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Using mobile phone messages to help households understand and use public health insurance in Mardan, Pakistan

Submission date 05/02/2026	**Recruitment status** No longer recruiting	[_] Prospectively registered [X] Protocol
Registration date 23/02/2026	**Overall study status** Completed	[_] Statistical analysis plan [_] Results
Last Edited 09/02/2026	**Condition category** Other	[_] Individual participant data [X] Record updated in last year

Plain English summary of protocol
Plain English summary of protocol not provided at time of registration

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Study information

Scientific Title
Enhancing the impact of Pakistan's Social Health Protection Intitative (SHPI) via mobile phone-based awareness campaign in Mardan

Study objectives
The primary objective of this study is to assess whether targeted information delivered via mobile phones can improve awareness of eligibility, benefits, and procedures under a government-funded health insurance program that is being expanded to include outpatient services for poor households. The study further aims to examine whether improved awareness translates into higher registration and use of covered health services.

Ethics approval required
Ethics approval required

Ethics approval(s)
1. Submitted 21/01/2026, Khyber Medical University (3rd Floor, New Academic Block, KMU Main Campus, Phase V - Hayatabad, Peshawar, -, Pakistan; +92 91 9217703; oric@kmu.edu.pk), ref: -

2. Approved 01/04/2022, Friedrich-Alexander Universität Erlangen-Nürnberg, WISO Fakultät (Lange Gasse 20, Nürnberg, 90403, Germany; -; klaus.henselmann@fau.de), ref: -

Primary study design
Interventional

Allocation
Randomized controlled trial

Masking
Open (masking not used)

Control
Active

Assignment
Parallel

Purpose
Health services research

Study type(s)

Health condition(s) or problem(s) studied
Awareness, registration, and use of public health insurance and outpatient health services among low-income households in Mardan district, Pakistan.

Interventions
This study is an interventional randomized controlled trial. Eligible participants are randomly assigned at the household level to either an intervention group or a control group. Stratified randomization was applied, stratifying by geographic location and one of three poverty score groups, using a reproducible Stata protocol.

Participants in the intervention group receive three rounds of informational text messages (SMS) and automated voice calls. The text messages and voice calls convey standardized information on outpatient insurance entitlements and reference nearby empaneled health facilities. SMS messages are personalized by addressing recipients by name.

Participants in the control group receive no messages and are exposed only to standard information channels. Outcomes are measured using survey data collected during the study period and at the end of the study.

Intervention Type
Behavioural

Primary outcome(s)
1. Awareness about program measured using Binary = 1 if respondent knows the program by name (“Jwandun card”) or is aware of services (“extension to outpatient services”); measured at survey-respondent level at midline and endline

2. Knowledge index measured using PCA-based composite of a set of questions about program design features. These questions will be drafted after the second and third intervention round is designed to ensure alignment with information provided; measured at survey-respondent level at midline and endline

3. Awareness of eligibility measured using Binary= 1 if respondent reports that at least one household member has checked their eligibility via SMS, helpline or online portal, or has verified registration at a health facility; measured at household-level at midline and endline

4. Awareness of registration (extensive margin) measured using Binary = 1 if respondent reports that at least one household member has registered for Jwandun Card at a health facility; measured at household-level at midline and endline

5. Awarness of registration (intensive margin) measured using Ratio [0,1], Fraction of core household members reported as registered over total number of core household members; aggregated at household-level from member-level data at midline and endline

6. Outpatient care (OPC) visits measured using Top-coded sum over OPC visits within last 4 weeks reported for each core household member individually, ≥0; aggregated at household-level from member-level dataset at endline

7. Usage of empaneled facilities measured using Ratio [0,1], Fraction of visits to an empaneled facility over all reported OPC visits in last 4 weeks amongst core household members; aggregated at household-level from member-level dataset at endline

8. Insurance utilization measured using Binary = 1 if any household member reportedly used the insurance card to pay for outpatient care in the last four weeks; aggregated at household-level from member-level dataset at endline

Key secondary outcome(s)

Completion date
30/06/2026

Eligibility

Key inclusion criteria
1. The participant’s household is located in the study district of Mardan, Khyber Pakhtunkhwa, Pakistan.
2. The participant took part in a baseline household CAPI survey conducted between January and February 2025.
3. The participant is aged 18 years or older.
4. The participant owns a mobile phone capable of receiving SMS or voice calls and has consented to receive information via mobile phone from the research team.
5. The participant’s household has a poverty score at or below the eligibility threshold of 26, based on the latest poverty score data available to the research team.

Healthy volunteers allowed
No

Age group
Mixed

Lower age limit
18 Years

Upper age limit
100 Years

Sex
All

Total final enrolment
0

Key exclusion criteria
1. The participant’s household is not located in the study district of Mardan.
2. The participant did not participant in a baseline household CAPI survey .
3. The participant is younger than 18 years.
4. The participant does not own a mobile phone capable of receiving SMS or voice calls.
5. Participant did not provide consent to receive information via mobile phone from the research team.
5. The participant’s household has a poverty score above the eligibility threshold of 26, based on the latest poverty score data available to the research team.

Date of first enrolment
05/02/2026

Date of final enrolment
05/02/2026

Locations

Countries of recruitment
Pakistan

Sponsor information

Organisation
Hochschule Bonn-Rhein-Sieg

ROR
https://ror.org/04m2anh63

Organisation
Khyber Medical University

ROR
https://ror.org/00nv6q035

Organisation
Philipps University of Marburg

ROR
https://ror.org/01rdrb571

Funder(s)

Funder type

Funder Name
German Institute for Development Evaluation (DEval)

Results and Publications

Individual participant data (IPD) sharing plan

IPD sharing plan summary
Not expected to be made available

Study outputs

Output type	Details	Date created	Date added	Peer reviewed?	Patient-facing?
Protocol file		01/02/2026	05/02/2026	No	No