Awareness and Perception of National Health Insurance Scheme (NHIS) among Librarians’ in Nigeria

Olalekan Moses Olayemi

Abstract

The Federal Government of Nigeria in 2005 established the National Health Insurance Scheme (NHIS) with the aim of improving access to healthcare delivery for its populace. This study assessed awareness and perception of National Health Insurance Scheme (NHIS) among the librarian. Descriptive cross-sectional design was adopted for the study and questionnaire was used for the data collection. A total of 120 questionnaires were distributed to the respondents of the study and 108, representing 90% response rate, were duly completed and returned. The data was coded and analyzed using tables, frequency distribution, percentages and graphs. The findings of the study showed a high level of awareness of the scheme among librarians in Nigeria. The most common source of awareness about the scheme among the respondents is through radio/television. The finding of the study also shows that greater numbers of respondents are registered with the scheme. However, there is mixed feelings about the general aspects of the scheme and services delivered. Therefore, based on the findings, it suggested the need for the scheme providers to scale up their education on the NHIS especially on the components of the scheme as well as ensure healthcare facilities for better service delivery.

Keywords: Awareness, Perception, National Health Insurance Scheme (NHIS), Librarians, Nigeria.

Introduction

Health is one of the most important sectors in any country’s economy. A healthy population is an in-
dispensable resource for rapid social-economic and sustainable development all over the world. A country that has poor health system and policies is bound to experience poor economic growth as productivity of citizens might be greatly affected when they fall sick or die from curable cases (Mugo & Nzuki, 2014). Therefore, health status of any group of people has come to be seen as crucial not only to their well-being but also represent a strong influence on the productivity capacity of the people (Shagaya, 2015).

Nigeria is among the highest out-of-pocket health spending countries and poorest health indicators in the world (Gustafsson-Wright & Schellekens, 2013). Out-of-pocket health expenses play a major role in health financing in Nigeria which does not promote equitable access to quality health care thus the need for financial risk protection from ill health (Adewale, et al. 2016). In recognition of this, the federal government introduced the National Health Insurance Scheme (NHIS) to salvage the health situation and ensure equitable access to health care to all citizens.

The National Health Insurance Scheme is a social security system that guarantees the provision of needed quality and effective health care services to enrollees on the payment of token contributions at a regular interval. It was established under Act 35 of 1999 with the aim of improving access to health care and reducing the financial burden of out-of-pocket payment for health care services and officially launched in 2005.

It is based on a prepayment system where both the employer and employee make contributions to the scheme and the employee accesses the scheme whenever he or she is ill. Primarily, NHIS is to facilitates fair-financing of healthcare costs through pooling and judicious utilization of financial resources to provide financial risk protections and cost-burden sharing for people, through various prepayment programmes/products prior to their falling ill

(National Health Insurance Scheme, 2012; Osuchukwu, et al, 2013). The different types of health insurance schemes offered range from social health insurance to community-based health insurance and private for-profit insurance, defined mainly by the source of financing for the premium (Adewale, et al, 2016).

Various studies have been conducted on awareness, perception, knowledge and satisfaction with the NHIS Scheme among many different professionals. These studies include those by Katibi, Akande & Akande (2003) on the awareness and attitude of medical practitioners on NHIS in Ilorin, which revealed that, even though all the respondents were aware of the Scheme, only few considered themselves as having adequate information on it. Akinwale, Shonuga & Olusanya’s (2010) investigation on Artisans’ reactions to National Health Insurance Scheme in Lagos State, shows that only a few artisans expressed knowledge of the NHIS, while majority had zero awareness of it. Okaro, Ohagwu & Njoku’s (2010) assessment of knowledge and attitude towards NHIS, showed that all the radiographers were aware of the existence of NHIS with most reporting source of their information as seminars, newspapers, radio and television.

Similarly, in their study on knowledge and attitude of civil servants in Osun state, Olugbenga-Bello & Adebimpe (2010) reported that, television and billboards were the main sources of awareness on NHIS. On the knowledge of the scheme, Adeniyi & Onajole (2010) in their assessment of knowledge and perceptions of Nigerian Dentists to the NHIS, reported that majority of the respondents had a fair knowledge of the NHIS and viewed it as a good idea that will succeed if properly implemented. By contrast, Sanusi & Awe (2009) reported that majority of their respondents who had assessed the program wanted it discontinued. It is against this background that, this study was designed to investigate the
awareness and perception of the (NHIS) among librarians in Nigeria.

The general objective of this survey is to assess the awareness and perception of NHIS among Librarians’ in Nigeria. The specific objectives of the study are:

- To determine the level of awareness of National Health Insurance Scheme (NHIS) among librarians.
- To determine the source/channel which they become aware of National Health Insurance Scheme (NHIS).
- To determine librarian knowledge on various key aspect of the Scheme.
- To determine the registered membership of National Health Insurance Scheme (NHIS) among librarians in Nigeria.
- To determine the general perception of librarians towards the scheme and health service delivery.

The findings of this which is focused on librarian would enrich available literature garner from other professionals in reviewing the operation of the scheme. The findings of the study would help policy-makers, government, health administrators in policy formulation and policy implementation with regards to National Health Insurance Scheme, hence help improve how they formulate and implement the scheme for better service delivery. Finally, the study would add to the available evidence to guide effective implementation of the scheme and inform policy review.

Data and Methods

Descriptive cross-sectional design was adopted for the study. The study population comprise of librarians. This group of workforces was public and civil servants (Federal, State) and the Private institution/organization. Closed-ended questionnaire was used for the data collection. The content of the questionnaire used was adapted from various related past studies.
The first part probed into socio-demographic characteristics while the second part sought information on awareness and perception of National Health Insurance Scheme (NHIS).

The questionnaires were administered to the librarians during the 54th National Conference and Annual General Meeting (AGM) of the Nigerian Library Association held in Abuja 24th-29th July 2016, and the 10th Library and Information Technology (LITT) workshop organized by Nigerian Library Association (Information Technology Section) held 17th- 20th October 2016, at Yaba College of Technology, Yaba, Lagos State.

The choice of administering the questionnaire during the conference/workshop was informed by the opportunity of the convergence of librarians from all over the country at a venue. Efforts were however made to avoid duplicating administering the questionnaire to a librarian twice to prevent duplicating the participants at the fora. Of the 120 questionnaires administered (78 Abuja and 42 Lagos) only (73 Abuja and 35 Lagos) 108 were, returned. The data was coded and analyzed using tables, frequency distribution, percentages, and graphs.

**Results**

Out of the total 120 questionnaires distributed, 108 were properly filled, returned and find useful for the analysis, given a response rate of 90%. As shown in Table 1, majority of the respondents of the study were male 58 (53.7%) and 50 (46.3 %) were female. A large majority of the respondents 89 (82.4%) were married, 17 (15.7%) single, 1(0.9%) widows and 1(0.9%) separated. The age group of 30 – 39 years had the highest number of respondents 45 (41.7%) while the age group of 60 years & above had the least number of respondents 2 (1.9%). Majority of the respondents, 55 (50.9%) had Master’s Degree in Library and Information Studies (MLIS), followed by 38 (35.2%) having obtained Bachelor in Library Science, while least 7 (6.5%) had PhD.

The respondents came from different categories of employment, with most of them employed by Federal Government 64 (59.3%), followed by State Government 33 (30.5%), and the least Private institutions / organizations 11 (10.2%). Lastly, the table also shows that majority of the respondents 34 (31.5%) had been working for 16 years & above, 32 (29.6%) for 6-10 years, 30 (27.8%) for 1-5 years, 12 (11.19%). This implies that, more than half of the respondents have been working for 6 years or more. Table 2, shows that all, 108 (100%) respondents were aware of NHIS.

Figure 1, shows that Television and Radio 35 (32.4%) were the most cited source of awareness by the respondents followed by Newspaper (23.1%), patients and colleagues (22.2%), hospital 18 (16.6%), seminars/Workshop (16.6%) and others (Home, office e.tc), (16.6%) respectively.
indicates the respondents’ knowledge of NHIS. 87 (80.6%) of the respondents had knowledge of the objectives, 81 (75.0%) had knowledge of the payment, 78 (72.2%) had knowledge of beneficiaries, 32 (29.6%) had knowledge of the components of the scheme.

The researcher sought to know the level of registration with NHIS by the respondents. Table 4 revealed that 72 (66.7%) of the respondents were registered with NHIS while 36 (33.3%) were not registered with NHIS.

Librarians’ perceptions on the operation of the scheme differed (Table 5). 75 (69.4%) perceived NHIS as being capable of improving healthcare delivery in Nigeria, 55 (50.9%) are willing to participate in the scheme, 37 (34.3%) prefer the NHIS to the fee-for-service system, 30 (27.8%) said range of services provided are inadequate, while 12 (11.1%) pointed out that NHIS does not provide better healthcare services.

This study was carried out to assess the awareness and perception of NHIS among librarians in Nigeria. The findings of the study showed a high level of awareness of the scheme among the respondents. This could be attributed to continuing sensitization and education about the benefits of the scheme. This finding closely corroborates the findings of Okaro, Ohagwu & Njoku (2010) who reported a high level of awareness of the scheme among radiographers. For radio and television being the most common source of awareness about the scheme among the respondents could be attributed to the fact that, television and radio have wide acceptance and channel for information access in Nigeria, given that at least every household in the country own a radio as reported by Nwagha (1992). Therefore, it is most likely that the messages aired on these media platforms to sensitize the public about the scheme do actually get to most people, part of which are the respondents of the study. This agreed with the findings of Setswe, et al. (2015) in a similar study conducted in South Africa where they reported that almost half of their respondents, who had heard about the National Health Insurance, obtained information about the scheme through electronic media such as radio and television.

Generally, knowledge about the NHIS was encouraging among the respondents. Majority of the respondents had good knowledge of the objectives, mode of payment and number of beneficiaries while a few have knowledge of the components of the scheme. The fact that a greater number of respondents were registered with NHIS could be attributed to the high level of awareness of the scheme and coupled with the fact that the enrolment in the scheme is mandatory for all government employees at the federal level (which constitute the largest respondents of the study as depicted in Table 1) and contributions to the scheme are earnings-related (Adewale, et al.2016). The results of the study indicated that the level of awareness of the NHIS among the librarians does not translate to their level of registration with the scheme. This could be attributed to the fact that some State governments are yet to com-

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Knowledge of the objectives</td>
<td>87</td>
<td>80.6</td>
</tr>
<tr>
<td>Knowledge of the components</td>
<td>32</td>
<td>29.6</td>
</tr>
<tr>
<td>Knowledge of payment</td>
<td>81</td>
<td>75.0</td>
</tr>
<tr>
<td>Knowledge of beneficiaries</td>
<td>78</td>
<td>72.2</td>
</tr>
</tbody>
</table>

Table 4: Registration with the Scheme

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>72</td>
<td>66.7</td>
</tr>
<tr>
<td>No</td>
<td>36</td>
<td>33.3</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100</td>
</tr>
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</table>
mence implementation of the scheme, since it was only mandatory for all Federal government employees hence; some of the State employees could not participate with the scheme through their employer (institutions). The study revealed that the respondents have positive and negative perception of the scheme as shown in table 5. While majority attested that NHIS is capable of improving healthcare delivery in Nigeria and are willing to participate in the scheme, some alluded that the range of services provided are inadequate and that NHIS does not provide better healthcare services. These mixed feelings about the scheme could be attributed to many reasons which may include; poor registration services, non-coverage of some health challenges by the scheme, poor referral system, and the disparity and inequality in the distribution of healthcare facilities across the country which may have resulted to poor service delivery.

**Conclusion**

From the findings of the study, there is a high level of awareness among the respondents of the study. The study also revealed that radio/television has become a veritable channel of getting information about the scheme. More so, the level of registration with the scheme by the respondents is satisfactory to some extent as this indicate that the scheme is gaining wider popularity and patronage in the country. However, few have knowledge of the components of the scheme. Finally, the findings of the study showed positive and negative perception of the scheme among the respondents studied.

**Recommendation**

Based on the findings of the study, it is recommended that the operators of NHIS need to educate and enlighten the respondents on components of the scheme. The State governments that are yet to key into the NHIS should be encouraged to adopt the scheme, to enable their employees to participate and benefits from the services delivered. If this is done there is tendency that more people will register with the scheme. There is needed to also improve the range of services provided as well as proper monitoring of healthcare service providers to ensure better care delivery service.

**Competing interest**

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<tr>
<th>Responses</th>
<th>Frequency (n=108)</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>NHIS is capable of improving healthcare delivery in Nigeria</td>
<td>75</td>
<td>69.4</td>
</tr>
<tr>
<td>I am willing to participate in the scheme</td>
<td>55</td>
<td>50.9</td>
</tr>
<tr>
<td>Range of services provided are inadequate</td>
<td>30</td>
<td>27.8</td>
</tr>
<tr>
<td>I prefer the NHIS to the fee-for-service system</td>
<td>37</td>
<td>34.3</td>
</tr>
<tr>
<td>The NHIS does not provide better healthcare services</td>
<td>12</td>
<td>11.1</td>
</tr>
<tr>
<td>Those that are not under NHIS receive better treatment than me</td>
<td>9</td>
<td>8.3</td>
</tr>
<tr>
<td>I want the Programme to be discontinued</td>
<td>8</td>
<td>7.4</td>
</tr>
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</table>

Table 5: General perception of the aspect of the scheme
References


