# Abstract

# Title: Determining preferences for different Benefit Packages and Willingness to Pay for Community-Based Health Insurance among the urban slum dwellers in Abuja, Nigeria

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# Key Words: Willingness to pay (WTP), Community Based Health Insurance (CBHI), Benefit package, Urban Slums and Abuja.

# Abstract

# *Introduction: Lack of financial risk protection especially for households within the informal sector has been the bane of the Nigerian health system. Many of the citizens pay for their healthcare needs through the regressive out-of-pocket payment method. Being a non-mandatory method, it’s important to scientifically elicit the stated preferences amongst households. Willingness to pay which as a contingent valuation method was used in this study to elicit maximum amount urban slum dwellers in Abuja were willing to pay and the preferred benefit package.*

# *Method: The study was a mixed design of qualitative and quantitative study involving five urban slums in Abuja. Quantitative data was analyzed using descriptive statistics, statistical test and presented in charts and tables while qualitative data was analyzed and presented in themes.*

# *Result: The study revealed very high willingness to enroll for self (78.2%) and (74.8%) for other household members. The study also showed that at premium N500.00 only, 59% of the urban slum dwellers were willing to pay for CBHI while 72.2% were willing to pay a premium of N400. The maximum amount they were willing to pay was N613.77, N554.65 and N456.65 for self, household members and altruistic respectively. The preferred benefit package was the one that covered all diseases without any form of exclusion.*

# *Conclusion: Urban slum dwellers in Abuja are willing to utilize the social solidarity inherent in community financing and contribute for their healthcare needs through CBHI. These slum dwellers can willingly contribute N500 per person per month using the median price of this study. Their knowledge and experiences in health insurance contributed to the decision to have a benefit package that is devoid of any exclusion.*

# *Recommendation: It is recommended that owning to the high willingness to pay findings of this study, the Federal Capital Territory Health and Human Services Secretariat should immediately commence the process of activating CBHI pools across the slums in Abuja to ease their access to healthcare.*