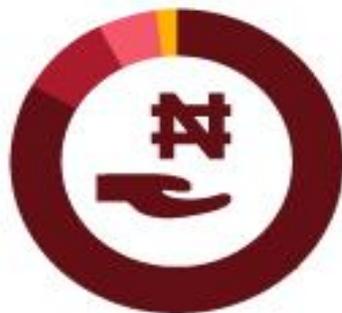




## Insurance Cover For All Nigerians Is Still A Far Cry From The Industry's Expectation



Which healthcare facility do you or your family members visit when ill?



How do you pay for healthcare?



Would you be willing to pay a small amount of money monthly/yearly for health insurance to allow you access healthcare when ill?



**78%**  
Yes



**22%**  
No

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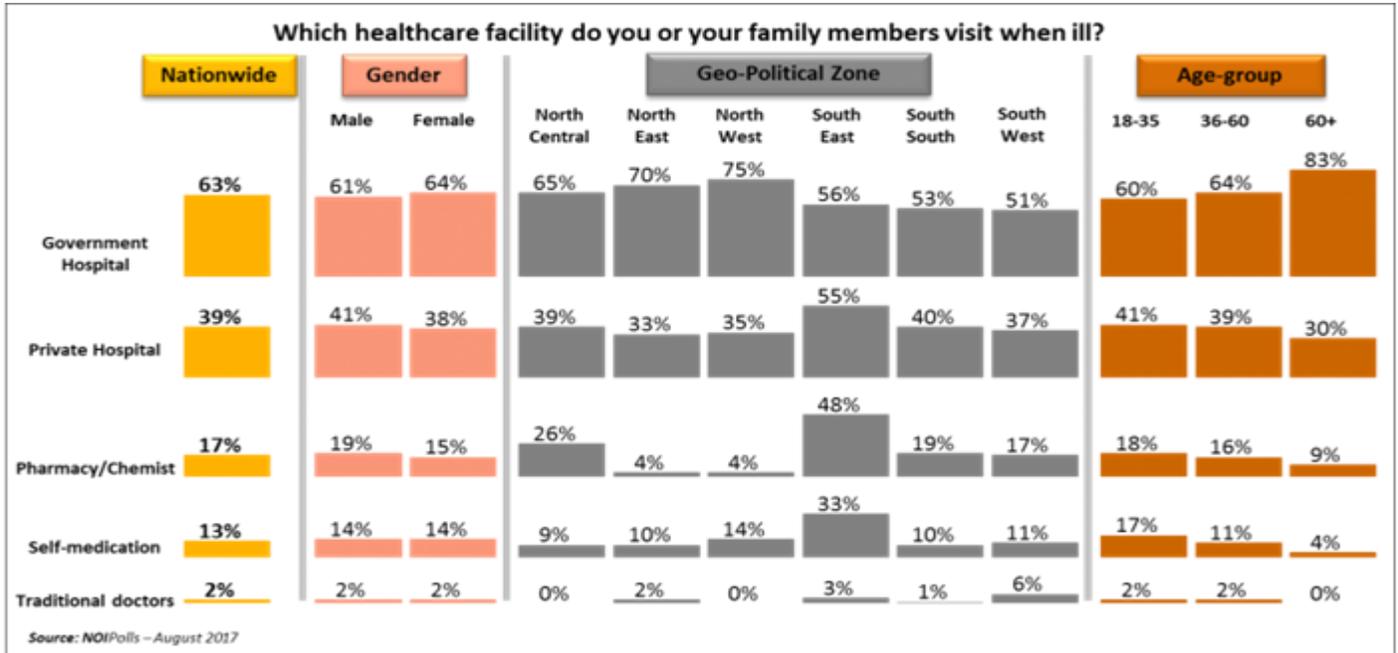
## WORLD HEALTH DAY COMMEMORATION

### Commemoration of World Health Day; Insurance Cover for All Nigerians Is Still A Far Cry from The Industry's Expectation

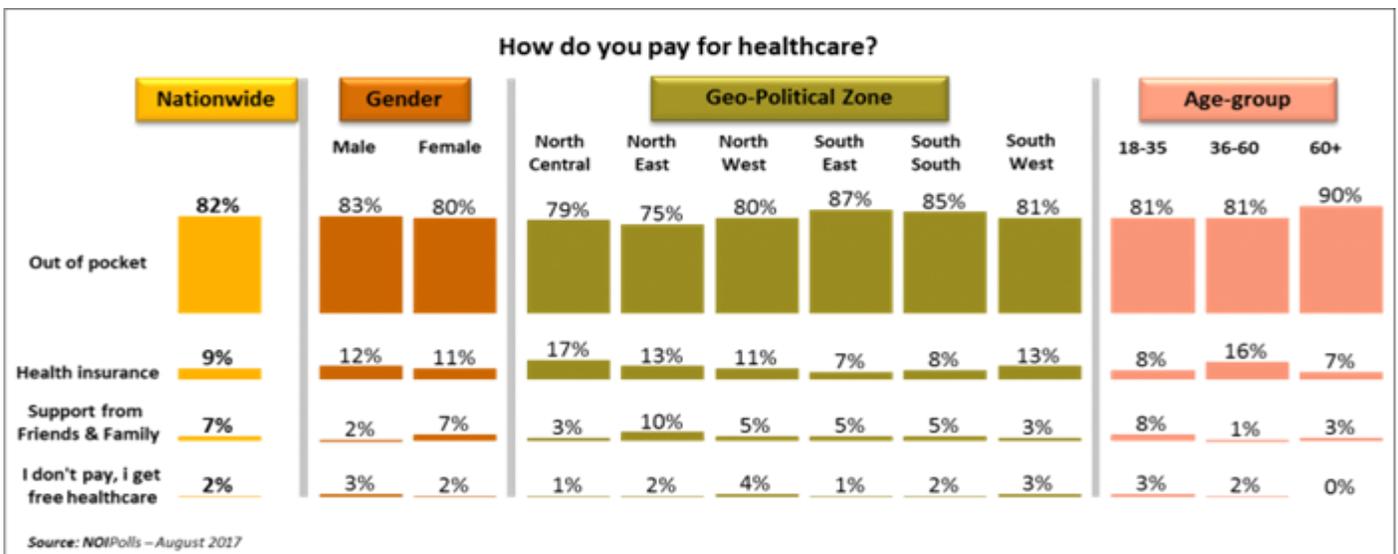
**Abuja, Nigeria. April 2<sup>nd</sup>, 2019** – The United Nations and World Health Organization observe World Health Day on the 7<sup>th</sup> of April each year and the aim is to raise awareness of the need to improve global health. The theme for the 2019 World Health Day is “Universal Health: Everyone, Everywhere”. The theme means that all people have access, without any kind of discrimination, to comprehensive quality services, wherever they need them, without facing financial difficulties. It requires the definition and implementation of policies and actions with a multisectoral approach to address the social determinants of health and promote the commitment of the whole society with health and well-being. Universal health is not just about ensuring everyone is covered, but that everyone has access to care when they need it, wherever they are.

In commemoration of the World Health Day, NOIPolls presents findings from its past poll on health insurance which was conducted in August 2017. The poll gauged the perception of Nigerians regarding health insurance in the country. Findings from the poll revealed that as many as 89 percent of the population pays for healthcare services out-of-pocket. This finding does not in any way coincide with the main purpose of the National Health Insurance Scheme (NHIS) which is primarily securing universal health coverage and access to adequate and affordable healthcare in order to improve the health status of Nigerians. Further findings from the poll revealed that only 9 percent claimed they have some form of health insurance, of which 71 percent indicated NHIS and 21 percent indicated Private Health Management Organizations (HMOs) as their provider. Interestingly, a substantial proportion of Nigerians (78 percent) who were not covered expressed willingness to pay a small amount of money monthly/yearly to get enrolled for health coverage.

The chart below showed that the most utilized healthcare facilities by Nigerians is government owned hospitals (primary, secondary and tertiary health facilities as revealed by majority of Nigerians (63 percent) interviewed. This was followed by respondents who visit private hospitals (39 percent) and Pharmacy/Chemist stores (17 percent), and those who self-medicate (13 percent) amongst others.

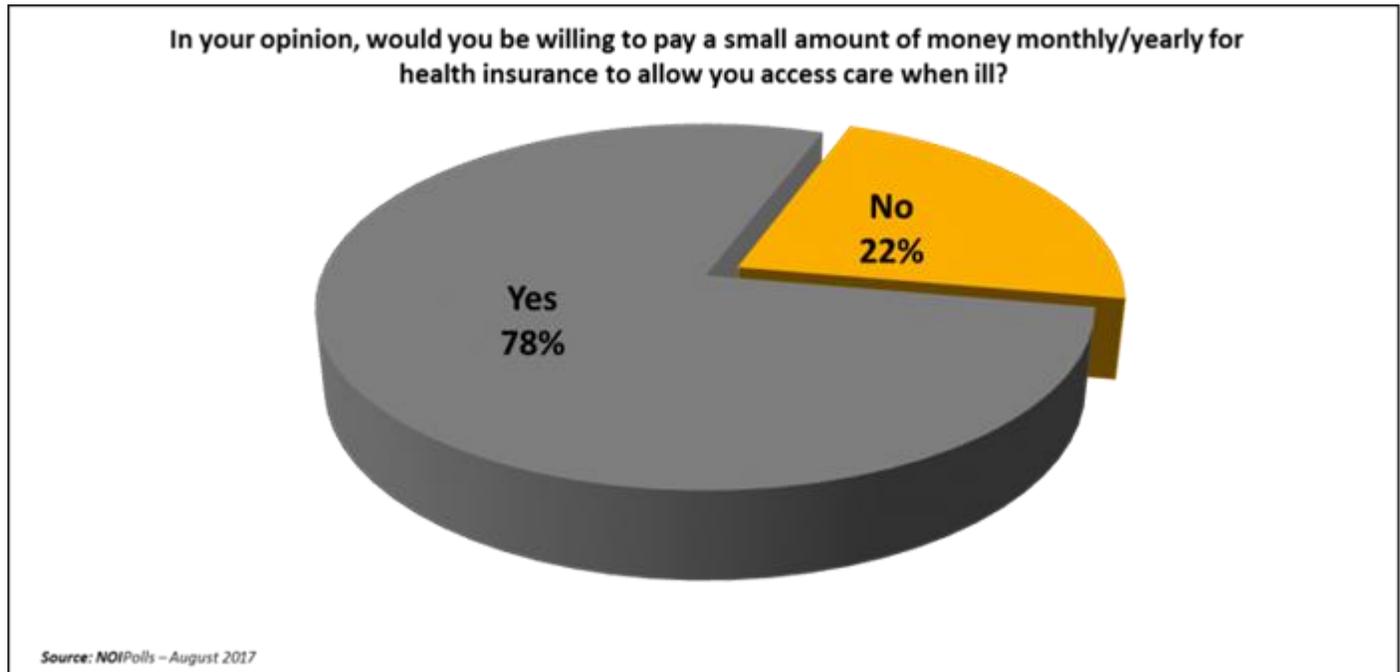


In order to probe further, when asked how they pay for healthcare services, most of the respondents (82 percent) reported that they pay “Out of pocket”, and this cuts across gender, geo-political zones and age groups. Further analysis indicated that a total of 89 percent actually pay out of pocket, since 7 percent of respondents said they received support from friends and family, which can also be categorised as out of pocket expenses. This was followed in a far distance by only 9 percent of the respondents who claimed that they access health care services using their health insurance scheme. This finding clearly highlights the low penetration of health insurance amongst the populace, which urgently needs to be bridged in order to achieve universal health coverage.



Subsequently, poll also ascertained the willingness of Nigerians who pay out of pocket to pay a small amount of money monthly or yearly (premium) in order to access healthcare services when they need it, especially in time of emergency. In response, 78 percent of the respondents expressed their willingness to pay a small amount to get enrolled into the health insurance scheme. Interestingly, during the course of the poll, some respondents made on

the spot inquiries on how to enrol on a health insurance scheme. These findings clearly demonstrate the critical need for sensitization and awareness campaigns to mobilize the citizenry on the need and benefits of health insurance.



In conclusion, contrary to the UN and WHO goal of ensuring that universal health for everyone everywhere, the poll revealed that 89 percent of Nigerians do not have any form of health insurance, thus they pay out of pockets to access healthcare services. Of this proportion, 78 percent expressed their willingness to pay a small amount of money to enable them access service whenever they fall ill. These findings clearly highlight the low penetration of health insurance across the country and calls for intensive sensitization and mass mobilisation of the populace.

It is gratifying that at least 10 Nigerian States have signed health insurance laws<sup>1</sup> to help in achieving equitable and sustainable health financing mechanism. Functional State health insurance schemes will help increase the pool of individuals with health insurance thereby driving down premiums. Finally, while it is critical for government to re-evaluate its current budgetary allocation to the health sector; it is also important for stakeholders to consider more sustainable ways to finance the sector through health insurance, and to mobilise the public to increase the pool of funds available for investment into the sector.

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<sup>1</sup> <http://www.connecteddevelopment.org/new-health-insurance-regimes-in-nigerian-states-will-signing-state-health-insurance-laws-lead-to-better-health-for-nigerian-citizens/>

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