



# Health Insurance Adoption Among Low-Income Families in Lagos, Nigeria: A Qualitative Exploration

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## Abstract

Health insurance adoption rates among low-income families in urban areas of Nigeria have been under-researched, despite its potential to improve access to healthcare and alleviate financial burdens. The study employs a qualitative research design, utilising semi-structured interviews with 50 low-income families as participants. Data analysis is conducted through thematic content analysis. Findings suggest that affordability remains the primary barrier to health insurance adoption, with majority of respondents indicating willingness to enroll if premiums were reduced by at least 30%. The findings highlight the importance of addressing financial barriers and engaging community stakeholders in designing more affordable health insurance schemes for low-income families. Recommendation is made for policymakers to consider subsidizing or offering subsidies for healthcare services, alongside developing comprehensive health insurance programmes targeted at vulnerable populations.

**Keywords:** *Cultural Anthropology, Lagos, Nigeria, Qualitative Research, Social Stratification, Cultural Barriers, Community Participation*

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