



Universal health coverage policy reform in Benue state, Nigeria:

Expanding financial protection for the vulnerable population

ACCESS | QUALITY | FINANCING | ACCOUNTABILITY

BACKGROUND

Inability to pay the out-of-pocket (OOP) is seen as one of the main impediments to access healthcare particularly for the poor and vulnerable.

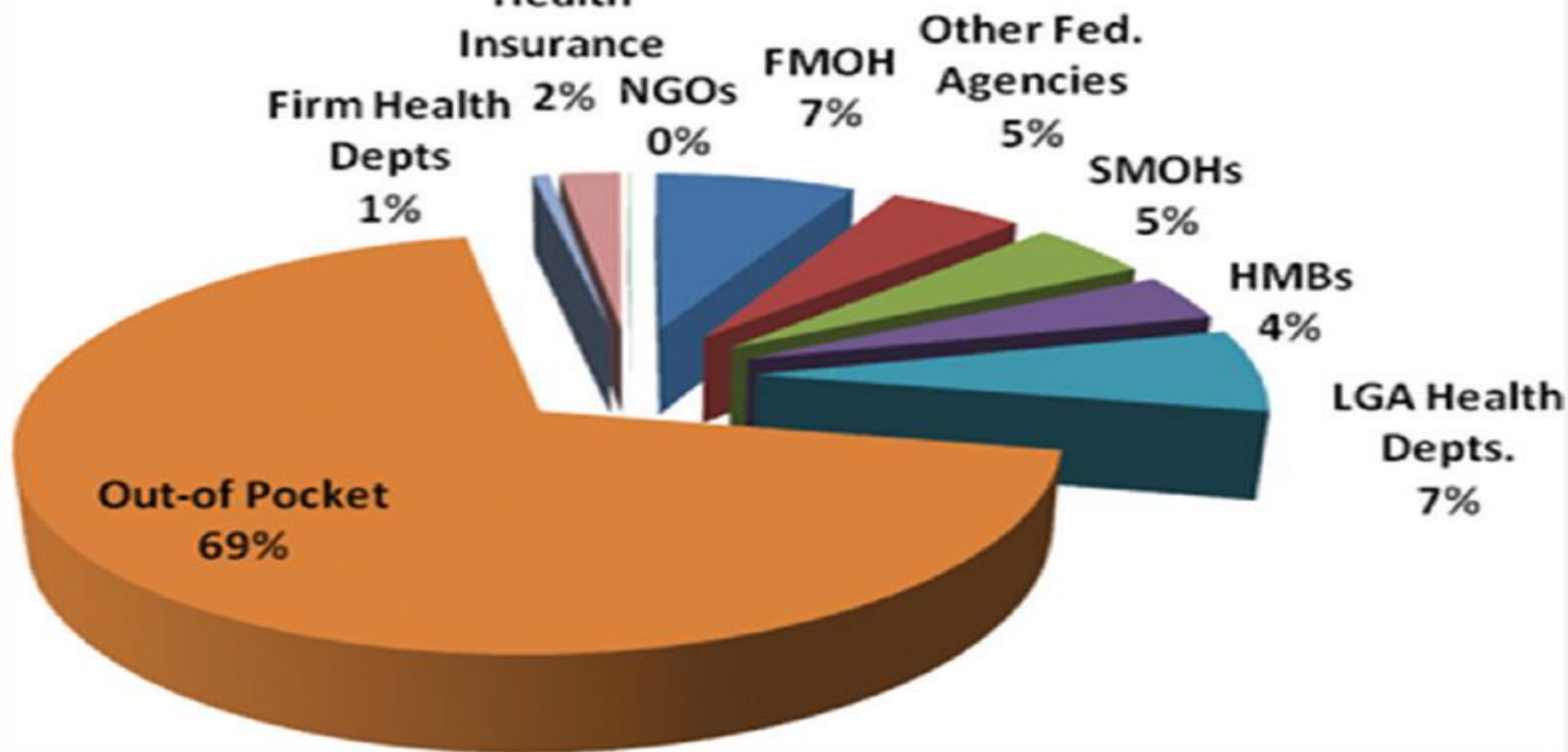
OOP payments create financial barriers that prevent about 85% of Nigerians yearly from seeking and receiving health services.

Health insurance has potential to increase health-care funding, thus improving access to care.

It also distributes the risks for catastrophic health expenditures between the extremes of economic scale of Nigerians and may become a solidarity mechanism between the sick and healthy, between the poor and the better-off.

BACKGROUND DATA

The Nigerian Health Naira: Financing Agents



DESCRIPTION

Through the CHAIN project, potential pathway contributing to advocacy for universal health coverage (UHC) was established.

Designed learning question, case studies and stories of change to identify the status of health insurance and challenges delaying take-off of health insurance.

A robust assessment to identify the states' health policy direction was conducted and disseminated among stake-holders.

Conducted Health financing analysis and household survey on health expenditure to contribute to reforms needed for an efficient state health insurance scheme.

The project supported delegates attending the public hearing to lend their voices leading to the passage of the State Social Health Insurance Scheme (SSHIS) act 2018.

LESSONS LEARNT

Awareness creation at community-level about the scheme, modalities, benefits and provisions need to be prioritised to provide a frame work for implementation and guidance for policy direction.

The need to integrate silo health insurance efforts to ensure a comprehensive and more effective implementation of the state scheme.

Need to find modalities for inclusion of the informal sector.

NEXT STEPS

Support advocacy for the bill to be signed into law Health Management Agency and institute health insurance scheme to guarantee citizen's rights to quality health-care as enshrined in the National Health Act, 2014.

Intensify advocacy for expansion of the health insurance laws to cover the informal sector and policy innovation that addresses access to health by vulnerable groups







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