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Guidelines for improving the efficiency of organizations related to accident health insurance in the elderly

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Abstract

The elderly are the number one accident caused by slipping and falling. When they have an accident, they have to be treated at a public hospital. To receive the service, you will have to wait in line for a long time. If you receive medical treatment that is privately owned, it will be expensive. Lowincome elderly people lack of quick access to medical care. The purpose of this research is to: 1) study the level of development of the efficiency of the accident health insurance organization. Transformational leadership organizational management strategy, organizational culture, and financial support 2) study the causal factors of change leadership organizational management strategies, organizational culture, and financial support that influence the development of the efficiency of the accident health insurance organization and 3) study on the guidelines for improving the efficiency of accident health insurance organizations in the elderly. This research is a combination of quantitative and qualitative research. Quantitative research has a sample of employees of the accident health insurance organization. 320 samples. The sample size was determined using the criterion of 20 times the observation variable. Examples of stratified immunity use a questionnaire to collect data. Analyze data with models structural equations for qualitative research data was collected through in-depth interviews, including: a total of 16 people were involved in the development of the efficiency of accident health insurance organizations in both the public and private sectors. The results that 1) improving the efficiency of the accident health insurance organization transformational leadership organizational management strategy, organizational culture, and financial support there is a high level of opinions. 2) transformational leadership organizational management strategy, organizational culture, and financial support it has a total influence on the development of the efficiency of the accident health insurance organization in the elderly. And 3) guidelines for improving the efficiency of accident health insurance organizations for the elderly starting from the management with a positive attitude and leadership change. Strengthen organizational management strategies, emphasize having an integrated organizational culture, and support financial support to be easily accessible and sufficient to meet the needs of consumer groups. The results of the research are useful for health insurance companies to formulate policies to improve the efficiency of the accident health insurance organization for the elderly more effectively.

Keywords: Guidelines for improving, The efficiency of organizations related, To accident health insurance in the elderly

Introduction

Thai society is facing a major demographic change that Entering an aging society The proportion of the population in working age and childhood has decreased due to the continuous decline in the birth rate and mortality rate of the population. This makes the average Thai population live longer. The situation in Thailand is the same as in other countries. (Cooke, R. A., & lafferty, J.C. (2019).

In addition The result of the estimated Thai population between 2000 to 2030 of the Office of the National Economic and Social Development Board It is estimated that in the next 30 years, or by 2030, the number of elderly people will increase by about 17.7 million or about 1/4 of the entire Thai population. (Svatosova, V, 2020) The United Nations specifies which countries have populations aged 60 and over.

In excess of 10 percent of the country's population, it is considered that the country has entered an aging society, or aging society And it will be aged society When the proportion of the population aged 60 years and over increases to 20 percent. At the end of 2015, the population in Thailand was 65,203,979 people, of whom 10,569,021 were aged 60 years and above, or 16.2% of the total population. The structural change of the population in the transition to an aging society is an issue that has received a lot of attention, both at the national and global levels. (Kennedy, Reed, 2020).

The elderly at this age will undergo many changes Physically, brainly, emotionally and socially. so Therefore, it is necessary to be cared for, cared for, and understood the changes that will make the elderly adapt well. Therefore, children and grandchildren or close people play a very important role in helping the elderly in the family. Live a healthy

and happy life. (Doval, E, 2020; Jam et al., 2025).

Common problems in old age Physical, unhealthy, mental, fear of abandonment, fear of not being cared for, anxiety by feel worthless and lose my dignity because when I retire, I have to leave my job. Experiencing the loss of a life partner, relative, or friend. Children and grandchildren cause loneliness. depression, sadness, and abandonment Because families are often separated from their parents nowadays, the elderly feel lonely, depressed, uncared for, lack of friends, lack of socializing. Elderly people often think only about the past with regret. And think about the present with fear and anxiety about the future. How should we adapt to old age for lasting happiness? Be prepared to accept the feeling of loss, which is the nature of this age. such as Loss of physical fitness Children and grandchildren leave to have families, sometimes they have to live alone. Don't think about your past age or the past with anxiety. (Tokio Marine Life Health insurance, 2023). The reason why the elderly are a group that is prone to accidents is due to the deterioration of the elderly For example, deterioration of the eyes. Sensory and balance A common accident in the elderly is falling. (Office of the Health Promotion Fund, 2564).

The reason why the elderly have more accidents is due to two common factors be Factors from the elderly themselves due to the deterioration of the body. Poor eyesight, tight ears, weakness in the muscles of the limbs, slower movements, forgetfulness and Factors from an inappropriate environment and lack of tidiness. Accidents in the elderly can occur both inside and outside the home. Accidents in the homes of the elderly are caused by falls and falls down stairs. Falling on the balcony of the house, falling off a chair, falling off a bed, falling from a tree, falling into a hole, falling into a pipe, slipping and falling in the bathroom. With age, falls increase with age. People between the ages of 65-74 year There is a chance of falling about percent 25 per year. Falls in the elderly are often found in the house, especially in the staircase and in the bathroom. It can cause bone fractures. The most common are hip fractures and accidents outside the house walking on the road. It can be caused by falling on the road or being hit by a vehicle while walking across the road. Due to poor eyesight, the ears cannot hear clearly. Slow decision-making and maneuvering of the car. (Nguyen, V. H., Truong, T. X. D., Pham, H. T, Tran, D. T., & Nguyen, P. H., 2021; Mansoor et al., 2025).

Accident health insurance for the elderly is very important to alleviate the cost of treatment after an accident in the elderly. so The researcher is of the opinion that Thailand is entering the era of complete aged society or a completely elderly society, where increasing age will be followed by a greater risk of accidents. Affecting personal and family lives and property. It may also have the effect of changing the lifestyle. Having accident health insurance for the elderly will help transfer risks. In the form of The medical expenses incurred can be paid to the insured health insurance company. As a result, individuals and families have money for treatment. It can also manage potential risks well and reduce the impact on long-term financial plans. Therefore, the researcher wishes to study the guidelines.improving the efficiency of accident health insurance organizations

Research objectives

- 1. To study the level of development of the efficiency of the accident health insurance organization. Transformational leadership organizational management strategy, organizational culture, and financial support
- 2. To study the causal factors of change leadership organizational management strategies, organizational culture, and financial support that influence the development of the efficiency of the accident health insurance organization
- 3. To study on the guidelines for improving the efficiency of accident health insurance organizations in the elderly.

Research Methods

This research is a combination of quantitative research and qualitative research.

Quantitative research

Sample be Employees of the Accident health insurance Organization Sampling using the principle of probability. And stratified random sampling 320 people questionnaire 5 level Check instrument quality by ioc to equal to .95 and reliability to equal to .954 Analyze the data using descriptive statistics. And structural equation model.

Qualitative research

The key informant groups are: Those involved in the development of the efficiency of the Accident health insurance Organization. Qualified personnel It consists of 16 key informants. The tool is a semi-structured interview. 5 open-ended questions ioc of the questions are between 0.60-1.00.

Conclusions

Research on the subject guidelines for improving the efficiency of organizations related to accident health insurance in the elderly The research results according to the research objectives are summarized as follows:

The Objectives of the research 1 to study the level of development of the efficiency of the accident health insurance organization. Transformational leadership organizational management strategy, organizational culture, and financial support.

Table 1. Priority factors

Latent variable totals (tot)	Amount	Mean	St. Dev.	Priority	Orders
Transformation leadership	320	4.27	0.58	Highest	1
Organizational management strategy	320	4.10	0.71	High	3
Organizational culture	320	3.88	0.74	High	5
Financial support	320	4.09	0.52	High	4
Improving the efficiency of accident health insurance organizations	320	4.14	0.76	High	2

Table From 1 They can be sorted follows:Transformation leadership has the highest average score the overall average score is the highest (=4.27, s.d. = 0.58) the efficiency of accident health insurance organizations the overall average score is very high. (= 4.14, s.d. = 0.76), organizational management strategy the overall average score is very high. (= 4.10, s.d. = 0.71), financial support the overall average score is very high (= 4.09, s.d. = 0.52) and organizational culture the overall average score is very high (= 3.88, s.d. = 0.74) respectively.

The Objectives of the research 2 to study the causal

factors of change leadership organizational management strategies, organizational culture, and financial support that influence the development of the efficiency of the accident health insurance organization.

The relationship and influence from the joint data analysis to check the harmony of the model with the empirical data after the final model adjustment is shown in the figure. 1.

Figure 1 show an analysis to determine the harmonization of the models with empirical data Hypothesis test results are displayed.

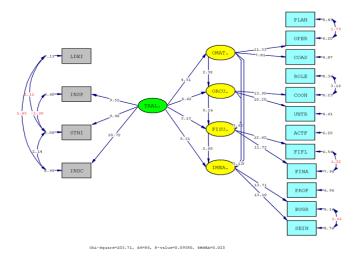


Fig 1. Harmonization model

Table 2. The results of the analysis of aggregate, direct and indirect relationships of alternative models

Dependent		Independent Variable				
variable		Tral	Omat	Orcu	Fisu	Imea
Omat	De	0.35**	N/a	N/a	N/a	N/a
	Ie	N/a	N/a	N/a	N/a	N/a
	Te	0.35**	N/a	N/a	N/a	N/a
Orcu	De	0.37**	0.22**	N/a	N/a	N/a
	Ie	0.07**	N/a	N/a	N/a	N/a
	Te	0.44**	0.22**	N/a	N/a	N/a
Fisu	De	0.22**	0.25**	0.39**	N/a	N/a
	Ie	0.26**	0.33**	N/a	N/a	N/a
	Te	0.48**	0.58**	0.39**	N/a	N/a
Imea	De	0.38**	0.22**	0.22**	0.21**	N/a
	Ie	0.27**	0.34**	0.21**	N/a	N/a
	Те	0.65**	0.56**	0.43**	0.21**	N/a

Chi-square χ^2 =108.56, df=86, p=0.051, χ^2 /df=1.26, cfi=1.00, gfi=0.96, agfi=0.94, rmsea=0.025, rmr=0.020, srmr=0.028, cn=351.89

Note

Table 3. Research hypothesis

Research Hypothesis	Path coefficient	T statistics	Result
Hypothesis 1 Improving the efficiency of accident health insurance organizations depend on transformation leadership organizational management strategy organizational culture and financial support			
1.1 transformation leadership direct impact ability to improving the efficiency of accident health insurance organizations (tral> imea)	0.38**	3.10	Support
1.2 organizational management strategy direct impact ability to improving the efficiency of accident health insurance organizations (omat> imea)	0.22**	3.59	Support
1.3 organizational culture direct impact ability to improving the efficiency of accident health insurance organizations (orcu> imea)	0.22**	2.14	Support
1.4 financial support direct impact ability to improving the efficiency of accident health insurance organizations (fisu> imea)	0.21**	4.84	Support
Hypothesis 2 financial support depend ontransformation leadership organizational management strategy and organizational management strategy			
2.1 transformation leadership direct impact ability to financial support (tral> fisu)	0.22**	3.81	Support
2.2 organizational management strategy direct impact ability to financial support (omat> fisu)	0.25**	3.76	Support
2.3 organizational culture direct impact ability to financial support (orcu> fisu)	0.39**	2.46	Support
Hypothesis 3 organizational culture depend ontransformation leadership and organizational management strategy			

^{*} mean Statistically significant at the 0.05 ([t] >1.96)

^{**} mean Statistically significant at the 0.01([t] >2.56)

3.1 transformation leadership direct impact ability to	0.22**	3.03	Support
organizational culture			
(tral> orcu)			
3.2 organizational management strategy direct impact ability to	0.37**	7.10	Support
organizational culture (omat> orcu)			
Hypothesis 4 organizational management strategy depend on			
transformation leadership			
4.1 transformation leadership direct impact ability to	0.35**	6.75	Support
organizational management strategy (tral> omat)			

From figure 1, Table 2 and table 3 result of hypothesis test are as follows:

Hypothesis transformation leadership organizational management strategy organizational culture and financial support affect the ability to improving the efficiency of accident health insurance organizations finding that transformation leadership direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.38 t statistics equal to 3.10 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership organizational management strategy organizational culture increases, improving the efficiency of accident health insurance organizations increases.

Organizational management strategy direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.22 t statistics equal to 3.59 which support the hypothesis statistically significantly at 0.01.this can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, improving the efficiency of accident health insurance organizations increases.

Organizational culture direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.22 t statistics equal to 2.14 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational culture increases, improving the efficiency of accident health insurance organizations increases.

Financial support direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of $0.21\,$ t statistics equal to $4.84\,$ which support the hypothesis statistically

significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as financial support increases, improving the efficiency of accident health insurance organizations increases.

Hypothesis 2 transformation leadership organizational management strategy and organizational culture affect the ability to financial support finding that transformation leadership direct impact on financial support with a path coefficient of 0.22 t statistics equal to 3.81 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership increases, financial support increases.

Organizational management strategy direct impact on financial support with a path coefficient of 0.25 t statistics equal to 3.76 which support the hypothesis statistically significantly at 0.05. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, financial support increases.

Organizational culture direct impact on financial support with a path coefficient of 0.39 t statistics equal to 2.46 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, financial support increases.

Hypothesis 3 transformation leadership and organizational management strategy affect the ability to organizational culture finding that transformation leadership direct impact on organizational culture with a path coefficient 0.22 t statistics equal to 3.03 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership increases, organizational culture increases.

Organizational management strategy direct impact on organizational culture with a path coefficient of 0.37 t statistics equal to 7.10 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, organizational culture increases.

Hypothesis 4 transformation leadership affect the ability to organizational management strategy finding that transformation leadership affect the ability to organizational management strategy with a path coefficient of 0.35 t statistics equal to 6.75 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership increases, organizational management strategy increases.

The Objectives of the research 3 guidelines for improving the efficiency of accident health insurance organizations for the elderly starting from the management with a positive attitude and leadership change. Strengthen organizational management strategies, emphasize having an integrated organizational culture, and support financial support to be easily accessible and sufficient to meet the needs of consumer groups. The results of the research are useful for health insurance companies to formulate policies to improve the efficiency of the accident health insurance organization for the elderly more effectively.

Discussion

Transformation leadership (tral) has direct impact ability to improving the efficiency of accident health insurance organizations (imea) most Equal to 0.38, followed by organizational culture (orcu) organizational management strategy (omat) and financial support (fisu) Statistically significant at the 0.01 with a path coefficient of 0.37 0.35 and 0.22 that transformation leadership (tral) increases, organizational management strategy (omat) organizational culture (orcu) financial support (fisu) andimproving the efficiency of accident health insurance organizations (imea) increases. transformation leadership (tral) reduce management strategy organizational (omat) organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) reduce and finding that transformation leadership (tral) and indirect impact ability to organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) with a path coefficient of 0.07 0.26 and 0.27 respectively.

Organizational management strategy (omat) has a direct impact ability to financial support (fisu) most equal to 0.25 followed by organizational culture (orcu) and improving the efficiency of accident health insurance organizations (imea) Statistically significant at the 0.01 with a path coefficient of 0.22 and 0.22 that organizational management strategy (omat) increases organizational culture financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) increases if organizational management strategy (omat) reduce organizational culture (orcu) financial (fisu) andimproving the efficiency of support accident health insurance organizations (imea) reduce and finding that organizational management strategy (omat) to indirect impact ability to financial (fisu) and improving the efficiency of accident health insurance organizations (imea) with a path coefficient of 0.33 and 0.34.

Organizational culture (orcu) has a direct influence on financial support (fisu) most equal to 0.39 followed by improving the efficiency of accident health insurance organizations (imea) Statistically significant at the 0.01 with a path coefficient of 0.22 that organizational culture (orcu) increase financial (fisu) and improving the efficiency of support accident health insurance organizations (imea) increase if organizational culture (orcu) reduce financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) reduce and finding that organizational culture (orcu) to indirect impact ability to improving the efficiency of accident health insurance organizations (imea) with a path coefficient of 0.21

Financial support (fisu) has a direct influence on improving the efficiency of accident health insurance organizations (imea) Statistically significant at the 0.01 with a path coefficient of 0.21 that financial support (fisu) increases, improving the efficiency of accident health insurance organizations (imea) increases at the same time if financial support (fisu)

reduce, improving the efficiency of accident health insurance organizations (imea) reduce.

Suggestions

This research The authors have suggestions on issues related to:improving the efficiency of accident health insurance organizations To build on this research. The following are as follows:

- 1. Other variables related to the approach should be studiedimproving the efficiency of accident health insurance organizations To compare the importance and to achieve greater comprehensiveness.
- 2. There should be a research study, evaluation, and follow-up guidelines improving the efficiency of accident health insurance organizations
- 3. There should be a research study on the effectiveness of accident health insurance organizations in the elderly.

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