**Abstract**

**Title: Assessment of the health seeking behaviour and healthcare payment options amongst urban slum dwellers in Abuja, Nigeria.**

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Key Words: Health Seeking Behaviour, Payment Options, Out-of-pocket payment, Urban Slums and Abuja, Nigeria.

*Introduction: Availability of resources, location of residence, and other health related factors affects the health seeking behaviour of people in Nigeria especially people in poor settlements. Many of the citizens pay for their healthcare needs through the regressive out-of-pocket payment method thus this could be a hindrance to seeking better healthcare. The quantitative study was a cross sectional descriptive design using a multi-stage systematic sampling to determine health seeking behaviour and payment options for slum dwellers by application of well-structured questionnaires as an interview tool. Data was analyzed using descriptive statistics, statistical test and presented in charts and tables. The study revealed that about 32.8% of the heads of households and 25% of other household members were sick in the last one month. The major illnesses for heads of household amongst slum dwellers was presumptive malaria (54.9%) and 55.1% for other household members. Majority of the slum dwellers head of households accessed care at the chemist shops (61.0%) while about 57.5% other household members also assessed care at the chemist shops. The major payment option available for slum dwellers to pay for their health needs was through the out-of-pocket as 62.1% of heads of households and 73.2% of other household members paid through the regressive way to assess care. Only about 3% of the household heads and about 3.9% of other household members had any form of health insurance. The policy implication is the poor health seeking patter where majority seeks care at chemist shop may be improved with a good health financing mechanism which will improve access.*