

**Assessment of National Health Insurance Scheme in Taraba State**

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Lead City University, Ibadan, Oyo State, Nigeria**

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## Certification

This is to certify that this work was carried out by **Shanka Buba OTUEMHOBE** with matriculation number **LCU/PG/001165** under my supervision in the Department of Politics and International Relations, Faculty of Management and Social Sciences, Lead City University, Ibadan.

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## **Dedication**

I wish to dedicate this Thesis to the Almighty God.

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## Acknowledgement

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Even though the above-mentioned institutions and persons have assisted in the process of this research work, I alone stand responsible for the errors, if any, found in the work.

## Abstract

The establishment of National Health Insurance scheme in Nigeria was targeted at making Health care accessible to all Nigerians through a prepaid arrangement with huge projected benefits to the enrolees. The instances of out-of-pocket payments for Health care services is a burden to people especially under circumstances that people in need of such do not have such resources to pay the bills. The plan to get workers and other enrolees to contribute to the scheme through monthly deductions from their earnings into a common pool to meet the needs of those who fall ill is the core of NHIS. Decision-making and human capital theories are used to explain the study. The study adopted a systematic investigation process and empirical data (questionnaire) on the subject of study was used for data collection and was distributed among the adult population of both sexes residing or employed in public service with locations in Taraba State as their stations. Data was analysed using quantitative and qualitative approaches. This research assessed National Health Insurance Scheme in Taraba State and the findings point to multiple reasons why the scheme is not fully accessible to the populace, ranging from structural defects to the culture of the people for whom the scheme is targeted. Also, the impact, functional state and implementation of National Health Insurance Scheme in Taraba State is poor due to lack of adequate information about the scheme among people in most rural settings which is a major factor militating against the success of NHIS in the State. The study therefore recommended that an active orientation to keep enrolees informed of all benefits and operational terms of the scheme is necessary and also attention should be given to upgrading health facilities to acceptable standards so that they can be able to meet growing healthcare challenges.

**Keywords:** Healthcare, National Health Insurance Scheme, Nigeria, Taraba State

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## List of Acronyms

<b>Abbreviation</b>	<b>Meaning</b>
ACA	Affordable Care Act
AIDS	Acquired Immunodeficiency Syndrome
CBHI	Community Based Health Insurance
CBHI	Community Based Health Insurance
CBHIS	Community-Based Health Insurance Schemes
CHAG	Christian Health Association of Ghana
CMS	Council for Medical Schemes
CQC	Care Quality Commission
D.O	Doctors of Osteopathy
DHISs	District Health Insurance Schemes
DMHIS	District-wide Mutual Health Insurance Schemes
ESIC	Employers' State Insurance Corporation
FFS	Fee-For-Service
FT	Foundation Trusts
GDP	Gross Domestic Product
G-DRGs	Ghana Diagnostic Related Groupings
GHS	Ghana Health Service
GIFSHIP	Group, Individual and Family Social Health Insurance Programme
PMJAY	Pradhan Mantri Jan Arogya Yojana
GP	General Practitioner
HCF	Health Care Facilities

HCP	Health Care Providers
HMO	Health Maintenance Organisation
ICT	Information and Communication Technologies
ICU	Intensive Care Unit
MCH	Maternal and Child Health
MD	Medical Doctors
MDG	Millennium Development Goals
NHI	National Health Insurance
NHIA	National Health Insurance Authority
NHIF	National Health Insurance Fund
NHIF	National Hospital Insurance Fund
NHIS	National Health Insurance Scheme
NHP	National Health Policy
NHS	National Health Service
NIC	National Insurance Contributions
NICE	National Institute for Health and Clinical Excellence
NYSC	National Youth Service Corps
OAUHC	Obafemi Awolowo University Health Centre
OB/GYN	Obstetrician/Gynaecologist
OOP	Out-Of-Pocket
OOPE	Out-Of-Pocket Expenditure
PCT	Primary Care Trusts
PHI	Private Health Insurance

PMI	Private Medical Insurance
SHA	Strategic Health Authorities
SHI	Statutory Health Insurance
SHIS	State Health Insurance Scheme
SSNIT	Social Security and National Insurance Trust
THE	Total Health Expenditure
UHC	Universal Health Coverage
UHC	Universal Health Coverage
UHI	Universal Health Insurance
UK/NHS	United Kingdom National Health Service
WHO	World Health Organisation

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