

Understanding the concept of health insurance: An innovative social marketing tool

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Abstract

Health insurance scheme is relatively new in many low to middle income countries. Awareness about and knowledge of the scheme is poor among potential beneficiaries. There are some misconceptions associated with health insurance, which contributes to its low acceptance in affected nations. The aim of this work is to present an information-education and communication concept that will serve as a social marketing tool that could enhance peoples' understanding of the modus operandi of health insurance scheme, and as well as to demystify superstitious belief associated with it. This will contribute to a better understanding of the scheme among the people and enhance its uptake.

Introduction

The use of a health insurance scheme as a method to finance health care is relatively new in Nigeria as it is in many other low income countries especially in sub-Saharan Africa (SSA).¹⁻³

Not unconnected with this is a low level of awareness, and poor knowledge of its *modus operandi* among the few who are aware of it.^{4,5} Unfortunately, this also is the lot of those who are saddled with the responsibility of designing, implementing and expanding the scheme in many low income countries.^{1,6,7} Other challenges associated with health insurance schemes in Nigeria and in similar other countries is the superstition that prepayment schemes are associated with ill-health, as it is the belief that paying for health care when illness has not come is synonymous with inviting ill-health.³ This has been attributed to a deep seated religious belief that shapes the attitude and everyday way of life of the majority of the people in many countries with poor health indicators, especially in the SSA.⁸

These, among other factors, are some of the major obstacles to the implementation and expansion of health insurance schemes in the affected regions of the world.¹ However, health insurance schemes in their diverse forms are important and needed as cost-effective and cost-efficient platforms for improving equity of access to health care and thus, assisting in efforts improving the health status of millions of people in affected countries.⁷

Studies have shown a favourable disposition to health insurance among potential beneficiaries when basic information and knowledge of its mechanisms of operation is made known to them.^{5,9} In support of this, there is evidence that awareness and understanding of the concept of health insurance is positively associated with membership of a scheme.¹⁰ Suggestions have been made to increase levels of awareness, knowledge and understanding of the scheme to scale up acceptance thereof.^{2,11}

Innovative tool for social marketing of health insurance schemes

In order to promote the understanding of, dispel superstition associated with, and enhance enrollment in health insurance schemes, an innovative concept has been designed. It is a four page Information-Education-Communication document (Figure 1) to enhance the understanding of the modus operandi of health insurance schemes, as well as to serve as a social marketing tool to sell health insurance schemes to potential beneficiaries and stakeholders.

This Tool will contribute to efforts to promote the acceptability of health insurance schemes among potential beneficiaries, decision makers and other relevant stakeholders. Acceptability of and enrollment in health insurance schemes will promote equity of access to available quality health care services, and ultimately improved health status of the people accelerating growth and development, especially in low and middle-income countries.

Applications/usefulness of the tool

This Innovative Tool is applicable in countries making efforts to achieve univer-

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Conflict of interest: the author declares no conflict of interest.

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sal health coverage through prepayment schemes for health as exemplified by the concept of a health insurance scheme. For example: i) advocacy tool for politicians and other relevant stakeholders involved in the implementation and expansion of health insurance schemes; ii) posters in health facilities; iii) billboard adverts; iv) television and radio adverts; v) for training purposes.

Note: The language may need to be translated into local languages so as to reach the target groups that may not be literate enough to appreciate the message in English language. In Nigeria, these common languages of communication are Hausa, Igbo, Yoruba and the Pidgin English.

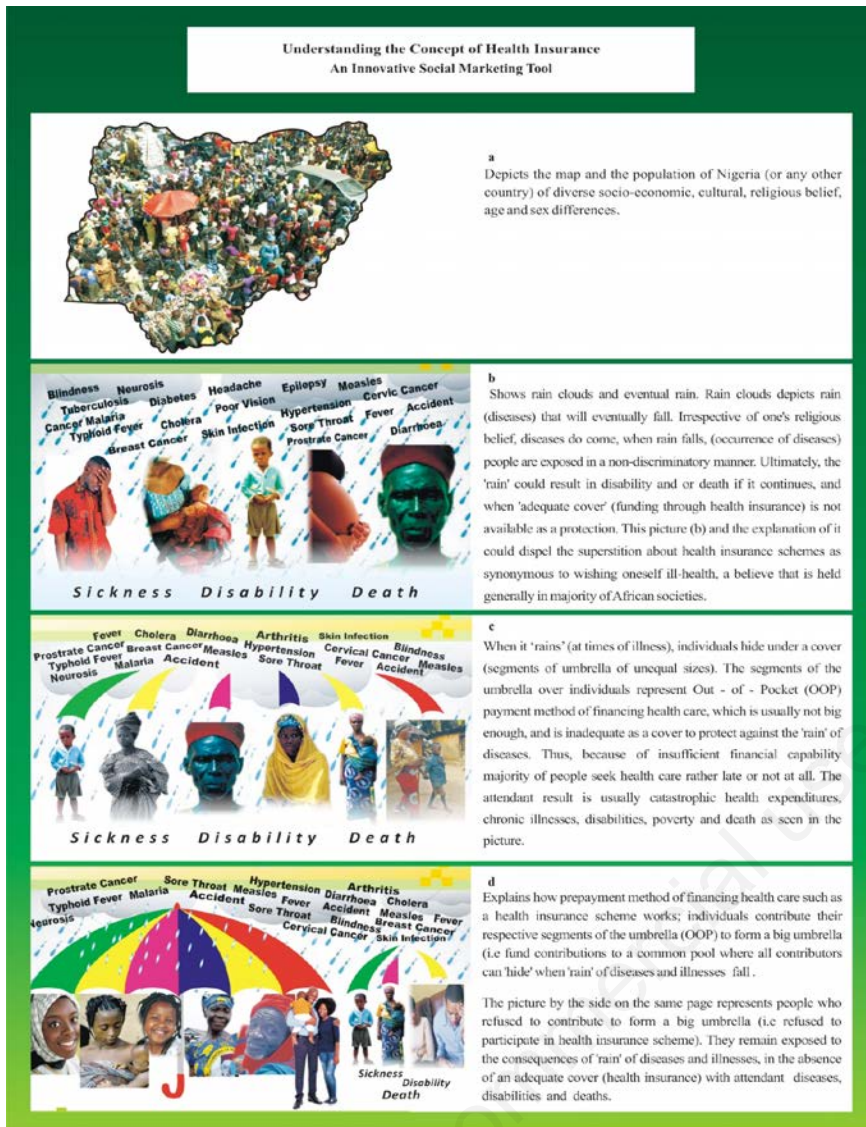


Figure 1. Applications/usefulness of the Tool.

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