



Evaluation of Health Insurance Coverage and Utilization in Senegalese Rural Communities: A Four-Year Study in Democratic Republic of Congo

Mandima Makolo¹

¹ University of Lubumbashi

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Correspondence: mmakolo@gmail.com

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Author notes

Mandima Makolo is affiliated with University of Lubumbashi and focuses on Medicine research in Africa.

Abstract

Health insurance coverage in rural communities often varies significantly across different regions, with limited studies focusing on sub-Saharan Africa. A longitudinal study design was employed, including surveys of 500 households in each of two randomly selected villages annually for four years. Significantly higher proportions ($p < 0.05$) of insured individuals reported using insurance benefits (62% vs. 48%) compared to non-insured groups over the study period, with a notable increase from year one to four. Health insurance coverage in Senegalese rural communities showed improvement over time but remained suboptimal, necessitating targeted interventions and policy changes. Enhanced health literacy campaigns and incentives for community participation should be implemented alongside expanding insurance networks. Senegal, Rural Health Insurance, Utilization Patterns, Longitudinal Study Treatment effect was estimated with $\text{logit}(\pi) = \beta_0 + \beta^T X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *Sub-Saharan, rural, insurance, coverage, utilization, cohort, evaluation*

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