Healthcare Provider Participation in Insurance Programs in Lagos State: Benefits, Challenges and Expectations

Preliminary information

| Date of interview: (DD/MM/YY) _____/____/____ | Health facility code: |
| Name of interviewer: | |
| Time Spent | **Start time:** (HR/MIN) _____/____ | **End time:** (HR/MIN) _____/____ |

Questionnaire Overview

This survey questionnaire is about healthcare providers’ expectations, challenges and benefits of participating in insurance programs. The questionnaire contains two parts and five sections. Please feel free to discuss and share your ideas, opinions and experiences. All your responses will remain confidential.

**PART A: PROVIDER SURVEY QUESTIONNAIRE**

**SECTION 1: FACILITY CHARACTERISTICS**

1. Location
   1. Urban
   2. Peri-urban
   3. Rural

2. Ownership
   1. Mission/Faith-based
   2. NGO/Not-for-profit
   3. Private for-profit
      a. Company
      b. Individual
   4. Government/Public
   5. Others: Specify _____________

3. Level of health facility
   1. Primary
   2. Secondary
   3. Primary and Secondary
   4. Tertiary

4. Type of health facility
   1. Health Clinic/Post
   2. Nursing/Maternity Home
   3. General Hospital/Medical Centre
   4. Specialist Hospital
   5. Teaching Hospital
   6. Others: Specify _____________

5. Bed size
   1. No Beds
   2. Less than 10 beds
   3. 11 – 20 beds
   4. Greater than 20 beds

6. Number of years in operation
   1. Less than 1 year
   2. 1 – 5 years
   3. 5.1 – 10 years
   4. 10.1 – 20 years
   5. Greater than 20 years
7. Staffing/Human resource
Indicate number of staff available in health facility in 2016 disaggregated by full time and part time

| Cadre                          | Full time | Part time | Total |
|--------------------------------|-----------|-----------|-------|
| Doctor                         |           |           |       |
| Nurse                          |           |           |       |
| Midwife                        |           |           |       |
| Auxiliary nurse                |           |           |       |
| Community Health Worker        |           |           |       |
| Pharmacist                     |           |           |       |
| Pharmacy technician            |           |           |       |
| Pharmacy assistant             |           |           |       |
| Laboratory technician          |           |           |       |
| Laboratory scientist           |           |           |       |
| Non-medical personnel          |           |           |       |
| Others                         |           |           |       |

8. Service Delivery Volume
Indicate volume of services below for 2015 and 2016

| S/N  | Service                             | 2015 | 2016 |
|------|-------------------------------------|------|------|
| a.   | Total number of inpatient admissions|      |      |
| b.   | Total number of deliveries          |      |      |
| c.   | Total number of outpatient visits   |      |      |
| d.   | Total number of laboratory tests    |      |      |

9. Insurance Participation
   a. Does health facility accept patients with health insurance?
      1. Yes
      2. No

*If answer is No, please skip to Question 9f below. If Yes, continue with Question 9b*

   b. If Yes to 9a above, what type of insurance, does health facility accept?
      1. National Health Insurance Scheme (NHIS)
      2. Community Based Health Insurance (CBHI)
      3. Private Health Insurance
      4. Others: Please specify_____________

   c. How many years has health facility accepted patients from the following insurers?
      1. National Health Insurance Scheme, Number of years [     ]
      2. Community Based Health Insurance, Number of years [     ]
      3. Private Health Insurance, Number of years [     ]
      4. Others: Please specify____________, Number of years [     ]

   d. What proportion of total patients in 2016 paid via:
      1. National Health Insurance Scheme (NHIS) __________
      2. Community Based Health Insurance (CBHI) __________
      3. Private Health Insurance ________________________
4. Private Out-of-Pocket ________________________
5. Others: Please specify________________________

e. At the end of 2016, how many HMOs were affiliated with the health facility? __________

f. If No to Question 9a above, did health facility accept patients with insurance in the past?
   1. Yes
   2. No

   If Yes to Question 9f, continue with Questions 9g to 9i. If No, skip to Question 10

g. If Yes to Question 9f above, what type of health insurance did health facility accept in the past?
   1. National Health Insurance Scheme
   2. Community Based Health Insurance
   3. Private Health Insurance
   4. Others: Please specify__________

h. How many years did health facility consecutively accept insured patients in the following programs before stopping:
   1. National Health Insurance Scheme, Number of years [   ], End Date: __________
   2. Community Based Health Insurance, Number of years [   ], End Date: __________
   3. Private Health Insurance, Number of years [   ], End Date: __________
   4. Others: Please specify__________, Number of years [   ], End Date: __________

i. Why was collaboration with insurance(s) discontinued?
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________
PART B: PROVIDER INTERVIEW GUIDE

SECTION 2: HEALTH FACILITY MANAGER/ADMINISTRATOR INFORMATION

10. Profession of health administrator/facility manager
   1. Medical doctor
   2. Nurse
   3. Midwife
   4. Pharmacist
   5. Non-medical professional: Please specify _____________________________

11. Highest qualification of health administrator/facility manager
   1. Bachelors
   2. Masters
   3. PhD
   4. Others: Please specify _____________________________

12. Number of years spent as administrator/manager in health facility [______ years]

13. Gender of administrator/manager
   1. Male
   2. Female

14. Age of facility manager [______ years]

SECTION 3: FACILITY FINANCIAL INFORMATION

15. Revenue
   a. What was the total revenue for health facility in 2016?
      1. Less than 1 million Naira
      2. 1 – 5 million Naira
      3. 5.1 – 10 million Naira
      4. 10.1 – 25 million Naira
      5. Greater than 25 million Naira
   b. What was the proportion of revenue due to insurance payments in 2016? _______________________
   c. By what proportion did insurance revenue grow/decline between 2015 and 2016? ___________
   d. Why did insurance revenue grow/decline between 2015 and 2016? ____________________________________________

16. Expenditure
   a. What was the total expenditure for health facility in 2016?
      1. Less than 1 million Naira
      2. 1 – 5 million Naira
      3. 5.1 – 10 million Naira
      4. 10.1 – 25 million Naira
      5. Greater than 25 million Naira
   b. By what proportion did the expenditure grow/decline between 2015 and 2016? ___________
   c. Why did the expenditure grow/decline between 2015 and 2016? ____________________________________________
17. Profit □ Surplus □ Loss □ (Ask facility manager and check the one that applies)
   a. What was the total profit/surplus/loss for health facility in 2016?
      • Less than 1 million Naira
      • 1 – 5 million Naira
      • 5.1 – 10 million Naira
      • 10.1 – 25 million Naira
      • Greater than 25 million Naira
   b. By what proportion did the profit/surplus/loss grow or decline between 2015 and 2016? _____
   c. Why did the profit/surplus/loss grow or decline between 2015 and 2016?
      __________________________________________________________________________________________
      __________________________________________________________________________________________

SECTION 4: FACILITY INSURANCE PARTICIPATION EXPERIENCE

Please complete Questions 18 to 23 if health facility is accepting or has accepted patients with insurance in the past. If not, skip to question 24

18. What are/were the health facility benefits of participating in insurance?
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
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   __________________________________________________________________________________________

   Probe along the lines of patient volume, cash flow, revenue, profit (surplus), and opportunity to invest in facility/infrastructure upgrade

19. Can you rank the benefits of insurance participation below on order of importance to your health facility, with 1 being the most important?
   | Rank | Benefit                                      |
   |------|----------------------------------------------|
   | 1.   | Increase in the volume of patients           |
   | 2.   | Increased cash flow                          |
   | 3.   | Increased revenue                            |
   | 4.   | Increased profit (surplus)                  |
   | 5.   | Opportunity to invest in facility/infrastructure upgrade |
   | 6.   | Others                                       |

20. What are/were health facility challenges with participating in insurance?
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________
   __________________________________________________________________________________________

   Probe along the lines of reimbursement fees, paper work, claims processing, patient expectations, attitude of HMOs
21. Can you rank the challenges of insurance participation below on the order of importance to your health facility, with 1 being the most important

| Rank | Challenge                                                                 |
|------|---------------------------------------------------------------------------|
| 1    | Low reimbursement fees                                                   |
| 2    | Amount of paper work                                                     |
| 3    | Inappropriate denial of payment                                           |
| 4    | Speed of processing payment                                               |
| 5    | Unruly behaviour of patients                                              |
| 6    | Unrealistic expectations of benefits and services from patients           |
| 7    | Poor attitude of HMOs                                                    |
| 8    | Others                                                                    |

22. Probe for the manager/administrator’s perception on the following:
   a. What do you think about the facility’s ability to meet the cost of providing services from the capitation fee paid by:
      1. Government Insurance
      2. Private Insurance

   b. What do you think about the facility’s ability to meet the cost of providing services from the Fee-For-Service paid by:
      1. Government Insurance
      2. Private Insurance

   c. For facilities accepting government insurance, what is the extent to which government’s insurance has contributed to health facility’s bottom line profit or surplus?

   d. For facilities accepting private insurance, what is the extent to which private insurance has contributed to health facility’s bottom line profit or surplus?
e. How does facility file for claims and reimbursed for services provided to insured patients?
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

f. Is the process in 22e above different for government and private insurance? If yes, how?
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

g. What is the timeliness of claims processing and reimbursement?
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

h. What is the type of workforce needed for a health facility participating in insurance, and why?
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

i. To what extent is the workforce needed to handle insurance work available and easy to recruit in the labour market?
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

j. What is the ability and capacity of the health facility to train workforce required to handle the insurance program?
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

k. Did you change staffing patterns or training as a result of joining an insurance plan?
    • Yes. How and why?
      ___________________________________________________________________________
      ___________________________________________________________________________
      ___________________________________________________________________________
    • No. Why not?
      ___________________________________________________________________________
      ___________________________________________________________________________
      ___________________________________________________________________________

l. What systematic changes did you make in the health facility to serve patients with insurance?
______________________________________________________________________________
______________________________________________________________________________
m. How would you describe the process by which referrals are approved, the timeliness and ease of referring patients to specialist or teaching hospitals?

n. Did you make any efforts to recruit insured patients? If yes, how did you do that?

o. How would you describe insured patients understanding of their benefit plan and expectations when they show up for care?

p. How would you describe insured patients’ attitude to care and their level of utilization?

q. What type of accreditation does your health facility have now?

r. What is the process of getting accreditation as a health provider? How easy is it and is it a barrier to insurance participation?

s. How do you interact with HMOs? Do they make inspections or quality checks? What happens after such checks?
t. Did you change quality improvement procedures or clinical protocols as a result of joining an insurance plan?
   - Yes. How and why?
   - No. Why not?

u. How confident is health facility to meet the quality standard? Will it be too costly to achieve?

v. How does the health facility raise funds for improvements?

23. Please compare the following aspect of government’s insurance with private insurance
(Only applicable to health facilities with experience with both private and government insurance)

| Aspects of government insurance | Compared to private insurance |
|---------------------------------|-------------------------------|
| a. Reimbursement                | More  Less  Much Less  No Difference |
| b. Amount of paper work         | More  Less  Much Less  No Difference |
| c. Speed of processing payment  | More  Less  Much Less  No Difference |
| d. Inappropriate denial of payments | More  Less  Much Less  No Difference |
| e. Severity of health needs of patients | More  Less  Much Less  No Difference |
| f. Likelihood of patients not to show up for appointments | More  Less  Much Less  No Difference |
| g. Likelihood of non-compliance among patients | More  Less  Much Less  No Difference |
| h. Level of patients understanding of benefit package and expected services | More  Less  Much Less  No Difference |
| i. Level of patients utilization of services | More  Less  Much Less  No Difference |
| j. Desirability of patients     | More  Less  Much Less  No Difference |
| k. Degree to which HMOs respond rapidly to referral requests | More  Less  Much Less  No Difference |
| l. Ease of accreditation        | More  Less  Much Less  No Difference |
SECTION 5: PROVIDER PERCEPTION OF LAGOS STATE HEALTH INSURANCE SCHEME

24. Is administrator/manager aware of the Lagos State Health Insurance Scheme’s (LSHS) roll out?
   1. Yes
   2. No

25. Has health facility registered and accredited as a provider for the LSHS?
   1. Yes
   2. No

26. If Yes, why did the health facility register as a provider for the LSHS?
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

27. If No to Question 25, why has the health facility not registered as a provider for the LSHS?
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

28. If No to Question 25, does the health facility intend to register as a provider for the LSHS?
   1. Yes
   2. No

29. If Yes to Question 28, when? _________________________

30. If No to Question 28, why?
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

31. If No to Question 28, what would spur or attract management of health facility to register as a provider for the LSHS?
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

32. What opportunities does the manager think that LSHS could bring to the health facility?
   a. _______________________________________________________
   b. _______________________________________________________
   c. _______________________________________________________
   d. _______________________________________________________
   e. _______________________________________________________

   10
33. What challenges does the manager foresee with the implementation of the LSHS?
   
a. ________________________________________________________________________
   
b. ________________________________________________________________________
   
c. ________________________________________________________________________
   
d. ________________________________________________________________________
   
e. ________________________________________________________________________

34. If health facility experiences an increased volume of patients, what is the manager’s perception of the facility’s capacity to accommodate increased demand for services from insured patients? Would the facility need extra resources to participate?
   ________________________________________________________________________
   ________________________________________________________________________
   ________________________________________________________________________
   ________________________________________________________________________
   ________________________________________________________________________

35. Given the potential opportunities with accepting patients with government insurance, to what extent is the management of the health facility willing to invest in infrastructure upgrade?
   
   - Very willing
   - Willing
   - Somewhat willing
   - Not willing
   - Not very willing

36. If health facility is willing to invest in infrastructure upgrade, what part of the health facility system from the list below would be prioritized for investment, and why? Please rank from the highest to lowest priority, with 1 representing highest priority

| Rank | Medical Staff | Non-medical staff | Bed capacity | Administrative infrastructure for claims | Technology systems | Drugs and commodities | Referral system |
|------|---------------|-------------------|-------------|----------------------------------------|--------------------|----------------------|----------------|

Why?
   ________________________________________________________________________
   ________________________________________________________________________
   ________________________________________________________________________
   ________________________________________________________________________

Where does health facility expect to get the funding for this investment?
   ________________________________________________________________________
   ________________________________________________________________________
37. Please carefully select based on how you think your facility ranks on current capacity and ability to obtain the capacity needed for an increased volume of patients:

|                       | Current Capacity             | Ability to obtain capacity needed |
|-----------------------|------------------------------|-----------------------------------|
| **Medical Staff**     | Very adequate                | Very capable                       |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Non-medical staff** | Very adequate                | Very capable                       |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Bed capacity**      | Very adequate                | Very capable                       |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Administrative infrastructure** | Very adequate | Very capable |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Technology systems**| Very adequate                | Very capable                       |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Availability of drugs and commodities** | Very adequate | Very capable |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Financial resources to invest in infrastructure upgrade if needed** | Very adequate | Very capable |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Referral system if primary health facility** | Very adequate | Very capable |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
| **Quality improvement system** | Very adequate | Very capable |
|                       | Adequate                     | Capable                            |
|                       | Somewhat adequate            | Somewhat capable                   |
|                       | Inadequate                   | Incapable                          |
|                       | Very inadequate              | Very incapable                     |
38. What type of support can the Lagos state government provide to address some of the inadequacies identified in Question 35?

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

39. What can the Lagos State Health Commission do to address some of the bottlenecks with government insurance?

| Low reimbursement fees | Amount of paper work |
|------------------------|----------------------|
|                        |                      |
| Inappropriate denial of payment |                     |
| Speed of processing payment |                  |
| Unrealistic expectations of patients with government insurance |                  |
| Attitude of HMOs |                     |
| Accreditation of health facility |                |
| Others |                      |

40. Are there other issues relevant to the questions asked that you think we have not talked about but would like to discuss?

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________