



# Health Insurance Portability Policies Among Urban Nigerians: A Longitudinal Study

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## Abstract

Urban Nigerians face challenges in accessing healthcare due to varying insurance portability policies. A longitudinal study using a mixed-method approach including surveys, interviews, and secondary data analysis over two years. Findings indicate that only 35% of surveyed participants could maintain their preferred insurance coverage across different health facilities in urban areas. This portability issue hinders healthcare access for many residents. Health insurance portability policies among urban Nigerians need improvement to ensure continuous and equitable healthcare delivery. Implementing a national health insurance portability policy is recommended to enhance accessibility and reduce financial burdens on urban residents. Treatment effect was estimated with  $\text{text}\{ \text{logit} \}(\pi) = \beta_0 + \beta_1 X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** *Sub-Saharan, African, Social-Demography, Mixed-Methods, Insurance-Portability, Ethnicity, Migration*

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