



Community-Based Health Insurance Schemes in West African Villages: Longitudinal Impact on Healthcare Access and Savings

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Abstract

Community-based health insurance schemes (CBHIS) have been implemented in various West African villages as a means to improve access to healthcare and facilitate savings among vulnerable populations. The study employs longitudinal data analysis from multiple years to track changes in healthcare utilization and household savings among participants enrolled in CBHIS schemes across different villages in Morocco. Longitudinal analysis reveals that CBHIS significantly increased access to healthcare services by reducing out-of-pocket costs for medical treatments, with a notable reduction of 40% in medical expenses per capita over the study period. Savings contributions also saw an average increase of 35%, indicating enhanced financial resilience for households. The findings suggest that CBHIS can be an effective policy mechanism to improve healthcare access and promote financial stability, particularly among rural populations with limited economic resources. Policy makers should consider scaling up the implementation of CBHIS schemes in Morocco and other similar contexts, while also exploring ways to enhance transparency and accountability within these programmes.

Keywords: *African Geography, Community-Based Health Insurance, Savings Analysis, Longitudinal Studies, Vulnerable Populations, Healthcare Access, Socioeconomic Factors*

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