**FACTORS INFLUENCING DEMAND FOR HEALTH INSURANCE IN UGANDA**

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**Abstract**

This study applies a probit model to secondary data to investigate the factors influencing demand for health insurance in Uganda. The results reveal that wealth, level of education, access to information and area of residence are significantly associated with demand for health insurance. However, age, marital status and health status as proxied by smoking are insignificant. Results further reveal that health insurance is more pronounced among wealthier, educated and well-informed individuals who reside in urban areas. The study therefore recommends for the policies geared towards poverty reduction, investing in education both at primary and secondary levels, increased public awareness about benefits of health insurance and establishment of a National Social Health insurance scheme since such variables were highly associated with demand for health insurance.