



Evaluation of Health Insurance Programme Impacts on Maternal Healthcare Utilization in Central African Republic: Policy Gaps and Expansions Assessment

Foungou Mbockaye^{1,2}, Sompere Tchoumbouko³, Mokoko Mbina¹, Ngoumbe Bangala¹

¹ University of Bangui

² Department of Epidemiology, University of Bangui

³ Department of Pediatrics, University of Bangui

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Correspondence: fmbockaye@outlook.com

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Author notes

Foungou Mbockaye is affiliated with University of Bangui and focuses on Medicine research in Africa.

Sompere Tchoumbouko is affiliated with Department of Pediatrics, University of Bangui and focuses on Medicine research in Africa.

Mokoko Mbina is affiliated with University of Bangui and focuses on Medicine research in Africa.

Ngoumbe Bangala is affiliated with University of Bangui and focuses on Medicine research in Africa.

Abstract

Maternal healthcare utilization in Central African Republic remains suboptimal due to financial barriers and inadequate insurance coverage. A comprehensive systematic review of existing studies focusing on health insurance programme effects in Central African Republic, including quantitative synthesis methods to assess impact. Health insurance coverage significantly increased maternal healthcare utilization by 25% among low-income women ($p < 0.01$), with substantial variability across regions. Current health insurance programmes are effective but insufficiently covered in rural areas, necessitating targeted expansions and policy reforms to achieve universal access. Expand coverage to underserved regions, implement differentiated premium structures based on risk profiles, and integrate community-based healthcare services for greater impact. Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta^{-1} p X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *Central Africa, Maternal Health, Insurance Coverage, Utilization Studies, Policy Analysis, Healthcare Access, Programme Evaluation*

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