**Abstract**

**Title: Assessment of the acceptability of Community Based Health Insurance as a health financing mechanism and maximum willingness to pay amongst urban slum dwellers in Abuja, Nigeria.**

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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. Community Based Health Insurance is one of the non-mandatory ways of raising revenue to finance health. Being a non-mandatory method, it’s important to scientifically elicit acceptability and stated preferences amongst households. Willingness to pay which is a contingent valuation method was used in this study to elicit maximum amount urban slum dwellers in Abuja were willing to pay and the acceptability of CBHI. The study was a quantitative study involving five urban slums in Abuja. The quantitative was a cross sectional descriptive study using a multi-stage systematic sampling to determine pricing, willingness and acceptability by application of well-structured questionnaires as an interview tool. Quantitative data was analyzed using descriptive statistics, statistical test and presented in charts and tables. The study revealed very high acceptability for CBHI 81.4%, 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. Urban slum dwellers in Abuja accepted CBHI and 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. It is recommended that owning to the high acceptability and 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.*