Tackling Millennium Development Goals (MDGs) 4 and 5: the National Health Insurance Scheme (NHIS) approach in Nigeria

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Abstract

Developing countries are devising various strategies and mechanisms to accelerate their speed towards the Millennium Development Goals (MDGs) by 2015. In Nigeria, different approaches have been used to address the tackling of health-related MDGs. One creative approach has been the implementation of the NHIS Maternal and Child Health (NHIS-MCH) Project. The project aims to speed up the achievement of MDGs 4 and 5 (reducing child mortality and improving maternal health) in the country. Little is known about the NHIS-MCH Project’s design and health insurance coverage activities. NHIS-MCH Project’s goal is to tackle the reduction of high maternal and child (under five) morbidity and mortality indices in the country. The aim has been to accelerate the achievement of MDGs 4 and 5 by the year 2015. The project is funded from Debt Relief Gains through the Presidential MDGs Office. Phase one is funded with 5 billion Naira (about US$ 33 million) while phase two is funded 4.25 billion Naira (about US$ 28 million). The project is managed at state levels by State Implementation Committee (state officials and NHIS technical staff).

A total of 615,101 (98.9%) out of the project-ed 621,386 people has been covered in phase one in June, 2010. Phase two of the project covered a total of 236,097 (52%) out of the project-ed 452,296 people in June, 2010. It has been estimated that 3.6 million pregnant women and under-five children could benefit from the insurance project annually, if fully implemented nationwide.

NHIS-MCH Project has been implemented in phases. Both phases one and two have already been executed involving six states for each of the phases (a total of 12 states). Each phase is designed to benefit 50% of the states.

State has 6 selected Local Government Areas (LGAs) given a total of 72 LGAs included in the two phases. Other 25 states will be incorporated in similar manner. It has been reported that the NHIS-MCH Project has led to increased enrolment and utilization of health care services, elimination of high out-of-pocket syndrome and improved motivation of staff in health facilities.

Exit Strategy for the National Health Insurance Scheme-Millennium Development Goals Project

Considering the fact that MDGs funding is time-bound, the NHIS-MCH Project has been...
designed to scale up Benefitting-states counterpart funding, as the MDG funding scales down by 2015 (Figure 1).\textsuperscript{4} However, the project requires strong political support and willingness by the various states to ensure the sustainability of the health insurance approach.

**Challenges**

Project planning and monitoring could be hampered by inadequate population and other baseline data. States and LGAs staff lacks technical and managerial skills of health insurance. Some insurers have poor technical capacity (human resource) to handle complex health insurance issues. Weak information, education and communication could affect the effort towards mobilizing and sensitizing stakeholders. The debate remains whether the Nigerian government will continue to support the NHIS-MCH Project amid the recently launched community based social health insurance programme and also by end of the year, 2015.

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