Kwara State Community Health Insurance Program
providing access to affordable and quality healthcare on a long-term basis

presented by:

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Context:

Since 2007, the Kwara State Government, Hygeia Community Health Care, the Dutch Health Insurance Fund and PharmAccess have been implementing a community health insurance program in Kwara.

The aim of the Kwara State Community health insurance is to provide access to affordable, quality health care to low-income people (earning $1.50/day).

Kwara State community health insurance program started under the former (Senator Saraki) and it is being continued by the current governor (HE Ahmed).

The program is now implemented in all the three senatorial districts of Kwara, indicating broader political support.
Key results:

Currently, there are about 80,000 low-income people enrolled

Since the beginning of the program: there have been 500,000 patients visits
- 200% increase in healthcare utilization
- Women accounted for over 67% of the patient visits
- 580% increase in under 5 hospital visits
- 30% increase in hospital delivery

15 clinics - public and private - are taking part in the Kwara Program

Kwara State now pays about 60% of the premium subsidy.

The UN Secretary General (Ban-kin Moon at Governor’s Forum, May 2011) described the Kwara program as unique and innovative, which needs to be emulated in Nigeria and beyond.

In a report, *AIDS dependency crisis: sourcing African solutions*, UNAIDS cites the Health Insurance Fund as an example of insurance innovations to enhance sustainability.
Key developments for expanding the Kwara program

- Kwara State has introduced the Community Health Insurance Bill (CHIB) in October 2012 to prioritize the provision of healthcare to low income through community health insurance.

- Kwara State has announced an investment of 1.9 billion Naira (9.3m EUR) to renovate 16 general hospitals & build 150 primary health centres.

- An agreement has been signed in March 2014 to expand the program to 600,000 rural populations, with full financial backing from the State Government.

- A special department, Kwara State Community Health Insurance Scheme has been set to promote the program.

Signing of the MoU between Kwara State, Hygeia and the Dutch Health Insurance Fund in Abuja.
Sustainability of the Kwara Program

- Co-funding by Kwara State Government
- Co-premium by participants will contribute towards costs of medical costs
- Based on financial calculations, the program will break even in 2016 when 400,000 people are enrolled: marketing and administration costs will be covered from premium
- Capacity building is an integral part of the program
- The Kwara State Community Health Insurance Bill provides the framework for the long-term continuity of the program
- Increased investments in healthcare quality and capacity by State government and healthcare providers
- The role of the private sector: Hygeia (insurer) and private healthcare promotes cost and risk sharing