



Health Insurance Coverage Expansion for Urban Poor in Lagos, Nigeria: Evaluations of Utilization Rates and Financial Protection Effectiveness Over Five Years

Oludamola Olayiwala^{1,2}, Bamidele Olabode^{3,4}, Oluwafemi Adebisi⁴, Funmilayo Falade^{4,5}

¹ Department of Advanced Studies, University of Port Harcourt

² Department of Interdisciplinary Studies, University of Jos

³ Department of Advanced Studies, University of Jos

⁴ Department of Advanced Studies, University of Abuja

⁵ Department of Research, University of Jos

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Correspondence: oolayiwala@hotmail.com

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Author notes

Oludamola Olayiwala is affiliated with Department of Advanced Studies, University of Port Harcourt and focuses on Arts & Humanities research in Africa.

Bamidele Olabode is affiliated with Department of Advanced Studies, University of Jos and focuses on Arts & Humanities research in Africa.

Oluwafemi Adebisi is affiliated with Department of Advanced Studies, University of Abuja and focuses on Arts & Humanities research in Africa.

Funmilayo Falade is affiliated with Department of Advanced Studies, University of Abuja and focuses on Arts & Humanities research in Africa.

Abstract

In Lagos, Nigeria, urban poverty is a significant challenge, affecting access to healthcare services. The government and non-governmental organizations have implemented health insurance schemes aimed at improving coverage for the urban poor. A mixed-methods approach was employed, combining quantitative data from surveys with qualitative insights through interviews. The study utilised a sample size of 1500 urban poor individuals across various communities in Lagos. Utilization rates varied significantly by community and insurance scheme type, with some schemes showing higher uptake than others. Financial protection effectiveness was generally positive, though substantial gaps remained in healthcare access and affordability. While the health insurance schemes have led to increased coverage for urban poor individuals, there is a need for further interventions to address persistent barriers to accessing quality healthcare services. Integrating more community-based initiatives into existing health insurance programmes could enhance their effectiveness. Additionally, strengthening financial literacy and support mechanisms would improve beneficiaries' ability to utilise these schemes effectively.

Keywords: *Urbanization, Lagos, Nigeria, Social Policy, Health Economics, Quantitative Research, Poverty Studies*

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