JIS0GH A checklist for designing and developing contributory health insurance programs in Nigeria

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There is widespread and growing interest in achieving universal health coverage across many low and middle-income countries by way of designing and implementing social health insurance (SHIS). SHIS recently gained traction in Nigeria through the National Health Act and many states are planning to design and implement SHIS. However, some states struggle with designing an optimal SHIS scheme, which is important because literature suggests that failures or success of SHIS are to a certain extent dependent on the design features. Therefore, it is crucial to examine the suitability and readiness before implementation of SHI in any given context.

In Nigeria, evidence regarding optimal design features of SHIS is sparse and there is lack of a simple and standardized checklist, which scheme designers, implementers, and researchers could use to assess readiness to implement SHIS or to guide and inform the design of SHIS.

This paper describes the development of a SHIS checklist and demonstrate that the newly developed checklist consisting of six design domains which can be used by scheme designers and policy makers, as a simple and effective tool to assess and inform SHIS design features across Nigeria to maximize the chances of the effectiveness of the schemes.