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**Health Insurance and Out-Of-Pocket Payment**

**In Malaria Case Management in North-western Cameroon**

# Abstract

Malaria remains the most important cause of mortality of persons, especially children and pregnant women in Africa. Health Insurance is a way to pay for health care. It protects persons from paying the full costs of medical services when they are injured or sick. The overall objective of this study is to evaluate the importance and effectiveness of Health Insurance in facilitating the payment of malaria bills in the Bamenda Health District. This is a cross sectional study in which questionnaires were administered to 202 respondents. Secondary data was obtained from hospital registers of four health facilities in Bamenda Health District. The data was analysed to show that there is a less than 1% coverage and enrolment in health insurance schemes in the BMHO, which is very low. Therefore people still cover their entire cost for malaria treatment, and are not opportune to save some money from their total expenditure on malaria bills. In addition, the knowledge of Health Insurance among persons in Bamenda Health District is 90.09%, which is good, but there is less enrolment, making the scheme, not very effective when it comes to covering malaria treatment bills. Finally, with the estimated cost of about 20 434 Francs CFA monthly on malaria, uninsured persons are likely to save less than insured persons as about 75% of the bill is covered for insured persons. This is a serious economic burden on patients, which pushes them to borrow money to cover cost always, use traditional medicine and road side medicine as a way to evade cost of hospital treatment.

**Keywords**: Cameroon, Malaria, Health Insurance, Out-Of-Pocket Payment