# The impact of travel-related factors on the use intention of medical tourists of travel allowance (case study: social security insurance)

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**Abstract:**

Due to the increase in the number of medical tourism trips and economic crisis conditions, travel insurance has become an important risk reduction strategy when making travel decisions. In addition, due to the "do-it-yourself" approach to organizing a medical trip instead of using tours planned by travel agencies, the importance of travel insurance has increased. However, few studies have investigated the purchase of individual travel insurance as a risk reduction strategy. Therefore, the purpose of this study is to investigate the impact of travel-related factors on the intention of medical tourists to use social security insurance travel allowance. The conceptual model of this study is based on the variables of insurance literacy, Perceived Health Risk, Health Consciousness, attitude and willingness to purchase travel insurance. Four hypothesized relationships were formulated to develop the conceptual model. Using simple random sampling, ٣٨٤ Iranian medical tourists participated in the study and answered the survey. The results showed that Insurance Literacy, Perceived Health Risk, Health Consciousness and Attitude towards Travel Insurance can be presented as a useful conceptual model for predicting and understanding factors affecting the willingness to purchase travel insurance. Therefore, adopting such strategies can reduce uncertainty in different ways and provide an acceptable level of safety and security to the traveler.

**Keywords:** Travel insurance, willingness to purchase, medical tourism, social security organization.