

# The new National Health Insurance Act of Nigeria: How it will insure the poor and ensure universal health coverage

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## Dear Editor,

The Nigerian government signed into law the new National Health Insurance Act (NHIA) 2022 on 19 May 2022<sup>1</sup>. The NHIA replaces the National Health Insurance Scheme Act of 1999, which failed to enroll more than 10% of the population<sup>2</sup>. The NHIA seeks to promote, regulate and integrate health insurance schemes. It aims to secure mandatory health insurance for every Nigerian and legal resident, and establishes a fund for the vulnerable groups, which will provide 'subsidy for health insurance coverage for vulnerable persons and payment of health insurance premiums for indigents'<sup>3</sup>.

The majority (70%) of Nigerians make out-of-pocket payments for health<sup>4</sup>. A 2018 Nigeria Demographic and Health Survey indicated that about 97% of Nigerians lack any form of health insurance<sup>5</sup>; thus NHIA brings hope to over 83 million Nigerians living in poverty<sup>1</sup>. The inclusion of vulnerable groups will increase health-seeking behavior and access to quality healthcare among this group; though, there is a need for an explicit definition of this vulnerable group and who qualifies to be included<sup>6</sup>.

The NHIA will create health insurance schemes in states that do not have them and the accreditation of primary and secondary healthcare facilities that are more accessible to the population. These healthcare facilities are imperative in achieving universal health coverage (UHC), given their proximity and easy accessibility by people living in rural and semi-urban areas, with the majority of these facilities owned by the government. They provide comprehensive, good quality care that meets patients' needs and covers basic health services for disease prevention, health promotion and health maintenance, including offering basic diagnostic tests and supplying safe, affordable medicines and vaccines, and so aiding in the attainment of UHC<sup>7</sup>.

Undoubtedly, the NHIA has the prospect of increasing the life expectancy of Nigerians, contributing to economic growth and job creation, boosting national productivity, and reducing poverty. It will greatly halt the catastrophic and impoverishing health payments by vulnerable people, who would be able to now adequately access health services without suffering financial hardship. It is hoped that it will promote health-seeking behavior, decrease self-medication, prevent serious illnesses, and decrease mortality from preventable deaths that were hitherto widespread.

With an increase in demand, there will be pressure to increase health service delivery. The government and its partners should increase the capacities of their existing facilities in terms of healthcare workforce and equipment, expand facilities, and improve the quality of health services. There will be centralization of health information through technology deployment, which will aid in measuring health indicators and ease planning and rolling out of health programs.

Overall, the government should ensure sustainable funding for NHIA. In addition to ensuring compliance by the private sector in enrolling their workers, there should be a sustained public awareness campaign for the Act, especially on the inclusion of vulnerable people. An increase in the quality and efficiency of health services will guarantee the maximum realization of the benefits of the Act. The full implementation of NHIA will oversee the progress of Nigeria towards achieving universal health coverage and health security.

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#### **CONFLICTS OF INTEREST**

The authors have completed and submitted the ICMJE Form for Disclosure of Potential Conflicts of Interest and none was reported.

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#### **ETHICAL APPROVAL AND INFORMED CONSENT**

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#### **DATA AVAILABILITY**

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#### **PROVENANCE AND PEER REVIEW**

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#### **DISCLAIMER**

The views and opinions expressed in this article are those of the authors.