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**Understanding the Concept of Health Insurance: An Innovative Social Marketting Tool**

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Introduction

The Global burden of diseases and avoidable mortalities are highest in sub-Sahara African countries (Murray et al., 2010). Inequity of access to available health care services as a result of financial insufficiencies during illness is one of the major reasons for the poor health indicators in the affected nations (World Bank, 2016). Health insurance is a strategy to improve access to health care among individuals and households.

Problem statement

In Nigeria, the concept of health insurance scheme is new, and it faces peculiar challenges in Africa (Adewole et al., 2015; Donfouet et al., 2011; JÃ\_tting, 2003). On the demand side are poverty, low levels of awareness, poor understanding of the scheme, religious beliefs and superstition associated with prepayment schemes for health (Chuma et al., 2013). On the supply side are challenges such as weak technical skills in the design of a sustainable scheme and insufficient understanding of the modus operandi of the scheme (Carrin, 2002). There are many more (Chuma et al., 2013).

Aims and Objectives

Awareness about and understanding of the concept of health insurance is positively associated with membership of a scheme (Xu K et al., 2006). Innovative concepts to overcome identified challenges will contribute to acceptance of the scheme amongst potential beneficiaries. It is with this understanding that an innovative model was designed to overcome some of the identified challenges. This will enhance access to available healthcare and ultimately, an improved health status of the people.