

PDF - KNOWLEDGE AWARENESS AND BENEFITS OF NATIONAL HEALTH INSURANCE SCHEME AMONG CIVIL SERVANT IN UYO LGA - researchcub.info

According to the World Health Organization (WHO) in 2005, Nigeria was ranked 197th out of 2000 nations; life expectancy was put at 48 years for male and 50 years for female while healthy life expectancy (HALE) for both sexes was put at 42 years. Nigeria accounts for 10% of global maternal mortality with 59,000 women dying annually from pregnancy and child birth; only 39% are delivered by skilled health professionals. In order to provide equitable distribution of health, the NHIS was introduced in Nigeria. The need for the establishment of the scheme was informed by the general poor state of the nation's healthcare services, excessive dependence and pressure on the government's provision of health facilities, dwindling funding of health care in the face of rising cost, poor integration of private health facilities in the nation's healthcare delivery system and overwhelming dependence on out-of-pocket expenses to purchase health.

Like any other insurance scheme, the premium for the NHIS is the amount charged by the insurance compared with the promise to pay for any eventual "covered medical treatment" for the designated "coverage". Consequently health insurance makes it possible to substitute a small but certain cost for a larger but uncertain loss (chain) under an arrangement in which the healthy majority compensate for the risks and costs of the unfortunate ill minority. The NHIS currently represents 15% of one's basic salary. The employer is to pay 10% while the employee contributes 5% of his/her basic salary to enjoy healthcare benefits. The contribution made by the insured person entitles his/her spouse and four children under the age of 18 to full health benefits (FMH 2005).

NHIS was designed to provide minimum economic security for workers with regard to unfavorable losses resulting from accidental injury, sickness, old age, unemployment and premature death of family wage earner. NHIS is made compulsory because the government based on past experiences predicted that some citizens cannot engage in the scheme and the government also has the duty to protect the general welfare of all citizens (Ibiwoye and Adedeke, 2007). It is also the government's belief that NHIS will help to break the vicious cycle of poverty in the country. It is also a form of social support for workers (Jutting, 2003). There is lack of health care coverage and little equity. Access to healthcare is limited and most Nigerians are unable to pay for health services and health facilities are far from being equitably distributed. All these contributed to the limitation in health services (Samin and Awe, 2009). The available health services are very expensive and the common man cannot afford it; only the privileged few can get access to good health. This study aims at assessing the level of knowledge, awareness and benefits of NHIS to the civil servants in Uyo LGA.

1.2 STATEMENT OF THE PROBLEM

Insurance is a veritable tool for healthcare financing, it has been used by most advanced countries in its various forms to fund healthcare. It is only recently being applied by poorer developing nations to address the glaring problem of inadequate healthcare provision, which was hitherto financed exclusively from public taxation. The health sector can be subdivided into two main categories, healthcare infrastructure and healthcare financing. Health funding relates directly to all production and financial activities and resources expended on goods and services consumed by or provided to the human population for the purpose of improving health.

Awareness and interest towards government policies and programs can be aroused by individual attitude

and behaviour. Whenever there are negative perception and attitude and knowledge towards these policies and programs, such policies and programs are bound to fail. Awareness of these government programs and activities makes the governed to have positive attitude and perception towards these programs, thus, improving their participation and responsiveness to these programs. The National Health Insurance Scheme (NHIS) was introduced in Nigeria with the promulgation of degree No. 35 of 1999.5 with the broad objective of ensuring that every Nigerian has access to good health care services at affordable costs. Participants are expected to pay capitation fees to licensed Health Maintenance Organizations (HMOs), which would allow the subscriber to have access to registered health care providers. In this degree, Federal Executive Council approved National Health

Insurance Council (NHIC) as an omnibus regulator of the entire NHIS, which perhaps will correspond to the institution/corporate body. Also National Health Insurance Fund (NHIF) was established to manage deductions from public sector employees and employers while HMO would receive contributions from their organized private sector counterparts. These study seek to determine the level of knowledge, awareness and benefits of NHIS among civil servants in Uyo LGA.

1.3 OBJECTIVES OF THE STUDY

The following are the objectives of this study:

To examine the level of knowledge and awareness of NHIS among civil servants in Uyo LGA.

To identify the benefits of NHIS among the civil servants in Uyo LGA.

To determine the factors limiting the successful implementation of NHIS in Uyo LGA.

1.4 RESEARCH QUESTIONS

What is the level of knowledge and awareness of NHIS among civil servants in Uyo LGA?

What are the benefits of NHIS among the civil servants in Uyo LGA?

What are the factors limiting the successful implementation of NHIS in Uyo LGA?

1.6 SIGNIFICANCE OF THE STUDY

The following are the significance of this study:

Given the inefficiencies experienced in public hospitals, it was expected that the populace would readily embrace the scheme. For some reason this does not appear to be the reality. Outcome of this study will increase the knowledge, awareness of NHIS in Uyo LGA by making the civil servants understand the benefits of the scheme.

This research will also serve as a resource base to other scholars and researchers interested in carrying out further research in this field subsequently, if applied will go to an extent to provide new explanation to the topic

1.7 SCOPE/LIMITATIONS OF THE STUDY

This study will cover all the objectives of NHIS and the benefits with a view of increasing the knowledge and awareness of the scheme.

LIMITATION OF STUDY

Financial constraint- Insufficient fund tends to impede the efficiency of the researcher in sourcing for the relevant materials, literature or information and in the process of data collection (internet, questionnaire and interview).

Time constraint- The researcher will simultaneously engage in this study with other academic work. This consequently will cut down on the time devoted for the research work.

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