



Health Insurance Coverage and Maternal Care Practices in Rural Tanzania: A Longitudinal Perspective

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Abstract

Rural women in Tanzania often face significant barriers to accessing quality maternal healthcare due to limited financial resources and inadequate insurance coverage. A longitudinal study employing semi-structured interviews with a sample of rural women who had enrolled in health insurance schemes. Data collection occurred at baseline and six months post-enrollment. Women reported increased utilization of prenatal care services after enrollment, with a significant rise from 40% to 65% among participants who maintained their coverage throughout the study period. The findings underscore the importance of insurance coverage in enhancing maternal health practices and suggest potential for policy interventions aimed at improving access to healthcare in rural areas. Healthcare providers should integrate insurance information into routine consultations, while policymakers could explore subsidizing premiums to ensure broader coverage among vulnerable populations.

Keywords: *Sub-Saharan, insurance, coverage, access, healthcare, qualitative, longitudinal*

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