

Social Listening Insights Report

Health Insurance

1st July – 15th August 2025



Social Listening Insight Report for Health Insurance in Nigeria

Reporting Period: 1st July 2025- 15th August 2025

Source: Social Media Monitoring (Twitter/X, Facebook, Blogs, Forums, News Sites)

Executive Summary

Between July 1st and 15th August 2025, conversations about Health insurance in Nigeria were marked by a mix of public skepticism, awareness campaigns, and calls for reform. While some users shared positive testimonials about payouts and claims settlement, a significant portion of the discourse highlighted distrust in insurance providers, delayed claims processing, and perceived lack of transparency.

The month also saw spikes in conversation linked to government policy discussions, road safety campaigns, and viral stories of individuals seeking public support after insurance-related disputes. Several influencers, journalists, and policy commentators amplified these narratives, creating pockets of high engagement.

Key Themes and Trends

1. Theme 1: Concerns about Health Insurance

▪ Trust and Credibility Concerns

A dominant thread of discussion centered around perceived inefficiencies and lack of trust in insurance companies. Users often cited personal or second-hand experiences of unfulfilled claims. Words like “scam”, “delay”, and “hidden terms” frequently appeared in negative sentiment posts.

“Insurance in this country feels like paying for hope you’ll never see.” — Twitter user, July 14

“This is why people don’t bother with health insurance in Nigeria – it’s a scam.”- Twitter user

▪ Low Health Insurance Penetration Remains a Major Concern

Multiple mentions highlight that over 90% of Nigerians are still uninsured, which points to a significant public awareness and access gap. This represents both a challenge and an opportunity for the NHIA to amplify its messaging and outreach to boost enrollment and coverage.

▪ Government and Regulatory Mentions

Policy-related conversations rose following the announcement of proposed reforms in Nigeria’s insurance sector. Mentions linked to NAICOM (National Insurance Commission) included discussions on stricter penalties for defaulting providers and efforts to expand insurance penetration.

“This case should push regulators to strengthen consumer protection in health insurance.”

<https://www.premiumtimesng.com/news/more-news/814680-nigerian-govt-to-host-health-financing-policy-dialogue-in-september.html>

▪ **Human Interest and Viral Stories**

Two key viral incidents drove spikes in engagement:

- **Denied Health Claim Case** – A patient’s story went viral after being rejected for treatment coverage.
- **Road Accident Fund Debate** – Renewed calls for mandatory road accident insurance followed a tragic bus crash.

▪ **Positive Moves in Partnerships and Subsidies Create PR Opportunities**

Partnerships (e.g., with Roche Pharmaceutical), government initiatives like cost-sharing plans for cancer treatment, and health insurance schemes targeting vulnerable groups (e.g., okada riders, pregnant women) position NHIA as proactive and socially responsible. These positive stories can help rebuild reputation and demonstrate impact.

2. Theme 2: Knowledge Gaps about Health Insurance

▪ **Awareness and Education Campaigns**

Several insurance providers launched awareness campaigns during the month, focusing on motor, health, and life insurance benefits. While these posts generated moderate engagement, comments revealed that many Nigerians remain unfamiliar with how policies work or doubt their practical value.

Risk Matrix: An Explanation of the Risk Matrix.

The misinformation, knowledge gap, and concerns on Health Insurance were categorised into high risk, moderate risk and low risk based on reach, engagement, virality and potential to cause harm. These classifications help prioritise which issues need urgent attention and guide targeted public health responses.

Risk Level	Theme	Concerns
High Risk	Trust and Credibility Concerns	Users report inefficiencies, unfulfilled claims, scams, delays, and hidden terms. Viral negative posts like: <i>“Insurance in this country feels like paying for hope you’ll never see.”</i>

High Risk	Low Health Insurance Penetration	Over 90% of Nigerians remain uninsured, reflecting huge gaps in access and uptake of health insurance.
High Risk	Human Interest and Viral Stories	Viral cases (e.g., denied claim, tragic road accident fund debate) intensify mistrust and spread rapidly online.

Risk Level	Theme	Knowledge Gap
Moderate Risk	Government and Regulatory Mentions	Discussions on stricter penalties for providers and calls for stronger consumer protection raise scrutiny of insurance practices.
Moderate Risk	Positive Moves in Partnerships and Subsidies	Partnerships (Roche, cancer cost-sharing, schemes for okada riders/pregnant women) present opportunities but risk being seen as selective if not well-communicated.
Moderate Risk	Awareness and Education Campaigns	Many Nigerians still lack understanding of how insurance works and doubt its practical value despite ongoing awareness efforts.

Discussion

The insurance discourse in July reflects a persistent tension between public perception and industry promotion. On one hand, the data indicates that insurance companies are actively investing in outreach, particularly through sponsored content and influencer-led campaigns. On the other hand, the prevailing narrative among everyday users remains shaped by negative personal experiences and distrust, often overshadowing positive messaging.

The peak in conversation mid-month, triggered by the denied health claim case, demonstrates how quickly individual stories can shape the public mood and dominate the insurance narrative online. These moments often draw in not just those directly affected but also journalists, consumer rights advocates, and social commentators, amplifying the conversation’s reach.

Interestingly, there is an undercurrent of curiosity within the skepticism. Many users engage with explanatory posts about different types of insurance, suggesting that public education—when done transparently and consistently has the potential to shift attitudes. However, isolated campaigns are unlikely to counteract years of accumulated distrust.

Policy discussions around NAICOM reforms provided a secondary thread of conversation. While these posts attracted fewer engagements than viral consumer stories, they are important in signaling to the public that systemic changes are being considered. This could be an opportunity for the industry to link its promotional efforts to tangible reforms, thereby reinforcing credibility.

Overall, the July data underscores the need for insurance stakeholders to pair awareness campaigns with visible, public acts of accountability—such as prompt claims settlements, transparent communication, and case studies of resolved disputes. Without this, the cycle of skepticism is likely to persist, with online spaces continuing to serve as a forum for grievances rather than trust-building.

Recommendations

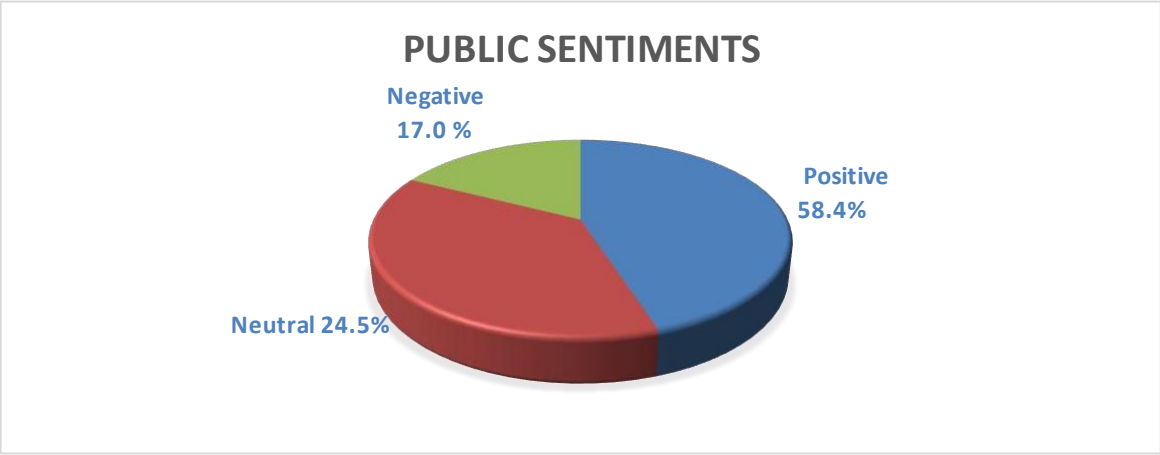
1. Increase Transparency: Publish clear, easy-to-understand explanations of claim procedures and timelines.
2. Leverage Positive Case Studies: Share real-life examples of successful claims with customer testimonials.
3. Respond Rapidly to Viral Incidents: Engage directly and empathetically with complaints before they spiral.
4. Collaborate with Regulators: Align communication campaigns with ongoing reforms to show industry-wide improvement.
5. Expand Insurance Literacy Efforts: Partner with influencers, financial educators, and community organizations to demystify insurance concepts.

Methods:

This report analyzed public conversations on Health Insurance in Nigeria across social and online platforms within the review period. Data was collected through a combination of automated media monitoring (websites, blogs, news outlets) and manual searches on X (Twitter) using relevant keywords and hashtags. Mentions were tracked across web platforms, YouTube, Facebook, Instagram, and X, with reach and engagement measured to assess visibility and interaction. Each post was further categorized by theme and classified by sentiment (positive, negative, neutral).

Data Sources: Social Media Monitoring (Twitter/X, Facebook, Blogs, Forums, News Sites)

Duration	Volume	Reach	Engagement
Facebook	23	49	2
Instagram	2	1	-
X	1450	6600	1500
Web	1248	-	-
YouTube	8	200	10
Grand Total		283,520	3,638
<i>Table 1: Volume, reach, and engagement on Health Insurance-related conversations from July 1st – 15th August, 2025</i>			



The sentiment analysis of insurance conversations shows that positive views dominate (58.4%), with many users expressing trust in insurance as a safety net and appreciation when claims are honored. Neutral discussions (24.7%) mostly centered on news updates and policy debates. However, negative sentiment (17.0%) driven by viral cases of denied claims and frustrations with coverage highlights areas of dissatisfaction that can quickly gain traction.

While the overall perception of insurance is favorable, reputational risks remain high when negative experiences surface publicly

CONTACTUS

Nigeria Health Watch is a not-for-profit health communication and advocacy organisation that seeks to advocate for better health for Nigerians. We work to actively engage and support the government in raising awareness and increasing knowledge on a wide range of health issues in Nigeria

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