**WILLINGNESS TO PAY FOR HEALTH INSURANCE AMONG COMMERCIAL MOTORCYCLISTS IN NAKAWA DIVISION, KAMPALA CAPITAL CITY AUTHORITY, UGANDA**

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**Background & Objectives:**

Willingness to pay (WTP) is the maximum amount an individual is willing to sacrifice to procure a good or avoid something undesirable. One of the citizen groups that require health insurance are the commercial motorcyclists , given that they are considered to be low income earners and yet they concurrently face high risks of getting involved in road traffic accidents.

 **Methods:**

This study used a descriptive cross sectional research design. Nakawa Division was purposively sampled. To sample out the study parishes in the Division, simple random sampling was used. Given that BodaBoda stages do not have specific stage points mapped out or zoned out in each of the parishes in the Division, they were sampled conveniently given that there were between 15 - 10 riders at each sampled stage. Simple random sampling was used to sample the respondents.

**Results**:

The level of willingness to pay for commercial motorcyclists’ health insurance was found to be 70%, basing on the proportion of cyclists who were really willing to pay an amount greater than or equal to UGX 70,000, the current average premium for all available commercial motorcyclists health insurance schemes in Uganda.

**Conclusion:**

Willingness to pay for health insurance is fairly high among commercial motorcyclists in Nakawa Division; however.

 **Recommendation:**

Government to consider rolling out and/or expanding the motorcycle loan scheme in which riders can personally own a motorcycle as a loan and clear the payments in installments. This creates more riders who are self-employed and hence more willing to pay for insurance.