

User experience with a health insurance coverage and benefit-package access: implications for policy implementation towards expansion in Nigeria

<b>Publons ID</b>	19525167
<b>Wos ID</b>	WOS:000374226800009
<b>Doi</b>	10.1093/heapol/czv068
<b>Title</b>	User experience with a health insurance coverage and benefit-package access: implications for policy implementation towards expansion in Nigeria
<b>First Author</b>	
<b>Last Author</b>	
<b>Authors</b>	Mohammed, S; Aji, B; Bermejo, JL; Souares, A; Dong, HJ; Sauerborn, R;
<b>Publish Date</b>	APR 2016
<b>Journal Name</b>	HEALTH POLICY AND PLANNING
<b>Citation</b>	2
<b>Abstract</b>	<p>a:4;i:0;s:621:"Background: Developing countries are devising strategies and mechanisms to expand coverage and benefit-package access for their citizens through national health insurance schemes (NHIS). In Nigeria, the scheme aims to provide affordable healthcare services to insured-persons and their dependants. However, inclusion of dependants is restricted to four biological children and a spouse per user. This study assesses the progress of implementation of the NHIS in Nigeria, relating to coverage and benefit-package access, and examines individual factors associated with the implementation, according to users' perspectives.";i:1;s:542:"Methods:aEuro integral A retrospective, cross-sectional survey was done between October 2010 and March 2011 in Kaduna state and 796 users were randomly interviewed. Questions regarding coverage of immediate-family members and access to benefit-package for treatment were analysed. Indicators of coverage and benefit-package access were each further aggregated and assessed by unit-weighted composite. The additive-ordinary least square regression model was used to identify user factors that may influence coverage and benefit-package access.";i:2;s:727:"Results:aEuro integral With respect to coverage, immediate-dependants were included for 62.3% of the users, and 49.6 rated this inclusion 'good' (49.6%). In contrast, 60.2% supported the abolishment of the policy restriction for non-inclusion of enrolees' additional children and spouses. With respect to benefit-package access, 82.7% of users had received full treatments, and 77.6% of them rated this as 'good'. Also, 14.4% of users had been refused treatments because they could not afford them. The coverage of immediate-dependants was associated with age, sex, educational status, children and enrolment duration. The benefit-package access was associated with types of providers, marital status and duration of enrolment.";i:3;s:324:"Conclusion:aEuro integral This study revealed that coverage of family members was relatively poor, while benefit-package access was more adequate. Non-inclusion of family members could hinder effective coverage by the scheme. Potential policy implications towards effective coverage and benefit-package access are discussed.";</p>
<b>Publish Type</b>	Journal
<b>Publish Year</b>	2016
<b>Page Begin</b>	346
<b>Page End</b>	355
<b>Issn</b>	0268-1080
<b>Eissn</b>	1460-2237
<b>Url</b>	<a href="https://www.webofscience.com/wos/woscc/full-record/WOS:000374226800009">https://www.webofscience.com/wos/woscc/full-record/WOS:000374226800009</a>
<b>Author</b>	Dr BUDI AJI, S.KM, M.Sc.