



Adoption Rates and Utilization Outcomes of Health Insurance Portability Among Urban Youth in Cape Town, South Africa: A Policy Analysis

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Abstract

Health insurance portability is a policy mechanism aimed at facilitating seamless healthcare access for individuals across different health insurance schemes in South Africa. The research employs a mixed-methods approach including surveys, interviews, and secondary data analysis. A sample of 300 urban youth aged 18-25 was surveyed across various socio-economic backgrounds in Cape Town. Urban youth exhibited varied adoption rates with a significant proportion (47%) preferring to retain their current health insurance plans rather than portability, highlighting the need for tailored communication strategies. Health insurance portability can be enhanced by addressing financial barriers and improving information dissemination about its benefits. This study provides insights into effective policy interventions for urban youth in South Africa. Policymakers should prioritise education campaigns targeting urban youth to increase awareness of health insurance portability, particularly focusing on the cost-saving aspects and portability features offered by different schemes.

Keywords: *Urbanization, Healthcare Access, Policy Analysis, Youth Policies, Insurance Portability, Health Equity, Socioeconomic Factors*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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