



# Mobile Payments in Health Insurance: A Platform Analysis for Nigerian Communities

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### Abstract

Mobile payments have emerged as a critical component in healthcare financing across various regions, including Nigeria. In Nigeria, health insurance remains a significant challenge due to high costs and low coverage rates. The research employs a mixed-methods approach, including surveys and case studies to assess the impact of mobile payment platforms on health insurance uptake among community members. Quantitative data are analysed using descriptive statistics and inferential statistical methods such as logistic regression to identify significant predictors of insurance coverage. Mobile payment platform users reported an increased willingness to pay for healthcare services, with a median acceptance rate of 58% across the sampled communities. Logistic regression revealed that individuals aged between 25-40 years and those in urban settings were more likely to enroll in health insurance via mobile payments. The findings suggest that mobile payment platforms can be effective tools for enhancing health insurance coverage by simplifying payment processes, thereby increasing accessibility and affordability of healthcare services. Healthcare providers and policymakers should prioritise the integration of mobile payment solutions to promote greater uptake of health insurance among underserved populations. Additionally, targeted marketing strategies are recommended to leverage existing user networks within communities. Mobile payments, Health Insurance, Nigerian Communities, Logistic Regression 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:

Nigerian

Geographic

Terms:

Methodological

Mobile

Payment

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Insurance

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Terms:

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*Theoretical  
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