

Preamble

The successful implementation of Health Insurance is crucial for achieving Universal Health Coverage (UHC) and Sustainable Development Goals (SDGs), as Health insurance provides financial protection, access to essential services, equity, and sustainability. Nigeria's National Health Insurance Authority (NHIA) aims to achieve UHC and improve health outcomes. The operationalisation of the NHIA is a critical step towards achieving Universal Health Coverage in the country. Accelerating its implementation is critical to improving the health outcomes and well-being of Nigerians. However, it requires a coordinated effort between the government, private sector, and civil society organisations, with the NHIA providing leadership, regulation, and support for healthcare providers and consumers.

Policy Dialogue Declaration

The Health Financing Policy Dialogue on Accelerating the Implementation of the NHIA Act to Improve health insurance coverage in Nigeria had participants from the government, private sector, non-formal sector, media, health professionals, and community representatives who all recognised the critical role of health insurance in achieving UHC and its contribution to financial risk protection, equitable access to essential health services, and the sustainability of the health system.

The participants also acknowledged that Universal Health Coverage is central to achieving the Sustainable Development Goals (SDGs), particularly SDG 3.8, which aims to establish a resilient and sustainable health system that provides quality essential health services to all, irrespective of their socio-economic status or geographical location. They agreed that there is an urgent need to accelerate the implementation of the National Health Insurance Authority (NHIA) Act as a vital step towards improving health insurance coverage in Nigeria, noting the challenges faced by the then National Health Insurance Scheme (NHIS), which include low coverage rates, limited awareness among the population, its non-compulsory nature, weak governance structures, inadequate healthcare infrastructure, non-inclusion of health insurance coverage for people living with disabilities and ineffective regulatory frameworks.

Having emphasised the importance of collaboration, transparency, accountability, and effective stakeholder engagement to drive the successful implementation of the NHIA Act, the participants also recognised the importance of addressing critical challenges, such as low awareness of health insurance, the need for inclusion of people living with disabilities in decision-making processes, limited health infrastructure, weak governance structures, and inadequate funding.



INCREASED AWARENESS

Recognising the need to address the low coverage rates and limited awareness among the population regarding health insurance schemes, the NHIA should launch targeted awareness campaigns and outreach programmes. These initiatives should focus on enhancing the understanding and uptake of health insurance, emphasising its inclusive nature and benefits.



IMPROVED HEALTHCARE DELIVERY

Acknowledging the prevailing perception that health insurance primarily benefits the wealthy, the government should strengthen quality assurance mechanisms, patient feedback systems and the establishment of continuous professional development programmes. These efforts will enhance the quality of healthcare delivery, ensure accountability and responsiveness to patients' needs, and dispel misconceptions about accessibility to health insurance.



ENHANCED STAKEHOLDER ENGAGEMENT

Recognising the importance of collaboration and engagement between the government, healthcare providers, civil society organisations, private sector actors, and development partners, the NHIA should foster an environment of transparency, accountability, and involvement of all stakeholders, which will ensure the effective implementation of the NHIA Act and promote a coordinated approach towards achieving Universal Health Coverage.



STATE-LEVEL IMPLEMENTATION

To ensure effective governance, coordination, and monitoring of health insurance programmes, the NHIA should establish robust state-level accountability frameworks, engage state authorities, and establish clear lines of responsibility for implementing the NHIA Act at the state level.



INNOVATIVE FINANCING MECHANISMS

Recognising the need for diversified funding sources and financial sustainability, the NHIA and relevant stakeholders should explore innovative financing mechanisms, including public-private partnerships and collaborations with donors. These efforts will augment the financial resources available for health insurance programmes and reduce reliance on traditional funding channels.



TARGETED INCLUSION

To ensure equitable access to healthcare services, the NHIA should prioritise vulnerable populations, including older people, women, and children, in policy planning and implementation discussions. Developing targeted policies, programmes, and interventions that address their specific healthcare needs and ensure their inclusion in health insurance coverage is crucial.



HUMAN RESOURCES FOR HEALTH

Recognising the shortage of skilled healthcare professionals, the government should ensure the implementation of targeted recruitment efforts, training programmes, and retention strategies. These initiatives will address the human resource challenges in the health sector and ensure the availability of a competent workforce to support the implementation of the NHIA Act.



IMPROVED GOVERNANCE STRUCTURES

The NHIA should strengthen governance structures, regulatory frameworks, and infrastructure investments to optimise service delivery and health outcomes. These measures will enhance the management of health resources, including personnel and equipment, and improve health services for all.



COMPREHENSIVE AWARENESS CAMPAIGNS

Recognising the importance of raising awareness and building capacity regarding the Basic Healthcare Provision Fund (BHCPF), the NHIA should conduct comprehensive awareness campaigns and capacity-building initiatives. These efforts should target various levels of government and health providers, ensuring a thorough understanding and utilisation of the BHCPF.



INTERSECTORAL COLLABORATION

There is a need for coordinated intersectoral collaboration efforts, which the NHIA should champion; to promote effective oversight and collaboration among stakeholders involved in implementing the NHIA Act to ensure close cooperation between the government, healthcare providers, civil society organisations, private sector actors, and development partners.

Conclusion

The Health Financing Policy Dialogue emphasised the critical need to accelerate the implementation of the NHIA Act towards achieving Universal Health Coverage (UHC) and its benefits in financial risk protection and equitable access to essential health services. Recognising the challenges the then National Health Insurance Scheme (NHIS) faced, the participants presented key recommendations and calls to action which should be implemented immediately to attain improved health insurance coverage in Nigeria and the realisation of Universal Health Coverage with all stakeholders prioritising and collaborating to ensure accessible and quality healthcare services for all Nigerians.

