical insurance, because in an acute crisis, citizens showed distrust of state medicine in Russia and a willingness to issue a voluntary medical insurance policy in the future in order to avoid corruption signs of the state medicine work. The data obtained are consistent with the conclusions of Lapasova (2008), where VHI as a way to reduce corruption in healthcare financing, which, by analyzing the causes of corruption in healthcare, offers VHI as one of the methods to combat corruption. The reverse of the medal – the vulnerability of the patients themselves, who are prone to domestic corruption in the context of the established “traditions” of Russian healthcare and the peculiarities of the mentality. It is expected that the results of our research will be useful both to the scientific community in the field of economic psychology and to industry practitioners. It should be noted that while the study has advantages in identifying new links of financial anxiety, financial confidence, insurance preferences, low income experiences, and healthcare attitudes, some findings on this issue are still limited. But the same fact sets the direction for research in this area.

Acknowledgments

The reported study "Improvement of Insurance Coverage of the Population under Biological Threat" was funded by Saint Petersburg State University. Pure ID: 92423693.

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