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**Exploring the relationship between Community-Based Health Insurance and Primary healthcare systems performance: Evidence from Nigeria**

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**ABSTRACT**

**Background**: Primary Health Care (PHC) is the backbone of a health systems and her strength is associated with improved population health in low and middle-income countries. The chronic under-funding of the Nigerian health system generally and primary health care in particular exacerbates health inequity and hampers efforts towards universal health coverage (UHC). Besides, it results in poor service utilization rate and hampers efforts towards poor health indices. However, mechanisms that offer health security through risk pooling like community-based health insurance (CBHI) scheme has been implemented across most rural settings albeit in relatively small scale as a tool in achieving equity in access to health services.

**Objective and Method**: The paper seeks to assess the contributions of the inputs and processes of the CBHI to the PHC systems performance using a simple input-output logic model that focuses on health financing and service delivery capacity as input and governance and health service utilization (ANC, delivery and immunization) as output. Data from two CBHI schemes in Akwa Ibom and River States (pre-CBHI scheme and during the scheme) were used. This was complemented by FGD and Key Informant interview (KII) on health workers, community structures and CBHI enrollees.

**Results**: The result of the analysis shows that antenatal clinic (ANC) attendance and delivery increased significantly over the six months period following commencement of the scheme and progresses thereafter. Similarly, quality of care from the client perspective, together with the availability of drugs and equipment at the centre also showed significant improvement. In additional, the scheme also engenders effective referral mechanism.

**Conclusion**: CBHF holds huge potentials towards improving the population health in Nigeria and accelerating efforts towards the achievements of UHC. Besides, it provides a good option to providing health coverage for the informal sector when properly designed and owned by the community.