



Health Insurance Coverage Expansion and its Impact on Urban Poor in Lagos, Nigeria: Utilization Rates and Financial Protection Evaluations Over Five Years

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Abstract

Health insurance coverage in urban Lagos, Nigeria has been a subject of growing interest due to its potential impact on the health outcomes and financial stability of the urban poor. Utilising secondary data from government health records and surveys conducted over a five-year period, this study aims at analysing trends in service utilization and the impact of insurance coverage on financial protection strategies employed by urban poor residents. Significant increases were observed in both the number of insured individuals accessing healthcare services and their reported satisfaction with the quality of care provided under the expanded health insurance schemes. The findings suggest that while there has been a notable rise in service utilization, financial protection remains limited for many urban poor residents who continue to face significant out-of-pocket expenses. To enhance the effectiveness of health insurance programmes for the urban poor, policy recommendations include expanding coverage to more vulnerable groups and integrating social safety nets within healthcare systems.

Keywords: *Sub-Saharan, Lagos, Urbanization, Accessibility, Poverty, Socioeconomic, Health Economics*

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