
ASSESSMENT OF THE LEVEL OF AWARENESS OF THE EFFECTIVENESS OF NATIONAL HEALTH INSURANCE SCHEME AMONG WORKERS IN KADUNA METROPOLIS, NIGERIA.

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Abstract: *The perennial problems in Nigeria's health system informed the decision by the government in 1999 to sign into law the National Health Insurance Scheme (NHIS) which was meant to serve as a major strategy for effecting the needed change, in function, form, structure and performance of Nigeria's health system. However, there is perceived lack of awareness of the effectiveness of NHIS among workers resulting to non acceptance and enrolment in the scheme. This study assessed the level of awareness of the effectiveness of (NHIS) in selected Federal Establishments in Kaduna Metropolis. The study is a survey design; data were obtained by questionnaire, textbook, journals, conference paper etc. A total of 200 questionnaires were administered but 151 were recovered valid and analyzed using simple percentage and frequency tables. The analysis was done through the use of Statistical Package for Social Sciences (SPSS) version 19.0. Analysis of Variance (ANOVA) (f) was used to test the hypothesis, decision of significant difference among variables were based on 5% (0.05) A significant value that is less than 0.05 was adjudged and the null hypothesis accepted. The study also used the multi stage approach to select the federal establishment and respondents respectively. The study found that, there is a very high level of awareness of NHIS among workers, the performance of healthcare providers is satisfactory, the workers have positive attitudinal disposition towards the utilization of the National Health Insurance Scheme (NHIS), and therefore, there is a high level of acceptance of the scheme. The study concludes that the National Health Insurance Scheme (NHIS) is effective and it is embraced by workers in Kaduna Metropolis. The study hence recommended among others that NHIS awareness should be spread across to the states and private establishment in Kaduna Metropolis.*

Keywords: National Health Insurance Scheme (NHIS), Awareness, Workers, Acceptance.

Introduction

A healthy population is an indispensable resource for rapid social-economic and sustainable development all over the world. That is why a lot of emphasis is been placed on the need for quality healthcare delivery to citizens globally. Health is said to be wealth and a healthy nation is a wealthy nation. Despite this indisputable fact most countries in Africa are still faced with the challenges of providing quality healthcare services to their citizens. In particular Nigeria which is said to be the most populous country in the Sub-Saharan Africa with estimated population of over 140million people, provision of quality, accessible and affordable healthcare remains a serious problem and this could be attributed to shortage of personnel, inadequate and outdated medical equipment's, poor funding, inconsistent policies and corruption in the health sector. Nigeria is ranked low in health care delivery by international organizations, in 2010 for instance World Health

Organization (WHO) report ranked Nigeria 197 out of 200 countries; this is simply an indication of how porous Nigeria's health sector has performed in the past years.

In an attempt to tackle this precarious situation in the health sector and to provide universal access to quality health care services in the country, various health policies and programmes were made by successive government in the country, which include the establishment of primary health care centers, general and tertiary hospitals. These perennial problems also informed the decision of government on May 10, 1999 to sign into law the National Health Insurance Scheme (NHIS) Decree Number 35 which was meant to serve as a major strategy for effecting the needed change in function, form, structure and performance of Nigeria's health system. The scheme, aimed at providing easy access to health care for all Nigeria at an affordable cost, and through various pre-payment system covering employees of the formal sector, self-employed as well as rural communities, the poor and vulnerable group was launched by President Olusegun Obasanjo, while access to the healthcare commenced in September 2005.

Kaduna state is just like other states in Nigeria where National Health Insurance Scheme (NHIS) has been introduced to improve the healthcare delivery. It has been rated by Health Maintenance Organization Register 2012 as the state with highest numbers of enrollees in the North-West Zone of Nigeria with 187,455 enrollees that have registered with their different Health Maintenance Organizations (HMO), also there are 122 Primary health facilities, 52 Secondary Health facilities, 61 Community pharmacy, 11 Private laboratories, 6 Dental clinics, 7 Eye clinics, 5 X-ray/USS Centers, 1 Physiotherapy center and 2 Orthopedics centers. All these are NHIS approved facilities meant to provide workers with access to healthcare services and in the same vein ensure the effectiveness of scheme in the state. However, the number of enrollee in Kaduna state does not commensurate with the number of workers in the state. There is perceived lack of awareness of the effectiveness of NHIS among workers resulting to non acceptance and enrolment in the scheme. It is against this backdrop that this study examines workers level of awareness of the effectiveness of National Health Insurance Scheme in selected federal establishments in Kaduna metropolis.

Research Question and Research Hypothesis

Based on the research objective, the following research question and hypothesis were raised to guide the study:

- What is the level of awareness and acceptance of NHIS among workers in Kaduna State?

HO₁: There is no significant difference in respondent's awareness and acceptance of the effectiveness of NHIS among workers in Kaduna stated.

Materials and Method

Kaduna is the study is located within the North-west geographical region of the country, lying between latitude $09^{\circ} 21'$ and $11^{\circ} 33'$ North of the equator and $6^{\circ} 10'$ and $08^{\circ} 50'$ East of the Greenwich Meridian, occupying a land mass about $48,473.2\text{Km}^2$ and a total population of 6,066,562. Kaduna is served by the Kaduna International Airport, has Kaduna State University, Kaduna Polytechnic, National Teacher Institute, and Nigeria Defence Academy. The city has some of the best well equipped health facilities in the North part of Nigeria, the Barau Diko Specialist Hospital, St. Gerald Hospital, 44 Army Reference Hospital and other private hospitals within the Metropolis. All the two thousand four hundred and thirty-six (2436) workers in the selected federal establishments in Kaduna were used as the population of study. The study employed the survey method and the use of available materials on National Health Insurance Scheme (NHIS). Data were collected using two main sources: the primary sources and secondary sources. The primary data were gathered through the use of survey instruments particularly the administration of questionnaires. The secondary data on the other hand involved documents, materials on NHIS, textbooks, journals Report Newspapers Magazines and the internet. The study utilized multi stage techniques. The purposive method was used to select the federal establishments which included ministry of Agriculture, Defense and Federal Road Safety Corp and the random sampling method was used to select respondents for the study, using the lists of staff obtained from each establishments. The sample size for the study consists of two hundred (200) respondents to be selected from the study population. The study used the descriptive and inferential statistics tools. The descriptive tool includes the use of simple percentage; frequency distribution table etc. while for the inferential statistics, Analysis of Variance (ANOVA) was used to test the hypotheses.

Results

The summary of the most important information and data collected on the Workers Acceptance and Awareness of National Health Insurance Scheme. However, it is important to note that the interpretations of the data dwelt mainly on the overall totals.

Awareness of National Health Insurance Scheme (NHIS)

The research enquires to know the level of awareness of NHIS among the workers from selected establishment. Table 1 reveals that 149 (98.7%) of the respondents were aware of NHIS while 2 (1.3%) were not aware of NHIS. The analysis of the table indicates that there is very high level of awareness of NHIS among workers in the selected organization.

Number of Respondents Registered

The researcher sought to know the numbers of respondents registered with NHIS. Table 2 Indicated that 138 (91.4) of the respondents are registered with NHIS while 13 (8.6%) are not registered with NHIS. This means that greater numbers of respondents are registered with NHIS which could be attributed to their level of awareness of the scheme.

Access to Healthcare Services

The researcher sought to know from the respondent if they have access to health services through NHIS. Table 3 revealed strong indication of access to healthcare services with 129 (85.6%) indicated that they have access to healthcare services through NHIS while 22(14.6%) indicated that they don't have access to healthcare services. Judging from the result obtained in this table it could be deduced that greater number of the respondent have access to health care services through NHIS. One could also attribute this to their level of registration as shown in table 2.

Respondent Rating on their Access to Health Care Services

The researcher sought to know how the respondents rate their access to health care services under NHIS as a means to knowing the effectiveness of the scheme in provision of adequate health care need of the workers. Table 4 shows that respondents are satisfied with their accessed to health care services under NHIS with 77(51%) of the respondents saying they were satisfied, closely followed by 28 (18.5%) who were undecided 15 (9.9%), 8 (5.3%) and 23 (15.2%) of the respondents indicated that they are highly satisfied, highly unsatisfied and unsatisfied respectively. This is a clearly indication that greater number of the worker are satisfied with access to healthcare services they receive under NHIS. Therefore, NHIS is very effective in meeting the health needs of the workers.

Level of Acceptance of NHIS

The researcher sought to know the level of acceptance of NHIS from the respondents. Table 5 revealed strong indication that the respondents have accepted the scheme with a total of 131 (86.8%) respondents indicated Yes while 20 (13.2) of the respondents revealed No that they do not accept NHIS. From the result one could say that the scheme is a policy that is well embrace by the workers and they want it to continue to exist.

Testing of Hypothesis

Ho: There is no significant difference in respondent's awareness and acceptance of the effectiveness of NHIS among workers in Kaduna state.

Decision

The calculated F statistics with critical (table) value using the within Df (3) and the B/W Df (2) at the 0.05 level of significance is 9.55. The calculated value of 0.05 is less than the critical value 9.55 Df at 0.05 level of significance. Therefore we accept the Null hypothesis and conclude that there is no significant different among respondents awareness and acceptance of NHIS. In essence, there is high level of awareness of National Health Insurance Scheme among respondents as indicated in Table 1. The respondents overwhelmingly indicated that they are aware of the National Health Insurance Scheme.

Discussion

The result from Table 1 and 2 revealed that there is a very high level of awareness of NHIS among workers from the selected federal establishment in Kaduna metropolis and this could be the major reason for the high registration level recorded by the workers. Sanusi *et al.* (2009), Agba (2010) collaborated this finding that there is high level of awareness of NHIS among workers. However, this contradicts the view of Hamza (2002) who was of the opinion that there is a very low level of awareness of NHIS among civil servants.

The findings from table 3 revealed that majority of the respondents have access to healthcare services through NHIS, this collaborated with earlier study by Agba (2010) that revealed that a lot of people have accessed to healthcare services through National Health Insurance Scheme (NHIS).

The finding from table 4 and 5 revealed that the respondents were satisfied with the services they received from their health care providers such services includes treatment of illness, prescription of drug, consultation of doctors and other services available on the NHIS list. Also the respondents lauded the performances of their healthcare providers as good. This is an indication that the workers were encouraged by the performances of their healthcare providers in the delivery of the healthcare services to them through NHIS. This contradicts the findings of Agba *et al.* (2010) Onyedibe *et al.* (2012) who were of the view that healthcare providers perform poor due to the fact there are inadequate medical personnel for the healthcare providers which was an impediment for ensuring healthcare delivery to the enrollee of NHIS and that many enrollee of NHIS are still operating on the Fee-for-service in privates or public hospitals.

The findings from Table 10 revealed that majority of the respondents are enthusiastic about NHIS and have embraced the scheme. They also have a positive attitudinal disposition towards the utilization of the scheme; they don't see the scheme as a waste of time. However, in as much as the respondents have a positive attitude towards the utilization of NHIS and they want the scheme to continue, they expressed their unwillingness to pay more income or premium in order to sustain the continuity of the scheme. This collaborated with earlier studies carried out by Okaro *et al.* (2010), Sabitu *et al.* (2005) and Hamza (2002) who were of the opinion that the enrollees of have a good attitudinal disposition towards the utilization of the National Health Insurance Scheme (NHIS). However, this contradicts the earlier study done by Sanusi *et al.* (2009) that revealed that enrollees of who have been treated under the scheme had showed negative attitude and acceptance towards further utilization of the scheme and feels the scheme should be discontinued.

Conclusion

From the result of our investigation, we have concluded the following:

- i. There is a very high level of aware of National Health Insurance Scheme among workers in Kaduna Metropolis.

- ii. The health care providers Kaduna Metropolis performed well in the delivery of healthcare services to workers.
- iii. The workers have positive attitudinal disposition towards the utilization of the scheme and have accepted the scheme.

Recommendations

From the conclusion of the study, the following recommendation are hereby made

- i. There should be widespread and more awareness of NHIS among the private and state establishments in Kaduna Metropolis, so that workers in other establishments within the state will also benefit from the scheme.
- ii. Health care providers should be provided with modern healthcare facilities in order to ensure that the healthcare providers perform better in the delivery of health care services to workers.
- iii. There should more funding for the scheme in order to sustain the continuity of the scheme and this will in turn encourage the workers not to change their attitude towards the utilization of the scheme.

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Table 1: Awareness of NHIS

Response	Agric.	MOD	FRSC	Total	Percentage (%)
Aware	39	51	59	149	98.7
Not Aware	0	1	1	2	1.3
Total	39	52	60	151	100

Source: Field Work, 2013.

Table 2: Number of Respondents Registered

Response	Agric.	MOD	FRSC	Total	Percentage (%)
Yes	38	50	50	138	91.4
No	1	2	10	13	8.6
Total	39	52	60	151	100

Source: Field Work, 2013.

Table 3: Access to Healthcare Services

Response	Agric.	MOD	FRSC	Total	Percentage (%)
Yes	36	45	48	129	85.4
No	3	7	12	22	14.6
Total	39	52	60	151	100

Source: Field Work, 2013.

Table 4: Respondents Rating on their Access to Health Care Service

Response	Agric.	FRSC	Total	Percentage (%)
Highly Satisfied	7	3	15	9.9
Satisfied	19	36	77	51
Undecided	4	14	28	18.5
Unsatisfied	4	7	23	15.5
Highly Unsatisfied	5	0	8	5.3
Total	39	60	151	100

Source: Field Work, 2013.

Table 5: Level of Acceptance of NHIS

Response	Agric.	MOD	FRSC	Total	Percentage (%)
Yes	35	39	57	131	86.8
No	4	13	3	20	13.2
Total	39	52	60	151	100

Source: Field Work, 2013.

Table 6: ANOVA Summary Table

Source of Variation	Sum of Squares	Df	M S	F	T
B /Wss	11 2.3	$K - 1 = 3 - 1 = 2$	56.2		
Wss	36 92.5	$N - K = 6 - 3 = 3$	1230.6	0.05	➤ 0.05
Tss	38 04.8	$N - 1 = 6 - 1 = 5$			

Source: Field Work, 2013.

Reference to this paper should be made as follows: Owu, E. *et al.* (2014), Assessment of the Level of Awareness of the Effectiveness of National Health Insurance Scheme among Workers in Kaduna Metropolis, Nigeria. *J. of Education and Policy Review*, Vol. 6, No. 2, Pp. 43 – 51.
