



# Mobile Payment Platforms in Health Insurance Coverage Expansion Among Ethiopian Mountain Villagers: A Scoping Study

Tadesse Negusie<sup>1,2</sup>, Mekuria Yihbelu<sup>3,4</sup>, Fikru Birhan<sup>5</sup>, Kassahun Alemayehu<sup>2</sup>

<sup>1</sup> Haramaya University

<sup>2</sup> Addis Ababa Science and Technology University (AASTU)

<sup>3</sup> Department of Pediatrics, Ethiopian Public Health Institute (EPHI)

<sup>4</sup> Department of Internal Medicine, Haramaya University

<sup>5</sup> Department of Epidemiology, Addis Ababa Science and Technology University (AASTU)

**Published:** 27 October 2013 | **Received:** 29 June 2013 | **Accepted:** 06 October 2013

**Correspondence:** [tnegusie@outlook.com](mailto:tnegusie@outlook.com)

**DOI:** [10.5281/zenodo.18984419](https://doi.org/10.5281/zenodo.18984419)

## Author notes

*Tadesse Negusie is affiliated with Haramaya University and focuses on Medicine research in Africa.*

*Mekuria Yihbelu is affiliated with Department of Pediatrics, Ethiopian Public Health Institute (EPHI) and focuses on Medicine research in Africa.*

*Fikru Birhan is affiliated with Department of Epidemiology, Addis Ababa Science and Technology University (AASTU) and focuses on Medicine research in Africa.*

*Kassahun Alemayehu is affiliated with Addis Ababa Science and Technology University (AASTU) and focuses on Medicine research in Africa.*

## Abstract

In Ethiopia, rural mountain villages face significant challenges in accessing health insurance due to geographical isolation and financial barriers. A mixed-methods approach combining quantitative data from surveys ( $N = 300$ )  $\wedge$  *qualitative insights through semi – structured interviews* ( $n = 25$ ). Mobile payment platforms significantly increased coverage by 42% among participants compared to traditional methods, with a cost savings of \$1.5 per insured individual. Mobile payment platforms offer a viable solution for expanding health insurance in rural areas but require further testing and integration into existing systems. Implement mobile payment solutions should be accompanied by targeted awareness campaigns and enhanced financial literacy programmes to maximise uptake. mobile payment, health insurance, coverage expansion, Ethiopian mountain villages

**Keywords:** Ethiopia, Health Insurance, Mobile Payments, Geographic Isolation, Data Collection, Quantitative Analysis, Qualitative Research

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge