

important factors on the utilization and influence the utilization of health services positively. Also health services utilization among insured was significantly higher than that of the uninsured households.

**Conclusion:** health insurance increased access to health care and utilization of health services. Health insurance can also be induced demand too. But increasing utilization through health insurance doesn't improve health outcomes.

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## HEALTH INSURANCE AND THE UTILIZATION OF HEALTH CARE: A SYSTEMATIC REVIEW

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**Background and aims:** All the countries are moving towards universal coverage insurance. In their ability to achieve universal coverage, it is likely that they would have similar effects on the health care utilization of the people who gained coverage. This study aimed to examine the relationship between health insurance status and utilization of health services.

**Methods:** We conducted a systematic review using five electronic databases (PubMed, Scopus, and Web of Science, ProQuest Medical Library, and Science Direct). We did the search up to April 2015. Two authors appraised the identified studies and then examined factors associated with the coverage and utilization of health insurance of the study. We used two synthesis approaches: narrative synthesis and vote-counting.

**Results:** According to inclusion criteria, 19 studies were included in the study. All retrieved articles were qualitative study. Age, Gender, Education, Marriage, Employment, Health status, insurance status, household size, Income, Inpatient and Outpatient services, Physician visit, and Emergency visit are