**ARE PEOPLE WILLING TO PAY FOR COMMUNITY BASED HEALTH INSURANCE SCHEME (CBHIS) THROUGH FAITH-BASED ORGANIZATIONS IN SOUTHEAST NIGERIA?: IMPLICATIONS FOR UNIVERSAL HEALTH COVERAGE**

**By**

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**INTRODUCTION**

Countries of the world are making moves to ensure that quality and affordable health care is provided to people irrespective of their socio-economic status. The current wave is Universal Health Coverage (UHC). This is expected to give required health cover to all through financial risk protection. In the Southeast Nigeria, a couple of Community-Based Health Insurance Schemes (CBHIS) are being initiated. However, payment mechanisms and trust have remained major issues that pose challenge to the scheme implementation across the country. This study therefore examines willingness to pay for CBHIS through religious leaders in communities.

**METHODS**

Three communities – Umuabi in Udi Local Government Area (LGA); Ikem in Isi Uzo LGA and Eha Alumona in Nsukka LGA – were selected from the West, East and North Senatorial Zones that make up Enugu State political system in South-east Nigeria. Interviewer-administered questionnaire was used to elicit information from the respondents. Household heads were purposively selected and approached for interview and their representatives interviewed in their absence. The interview bothered on their willingness to pay (WTP) for CBHIS. Three hundred respondents were interviewed in each of the communities, with twenty additional questionnaires in each community to account for no response. to replace outliers. Contingent Valuation Method was used to elicit information on WTP for CBHIS and responses entered into SPSS version 18. Stat transfer was used to transfer the data from SPSS to Stata 10 for analysis. Respondents were further grouped into socio-economic status for equity analysis.

**FINDINGS**

Most respondents 99%, 98% and 93% are willing to enroll for CBHIS in Ikem, Eha-Alumona and Umuabi communities respectively. Respondents in all the three communities said they are willing to participate in the scheme if their religious leaders will be part of the management – 65%, 63% and 69% in Umuabi, Ikem and Eha-Alumona respectively. The mean stated WTP for CBHIS in Umuabi, Ikem and Eha-Alumona were N262 ($1.75), N196 ($1.31) and N158 ($1.05) respectively.

**CONCLUSION**

This study identified the need for CBHIS across communities using faith-based structure. The respondents indicated that they will be willing to enroll in the scheme if their priests would be part of the scheme management.